

JEWISH COMMUNITY STUDY OF NEW YORK: 2011 SPECIAL REPORT ON POVERTY

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1. The scale of Jewish poverty in the eight-county New York area — the Bronx, Brooklyn, Manhattan, Queens, Staten Island, Nassau, Suffolk, and Westchester — is immense. More than 560,000 people live in nearly 200,000 poor and near-poor Jewish households.

- One in five New York-area Jewish households is poor.
- One in 10 New York-area Jewish households is near poor.
- Of all people living in the New York area, one in four lives in a poor household, compared with one in five people living in a poor Jewish household.
- 45% of the children in Jewish households live in poor or near-poor households.
- More Jewish people are affected by poverty in the New York area than there are Jews living in any Jewish community in the United States (with the possible exception of Los Angeles, which has not had a recent study).
- In New York City, nearly one in four Jewish households is poor.

2. Over the past 20 years, Jewish poverty has grown much faster than the Jewish community as a whole. It is highly likely that the growth in poverty within the past nine years has accelerated over the last three years as a result of the recession of 2008.

- There are twice as many people living in poor Jewish households today as there were in 1991.
- This enormous growth has occurred during a period when the number of people in all Jewish households increased by only 14%.

3. There are many faces to the Jewish poor — no one social characteristic explains poverty to the exclusion of others. But it is also true that poverty is not distributed randomly across the Jewish community in 2011.

- Life cycle is associated with poverty.
 - Households with children under 18 are more likely to be poor or near poor.
 - Households with seniors are more likely to be poor.
 - Households that include someone who is divorced, separated, or widowed are more likely to be poor or near poor.
- Education and employment are associated with poverty.
 - Households where no one has more than a high school diploma are more likely to be poor.
 - Households where no one has a bachelor's degree are more likely to be near poor.

- Poverty is more prevalent among some national origins and religious groups.
 - A household with a respondent from the former Soviet Union is more likely to be poor or near poor.
 - A Hasidic household is more likely to be poor or near poor.

4. Not only has poverty in the Jewish community increased, but there have also been significant changes in the composition of Jewish poverty since 2002.

- The percentage of poor Jewish households with children has increased.
- The percentage of poor Jewish households with seniors has decreased.
- There has been a decrease in the percentage of respondents in poor households from the former Soviet Union.
- There are more poor households with low educational attainment.

5. Poverty remains concentrated in a small number of identifiable groups, each with its own challenges and needs. Some households in each group are affected by more than one source of poverty. But no one type of Jewish household predominates in the bleak landscape of poverty.

- **The largest group of poor Jewish households in the New York area is Russian-speaking seniors.¹ This group also has the highest incidence — percent of households in the group who are poor — of poverty of any group in the New York Jewish community.** With little or no work history in the United States, few in this group are able to access Social Security; and although many qualify for and obtain SSI, this entitlement does not provide an adequate income to meet basic needs, adding to the challenge of how to cope with the twin burdens of aging and poverty. Most Russian-speaking senior households are located in Brooklyn.
- **Hasidic households have the second-largest number of poor households and the third-highest incidence of poverty of any group. They also rank near the top in the number of near poor and the incidence of near poverty.** Contrary to conventional wisdom, most poor Hasidic households do have at least one person working full-time. They are seriously constrained by low levels of secular education. Many but not all poor Hasidic households are large families. Virtually all Hasidic households live in a few neighborhoods in Brooklyn, reflecting the insularity of Hasidic communities. The large number of children in poor Hasidic families has undoubtedly contributed to the increase in the number of people in poverty.

1. The *Jewish Community Study of New York: 2011 Comprehensive Report* presents groups in poverty in a different rank order, based on the number of people in poor Jewish households. When ranked by number of people, Orthodox households (excluding Russian speakers and seniors) — primarily, though not exclusively, large families — are the largest group in poverty, followed by Russian-speaking households with a senior age 65 and over; other non-Russian-speaking seniors ages 65 and over rank third. This report uses households as the primary unit of analysis as it is the unit most relevant for policymakers.

- **Senior households that are not Russian-speaking rank third in the number of poor Jewish households and rank first in the number of near-poor Jewish households.** The incidence of poverty and near poverty is relatively low for this group, reflecting the fact that most seniors that are not Russian-speaking are neither poor nor near poor. Households with seniors that are not Russian-speaking are relatively dispersed geographically, with concentrations in Brooklyn, Manhattan, the Bronx, Queens, and Nassau.
- **Russian-speaking households that do not include seniors are much more likely to be near-poor than poor.** This group ranks second in the number of near-poor Jewish households and fifth in the number of poor Jewish households. The incidence of near poverty is also the second highest of any group. While many Russian-speaking households that do not include a senior have made substantial economic strides, many have not. Unlike poor Hasidic households, where most households have at least one person employed full-time but have very low levels of secular education, poor Russian-speaking households without seniors have high levels of secular education and few households where at least one person is employed full-time or is self-employed.
- **Of households that include a person with a disability who is unable to work, more than half are poor.** Nearly 40% of single-parent households are poor or near poor. While these groups are not as numerous as others, the high percentage within these groups that are poor or near poor is striking.
- **There are households that fall into none of these categories that are poor and near poor.** Unemployed or underemployed households — households that are neither Russian-speaking or Hasidic nor include seniors, those with disabilities, or single parents — are the fourth most numerous group of poor Jewish households. Some have low levels of education; others are poor or near poor with no obvious characteristic that one would expect to be related to poverty or near poverty. These households are found all over the New York area, with larger concentrations in Brooklyn and Manhattan and smaller concentrations in the Bronx and Queens.

6. Public benefits are a crucial element in the support system of poor Jewish households.

- Three out of four poor Jewish households and half of all near-poor Jewish households receive at least one of eight public benefit programs.
- The SNAP program (formerly food stamps) is the public benefit most widely used by poor Jewish households.

7. Poor and near-poor households are much more likely to seek human-service assistance and are more likely to have difficulty accessing the services they seek than households that are not poor.

- Half of the poor and near-poor households sought help for one of six types of services, compared with 36% of households that are not poor.
- Both poor and near-poor households most frequently sought services for a household member's serious or chronic illness. The second most frequently sought service for poor households was for help with food or housing; the second most frequently sought service by near-poor households was for help in finding a job or choosing an occupation.

8. Poor and near-poor Jewish households are concentrated in New York City, but the numbers are growing in the three suburban counties. Within New York City, poverty is concentrated in Brooklyn.

- 90% of poor Jewish households and 84% of near-poor Jewish households are located in New York City.
- The number of poor Jewish households in the suburbs has increased 86% since 2002, albeit from a very small base of 7,300 households in 2002.
- Two out of three poor Jewish households in New York City are in Brooklyn.

9. The very large number of poor Jewish households and the rapid growth in the number of these households over the past nine years should not obscure the fact that in the United States at the beginning of the 21st century, poverty does not typically mean extreme deprivation. At the same time, poverty represents a real struggle.

- Of particular concern is the 14% of the poor and 9% of the near poor who say they cannot make ends meet. In the most affluent society in history, this should not be acceptable.
- The vast majority of the poor and near poor say they are just managing to make ends meet.
- In addition, 25% of those who are not poor say they are just managing to make ends meet.

Implications

A statement in the executive summary of the *Jewish Community Study of New York: 2011 Comprehensive Report* bears repeating: “The sheer scale of needs associated with being poor or near poor dwarfs the resources of even the largest Jewish community in the United States. One is tempted to believe that the scale of need is so vast that the Jewish community should abandon this field to others.”²

Yet since the earliest days of Jewish communal life in New York, the organized Jewish community has accepted its responsibilities to care for those in need. Even since the New Deal, when the federal government took on the primary role of providing a societal safety net, the Jewish community has been active in providing philanthropic support and services for poor and near-poor Jews.

The numbers of poor and near-poor Jewish households, the enormous increase in the number of these households over the past 20 years, and the diverse groups affected by poverty create an imperative for an extraordinary response — from government, the voluntary sector, the philanthropic sector, and all segments of society. These findings suggest that the organized Jewish community needs to take a hard look at current planning, advocacy, service delivery, and resource investment.

Questions that the organized Jewish community needs to ask include:

1. Does the current strategy of the organized Jewish community for responding to poverty need to be re-examined in light of the enormous growth of poverty in the Jewish community? Is the current strategy sufficiently integrated and comprehensive, or is the approach too piecemeal? Are Jewish communal organizations successfully and efficiently leveraging the full array of resources available to respond to poverty?
2. The primary responsibility for combating poverty rests with people themselves and with government; nevertheless, is there more we can do to harness the economic might and educational capacity of the New York Jewish community to help people climb out of poverty?
 - How can community-wide leadership most effectively engage leaders from within multiple Hasidic communities in a joint effort to upgrade secular education and job skills in culturally sensitive ways?
 - What can be done to more effectively engage leadership from outside and within the Russian-speaking community to provide jobs and training?

2 UJA-Federation of New York. 2012. “Executive Summary,” in *Jewish Community Study of New York: 2011 Comprehensive Report*, 25. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/get/196901>.

3. Food, housing, jobs, services for people with disabilities, and transportation for seniors emerge as key areas of need for poor Jewish households. Can these findings be used to help frame future thinking about Jewish communal service priorities in helping the poor and near poor?
4. How can the findings in this report further energize our advocacy efforts in the public arena and help focus efforts on the most important needs of the poor and near poor? Can we use the sense of urgency this report is likely to engender to motivate more sectors of community leadership to engage in a limited number of advocacy areas?
 - Responses from study participants suggest that low-income housing, transportation for seniors, and child care and other support for single parents could be areas where more public investment is needed.
5. As we re-examine how the philanthropic sector can most effectively complement the assistance provided by government, where should we target our efforts? Should we focus philanthropic resources to help poor Russian-speaking seniors, for whom neither increasing employment nor advocacy for public benefits for which they may not be eligible are especially relevant?

Conclusion

In the end, poverty is about the daily struggles of hundreds of thousands of people trying to get by.

There is no substitute for compassion and professionalism, for leadership, resources, and vision. Reliable data such as that found in this report also helps to heighten awareness of the breadth and depth of Jewish poverty, illuminate important strategic choices facing communal leadership, and provide a more data-driven framework for communal decision making.

Purpose and Focus of This Report

The purpose of this report is to present a comprehensive picture of Jewish poverty in the eight-county New York area. The information in this report is drawn from the Jewish Community Study of New York: 2011, commissioned by UJA-Federation of New York. About every 10 years, UJA-Federation commissions a survey of New York-area Jewish households to learn more about the size, demographics, social and economic characteristics, human-service needs, and Jewish connections of the Jewish community.

This report provides information on Jewish households, Jews, and people living in Jewish households who are poor or near poor in the New York area: the Bronx, Brooklyn, Manhattan, Queens, Staten Island, Nassau, Suffolk, and Westchester. The primary focus of this report is on poor Jewish households, with less emphasis on poor Jews or people in poor Jewish households. Poverty is defined by attributes of households — income and number of people — not by attributes of individuals. All of the individuals in a particular poor household are affected by what happens to them as a single economic unit.

Definitions

In the Jewish Community Study of New York: 2011, a household is defined as a Jewish household if it includes one or more Jewish adults ages 18 and over. A Jewish adult is someone who self-identifies as a Jew or as partially Jewish with a Jewish parent, excluding messianic Jews. People in Jewish households include both Jews and non-Jews; typically a non-Jew in a Jewish household is a spouse or partner or a child not being raised as a Jew.

In this report, *Jewish poverty* is used to refer to the poverty of Jewish households, Jews, or people in Jewish households. There is no inference that there is something qualitatively different about Jewish poverty compared with the poverty of other groups.

A poor household is a household whose annual income is less than 150% of the 2010 federal poverty guideline, rounded off to the nearest hundred dollars and slightly modified for one- or two-person households with a senior resident. A near-poor household is a household whose annual income is between 150% and 250% of the 2010 federal poverty guideline, rounded off to the nearest hundred dollars. These levels are used because there is widespread agreement that 100% of the federal poverty guideline underestimates poverty in an urban area like New York, and 150% of the federal poverty guideline is in the range of several alternative measures of poverty that are gaining acceptance. It also makes the data comparable with the last study in 2002.³

Both the poor and the near poor are part of the story of Jewish poverty in the New York area. Many believe that the plight of the near poor is as serious as that of the poor. Those living below 150% of the official federal poverty line are much more likely to be eligible for benefits and services than those who are just above the poverty line.

³ For a full explanation of this poverty definition and the rationale for this choice of a poverty standard, see Appendix A: Concepts and Measures of Poverty.

This poverty level — 150% of the federal poverty guideline — is hardly a luxurious level. For example, a family of four is poor if its annual income is below \$33,000; a near-poor family of the same size earns between \$33,000 and \$55,000 a year. The following exhibit shows the poverty criterion based on 150% of the federal poverty guideline.

Exhibit 1-1: Criteria for Defining Poor and Near-Poor Jewish Households, Eight-County New York Area, 2011

Number of People in Household	Income Level Poor Jewish Households	Income Level Near-Poor Jewish Households
One Person — senior	<\$15,000	\$15,000 to \$26,000
One Person — not senior	<\$16,500	\$16,500 to \$28,000
Two People — at least one senior	<\$19,000	\$19,000 to \$32,000
Two People — no seniors	<\$21,000	\$21,000 to \$36,000
Three People	<\$27,000	\$27,000 to \$45,000
Four People	<\$33,000	\$33,000 to \$55,000
Five People	<\$38,000	\$38,000 to \$64,000
Six People	<\$44,000	\$44,000 to \$73,000
Seven People	<\$50,000	\$50,000 to \$83,000
Eight People	<\$55,000	\$55,000 to \$92,000
Nine or More People	<\$61,000	\$61,000 to \$100,000

Overview: Poor and Near-Poor Jews in the Eight-County New York Area

Altogether, 564,900 people live in poor and near-poor Jewish households. There are many more poor Jewish households, poor Jews, and people in poor Jewish households than there are near-poor Jewish households, near-poor Jews, or near-poor people in Jewish households.

- 129,900 Jewish households are poor.
- 308,400 Jews live in poor households.
- 361,100 people (including non-Jews) live in poor Jewish households.
- 66,200 Jewish households are near poor.
- 178,300 Jews live in near-poor households.
- 203,800 people (including non-Jews) live in near-poor Jewish households.

Exhibit 1-2: **Jewish Households, Jews, and People in Jewish Households, by Poverty Status, Eight-County New York Area, 2011⁴**

	Jewish Households		Jews		People in Jewish Households	
	Number	Percent	Number	Percent	Number	Percent
Poor	129,900	19%	308,400	20%	361,100	20%
Near Poor	66,200	10%	178,300	12%	203,800	12%
Not Poor	476,400	69%	1,010,200	66%	1,158,500	65%
Poverty Status Not Known ⁵	21,800	3%	41,200	3%	45,600	3%
Total	694,200	100%	1,538,000	100%	1,769,000	100%

Jewish Poverty Since 1991

There has been dramatic growth in the number of poor Jewish households in the New York area over the past 20 years. In 1991, there were a little more than 70,000 poor Jewish households; today, there are about 130,000 such households.^{6,7}

The increase in the number of people living in poor Jewish households over this time period is even more dramatic. In 1991, there were about 180,000 people living in poor Jewish households; twenty years later, this number has soared to more than 360,000 — a 100% increase.

The disturbing increase in Jewish poverty noted in 2002 has continued over the past nine years.⁸ For *poor Jewish households*, the increase in poverty in the 11 years between 1991 and 2002 (41%) was greater than the increase in the past nine years (26%). The increase for *poor Jews* and for *people in poor Jewish households* was greater in the past nine years than in the previous 11 years (see exhibit 1-3).

4 In this and all subsequent exhibits, figures may not add to exactly 100% or to column totals due to rounding.

5 The poverty status of 3% of Jewish households is not known because these households shared income information insufficiently detailed to make a poverty-status designation.

6 UJA-Federation of New York. 1993. *1991 New York Jewish Population Study*. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/jewish-community-study-2002>.

7 Change is not reported for the near poor as there was no comparable measure in 2002 and no measure in 1991.

8 UJA-Federation of New York. 2004. *Jewish Community Study of New York: 2002 Report on Jewish Poverty*. New York: UJA-Federation of New York. Available as PDF at http://www.ujafedny.org/assets/documents/PDF/who-we-are/community-study-02/PovertyReport04_Pg43correct.pdf.

The greater increase in the rate of poverty among *people* in poor Jewish households compared with Jewish *households* may be attributable to the growth in the Hasidic community, which includes the largest households.⁹ While there is no 2002 data for Hasidic households, the greater increase in poverty among *people* in poor Orthodox households (93%) than the increase in poverty among Orthodox *households* (60%) over the past nine years suggests that large, poor Hasidic households are the reason for the extraordinary increase in people living in poor Jewish households in the New York area.

The increase in poverty has also been particularly dramatic among non-Jews in Jewish households. Whereas in 1991 only 10,000 non-Jews in Jewish households were poor, by 2011 more than 50,000 non-Jews live in poor Jewish households — a fivefold increase.

While there is no data to measure change within the past nine-year period, it is highly likely that the growth in poverty accelerated during the last three years as a result of the Great Recession of 2008.

Exhibit 1-3: **Change in Jewish Poverty, 1991–2011, Eight-County New York Area**

	1991	2002	2011	Percent Change 1991–2002	Percent Change 2002–2011
Poor Jewish Households	73,000	103,200	129,900	41%	26%
Jewish Households	638,000	643,100	694,200	<1%	8%
Poor Jewish Households as a Percent of All Jewish Households	11%	16%	19%	NA*	NA*
Poor Jews	169,500	226,000	308,400	33%	36%
Jews	1,420,000	1,412,400	1,538,000	<-1%	9%
Poor Jews as a Percent of All Jews	12%	16%	20%	NA*	NA*
People in Poor Jewish Households	179,500	244,000	361,100	36%	43%
All People in Jewish Households	1,554,000	1,667,500	1,769,000	7%	6%
People in Poor Jewish Households as a Percent of All People in Jewish Households	12%	15%	20%	NA*	NA*

* Not applicable.

⁹ In the 2011 survey, Orthodox respondents were asked to self-define their type of Orthodoxy, choosing among “Modern Orthodox,” “Yeshivish,” “Hasidic,” or “other.” This was not asked in 2002, so comparisons over time can only be made for the Orthodox as a whole, not for subgroups within.

Income and Poverty

As one might expect from an inspection of the poverty criteria (exhibit 1-1), virtually all poor households have annual incomes below \$50,000. Only households with eight or more people could be poor with an income exceeding \$50,000, and there are few such households. Even for near-poor households, nearly nine out of 10 have incomes below \$50,000.

Nine out of 10 households whose poverty status is not known have incomes below \$50,000. While the poverty status of only 3% of Jewish households is not known, the high percentage of households in this category that have low incomes suggests that the estimate of poor and non-poor Jewish households may be slightly conservative.

Exhibit 1-4: **Poverty Status by Income, Jewish Households, Eight-County New York Area, 2011**

Income	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less Than \$50,000	128,800	99%	58,300	88%	85,400	18%	19,300	89%
\$50,000–\$99,999	1,100	1%	7,900	12%	179,500	38%	2,500	11%
\$100,000 or More	NA*	NA*	<100	<1%	211,600	44%	<100	<1%
Total	129,900	100%	66,200	100%	476,400	100%	21,800	100%

* Not applicable.

Subjective Financial Assessment and Poverty

People who are poor are most likely to report that they cannot make ends meet — 14% compared with 9% of the near poor and only 2% of those who are not poor. Among both the poor and the near poor, more than three in five report that they are just managing to make ends meet. But the poor and near poor do not have a monopoly on economic stress: more than 100,000 households that are neither poor nor near poor report that they are just managing to make ends meet.

One in five poor and near-poor households report that they have enough money, and a few even report that they have some extra money. It is possible that some of these households have resources that they do not consider income — for example, they are living off assets or are receiving support from family members or communal support systems. Others may be reflecting their willingness to forgo financial well-being in order to respond to spiritual or religious values; still others may be too proud to indicate that they are having difficulty managing to make ends meet.

Exhibit 1-5: **Subjective Assessment of Financial Situation by Poverty Status, Jewish Households, Eight-County New York Area, 2011**¹⁰

Financial Situation	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Cannot Make Ends Meet	17,100	14%	5,700	9%	6,700	2%	1,000	5%
Just Managing to Make Ends Meet	78,800	62%	41,400	66%	108,300	25%	9,100	44%
Have Enough Money	26,900	21%	13,000	21%	166,400	39%	7,500	36%
Have Some Extra Money	3,400	3%	1,700	3%	91,900	21%	2,300	11%
Well-Off	600	<1%	700	1%	58,100	14%	1,100	5%
Total¹¹	126,800	100%	62,500	100%	431,500	100%	21,000	100%

Poverty in the General Community and the Jewish Community

Jewish poverty in New York does not exist in a vacuum; it is subject to many of the same forces affecting the poverty experience of other residents of the New York area, such as the global recession and the resulting era of low wages and low economic growth paired with high unemployment.

According to the United States Census Bureau's American Community Survey (ACS), more than 2.9 million people in the eight-county New York area live in households with incomes under 150% of the federal poverty guideline.¹² In percentage terms, this equals 25% of all people in the area. Thus the rate of poverty in the general community is somewhat higher than it is in the Jewish community: 25% in the general community compared with 20% in the Jewish community.

In 2005, the earliest year for which comparable data is available, there were more than 2.6 million people at this poverty level — or 23% of all people in the area, compared with 25% in 2010. From 2002 to 2011, the percentage of people living in poor Jewish households has increased from 15% to 20%.

In the general community as well as in the Jewish community, it is highly likely that the recession of 2008 has had a serious impact on the increase in poverty.

10 Not included in the totals are 52,500 households that did not report their subjective financial situation, including 3,100 that are poor and 3,700 that are near poor.

11 In this and subsequent exhibits, the totals do not equal the total number of households of each poverty status because of missing cases due to no responses.

12 U.S. Census Bureau. 2010. "Table C17002: Ratio Of Income To Poverty Level In The Past 12 Months." *American Community Study 2010*. Available as PDF at http://www.census.gov/acs/www/data_documentation/special_data_release.

Exhibit 1-6: **People in Poor and Other Households, All Households and Jewish Households, Eight-County New York Area, 2011**

Households	People in All Households		People in Jewish Households	
	Number	Percent	Number	Percent
Poor	2,906,800	25%	361,100	20%
Other ¹³	8,872,700	75%	1,204,200	80%
Total	11,779,500	100%	1,769,000	100%

Poverty in the General Community: New York City and Suburban Counties

In both the general community and the Jewish community, the prevalence and percentage of poverty is much greater in New York City than in the three suburban counties. In the general community, 21% of the people in the eight counties live in poor households in New York City and only 4% live in poor households in the three suburban counties; similarly in the Jewish community, 19% of the people living in Jewish households in the eight counties live in poor households in New York City, compared with 2% who live in poor households in the suburbs (exhibit 1-7).

In fact, the concentration of poverty in New York City is slightly greater in the Jewish community than in the general community: in the general community, 85% of the poor live in New York City; in the Jewish community, 92% of the poor live in New York City (exhibit 1-8).

Exhibit 1-7: **New York City and Suburban Counties, People in Poor and Other Households, People in All Households and in Jewish Households, 2011**

Households		People in All Households		People in Jewish Households	
		Number	Percent	Number	Percent
New York City	Poor	2,483,700	21%	333,000	19%
	Other	5,578,000	47%	907,100	51%
	Subtotal	8,061,700	68%	1,240,200	70%
Nassau, Suffolk, and Westchester	Poor	423,100	4%	28,100	2%
	Other	3,294,700	28%	500,800	29%
	Subtotal	3,717,700	32%	528,800	30%
Total Eight-County Area		11,779,500	100%	1,769,000	100%

¹³ Includes near-poor and not-poor Jewish households and Jewish households whose poverty status is not known.

Exhibit 1-8: **People in Poor and Other Households, New York City and Suburban Counties, All Households and Jewish Households, 2011**

Households		People in All Households		People in Jewish Households	
		Number	Percent	Number	Percent
Poor	New York City	2,483,700	85%	333,000	92%
	Nassau, Suffolk, and Westchester	423,100	15%	28,100	8%
	Subtotal	2,906,800	100%	361,100	100%
Other	New York City	5,578,000	63%	907,100	64%
	Nassau, Suffolk, and Westchester	3,294,700	37%	500,800	36%
	Subtotal	8,872,700	100%	1,407,900	100%

Concluding Comment

The sheer scale of Jewish poverty in the New York area is overwhelming. Poverty continues to grow at an alarming rate, and there is no solace in the fact that the poverty rate is even higher in the community at large. These realities lead some to denial and others to despair.

Those in denial simply say that everyone knows there can't possibly be so many poor Jews; the data presented in this report clearly refutes this perception. Others argue that respondents are under-reporting their incomes. There is no hard evidence, but several factors suggest that under-reporting is minimal. First, there is no incentive for respondents to understate their incomes in an anonymous, nongovernmental survey. Second, Jews from the former Soviet Union are among those most severely affected by poverty (see chapter 4); the poverty of Jews in and from the former Soviet Union is well documented. Third, there is substantial anecdotal and qualitative evidence of real economic hardship in the Jewish community. Many people struggle to make choices between food and paying for day school tuition. Seniors and people with disabilities face the heartrending choice to pay rent or buy medicine or health aids not covered by insurance.

Still others argue that many low-income respondents, particularly the elderly, have substantial assets. While this may be true of some, that it is widespread is extremely unlikely. Data on home ownership, as seen in chapter 2, suggests that most poor households do not own their own homes. Most seniors are not poor; of those who are, a substantial portion are from the Soviet Union.

Others respond with a sense of hopelessness to the overwhelming numbers of the poor and near poor and the downward spiral of increasing poverty. Yet a great deal is being done to mitigate the effects of poverty — by the government, the Jewish community, and the nonsectarian nonprofit sector. More needs to be done, but efforts to ameliorate the effects of poverty must be targeted to better understand the nature of poverty in the Jewish community.

In the following chapters, we will go beyond the overall numbers of the Jewish poor to consider which social characteristics seem to be most connected to poverty. What groups bear a disproportionate share of the burden of poverty? What public benefits are being used? What types of human services are poor people accessing? Where do the poor and near poor live?

This chapter focuses on the relationships between poverty and social characteristics of New York's Jewish households. Is the age distribution, household composition, marital status, or household-size distribution of poor households like or unlike the distribution of these characteristics for near-poor and not-poor households? Do we expect poor Jewish households to resemble near-poor or not-poor households in secular education, employment status, home ownership, place of birth, years in New York, racial composition, and religious denomination? In both predictable and surprising ways, the profile of poor households is quite different from that of households that are not poor. Where comparable data exists, changes since 2002 add more perspective to the portrait of the current contours of Jewish poverty.

Age and Poverty

Poverty is based on *household* income; age relates to individual *people* in households. So it makes sense to examine the relationship between age and income by focusing on both people in Jewish households and the age composition of households.

People in poor or near-poor Jewish households are much more likely to be children under 18 than people in households that are not poor (exhibit 2-1).

- 33% of people in poor Jewish households are children under 18.
- 30% of people in near-poor Jewish households are children under 18.
- 19% of people in Jewish households that are not poor are children under 18.

People in poor Jewish households are slightly more likely to be ages 65 and over than people in households that are not poor.

- 23% of people in poor Jewish households are 65 and over.
- 14% of people in near-poor Jewish households are 65 and over.
- 20% of people in households that are not poor are 65 and over.

People in near-poor Jewish households are a little more likely to be young adults ages 18 to 34 than people in either poor or not-poor Jewish households.

- 18% of people in poor Jewish households are ages 18 to 34.
- 23% of people in near-poor Jewish households are ages 18 to 34.
- 19% of people in Jewish households that are not poor are ages 18 to 34.

Exhibit 2-1: **Age Distribution, People in Jewish Households, by Poverty Status, Eight-County New York Area, 2011**

Age	People in Jewish Households							
	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0-5	45,800	13%	21,900	11%	60,400	5%	1,300	3%
6-12	45,500	13%	21,600	11%	83,900	7%	3,200	7%
13-17	28,600	8%	17,000	8%	72,800	6%	1,600	4%
18-34	65,500	18%	46,300	23%	219,000	19%	11,000	24%
35-44	27,000	8%	20,400	11%	137,100	12%	6,300	14%
45-54	29,000	8%	25,200	12%	158,500	14%	3,700	8%
55-64	35,100	10%	23,900	12%	196,200	17%	5,700	12%
65-74	33,800	9%	9,300	4%	98,000	8%	4,600	10%
75 and Over	50,700	14%	18,100	9%	132,400	11%	8,300	18%
Total	361,100	100%	203,800	100%	1,158,200	100%	45,600	100%

Over the past nine years, the percentage of people in poor Jewish households that are children has gone up from 24% in 2002 to 33% in 2011. At the same time, the percentage of older adults ages 65 and over in poor Jewish households has gone down from 31% in 2002 to 23% in 2011. While both ends of the age spectrum remain associated with poverty, the relative position of children and older adults has been reversed — children now account for the larger share of people in poor Jewish households.

Exhibit 2-2: **Change in Percent of People in Poor Jewish Households, by Age, Eight-County New York Area, 2002–2011**

Age	Percent		Change in Percent
	2002	2011	2002–2011
0–17	24%	33%	+9%
18–34	18%	18%	0%
35–64	27%	25%	-2%
65–74	15%	9%	-6%
75 and Over	16%	14%	-2%
Total	100%	100%	

Household Composition and Poverty

A slightly different picture emerges if one looks at households instead of individuals (exhibit 2-3). A higher proportion of households with children are near poor (35%) rather than poor (28%); yet a slightly higher proportion of children under 18 live in poor households (33%) than in near-poor households (30%) (exhibit 2-1). This is because households with more children are more likely to be poor than households with fewer children. Therefore, more children are poor than near poor, but more households with children are near poor than poor.

In the case of older adults ages 65 and over, both the individual lens and the household lens yield results that are similar: in both cases, older adults are a higher percentage of the poor than of the near poor or those who are not poor.

Since 2002, the percentage of poor households with children has gone up by 6% and the percentage of poor households with seniors ages 65 and over has gone down by 7% (exhibit 2-4), which is parallel to the results for individuals by age (exhibit 2-2).

Exhibit 2-3: **Household Composition, by Poverty Status, Eight-County New York Area, 2011**

Household Composition	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Households With Children Ages 17 and Younger ¹⁴	36,700	28%	23,300	35%	111,300	23%	3,700	17%
Households With Only Adults Ages 18 to 64	37,200	29%	25,200	38%	207,200	44%	8,700	40%
Households With Seniors Ages 65+ (no children 17 and younger)	55,900	43%	17,600	27%	158,000	33%	9,400	43%

Exhibit 2-4: **Change in Household Composition, Poor Jewish Households, Eight-County New York Area, 2002–2011**

Household Composition	Percent		Change in Percent 2002–2011
	2002	2011	
Households With Children Ages 17 and Younger	22%	28%	+6%
Households With Only Adults Ages 18 to 64	29%	29%	0%
Households With Seniors Ages 65+ (no children 17 and younger)	50%	43%	-7%
Total	100%	100%	

14 Included in this group are the 3% of households with seniors that also include children ages 17 and younger.

Marital Status and Poverty

The percent of the poor and near poor who are divorced, separated, or widowed is much higher than the percent of those who are not poor: 32% of the poor are separated, divorced, or widowed, compared with 28% of the near poor and only 20% of those who are not poor. Poverty is more prevalent among those who are widowed (exhibit 2-5).

Conversely, a lower percentage of the poor are currently married: 46% of the poor compared with 55% of those who are not poor. Singles — those who have never married — are equally represented among the poor, the near poor, and those who are not poor.

Changes in the relationship of marital status since 2002, examined in exhibit 2-6, are relatively modest. The only significant change is in the percentage of the poor who are widows; though remaining high in 2011, this percentage has gone down from 24% of poor respondents in 2002 to 17% in 2011.

Exhibit 2-5: **Marital Status of Respondents, by Poverty Status, Eight-County New York Area, 2011**

Marital Status	Respondents							
	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Never Married	25,200	19%	12,200	18%	98,700	21%	5,900	28%
Living Together	3,400	3%	2,500	4%	20,800	4%	1,200	6%
Married	59,800	46%	33,300	50%	259,600	55%	7,500	35%
Separated	6,600	5%	1,700	3%	7,000	2%	<100	<1%
Divorced	12,400	10%	9,300	14%	33,400	7%	2,900	13%
Widowed	22,200	17%	7,100	11%	50,600	11%	3,900	18%
Total	129,700	100%	66,200	100%	470,100	100%	21,500	100%

Exhibit 2-6: **Change in Percent of People in Poor Jewish Households, by Marital Status, Eight-County New York Area, 2002–2011**

Marital Status	Percent		Change in Percent
	2002	2011	2002–2011
Never Married	16%	19%	+3%
Living Together	1%	3%	+2%
Married	49%	46%	-3%
Separated	2%	5%	+3%
Divorced	9%	10%	+1%
Widowed	24%	17%	-7%
Total	100%	100%	

Household Size and Poverty

The number of people in a household is related to poverty, in particular among large and small households. The percentage of poor households that include seven or more people (10%) is higher than the percentage of large near-poor households (6%) and significantly higher than the percentage of not-poor households (less than 3%). Single-person households — including substantial numbers of seniors living alone — are 37% of poor households, compared with 25% of the near poor and 30% of those that are not poor (exhibit 2-7).

Near-poor households are much more frequent among four- to six-person households (30%) than either poor households (15%) or households that are not poor (19%).

The past nine years also has seen a doubling of the percent of poor households with five or more people, from 9% in 2002 to 18% in 2011 (exhibit 2-8).

Exhibit 2-7: Household Size, by Poverty Status, Eight-County New York Area, 2011

Household Size	Households						Poverty Status Not Known	
	Poor		Near Poor		Not Poor		Number	Percent
	Number	Percent	Number	Percent	Number	Percent		
One	47,700	37%	16,500	25%	140,500	30%	7,500	34%
Two	39,000	30%	20,300	31%	171,300	36%	9,200	42%
Three	11,800	9%	5,200	8%	65,200	14%	2,600	12%
Four	8,700	7%	7,500	11%	56,900	12%	1,500	7%
Five	5,400	4%	8,100	12%	23,500	5%	300	1%
Six	4,600	4%	4,900	7%	8,300	2%	500	2%
Seven	3,400	3%	800	1%	6,000	1%	100	<1%
Eight	4,000	3%	1,100	2%	3,200	1%	100	<1%
Nine or More	5,200	4%	1,700	3%	1,700	<1%	<100	<1%
Total	129,900	100%	66,200	100%	476,400	100%	21,800	100%

Exhibit 2-8: Change in Household Size, Poor Jewish Households, Eight-County New York Area, 2002–2011

Household Size	Percent		Change in Percent 2002–2011
	2002	2011	
One	39%	37%	-2%
Two	30%	30%	0
Three	11%	9%	-2%
Four	12%	7%	-5%
Five	2%	4%	+2%
Six	2%	4%	+2%
Seven	2%	3%	+1%
Eight	1%	3%	+2%
Nine or More	2%	4%	+2%
Total	100%	100%	

Educational Attainment and Poverty¹⁵

Not surprisingly, there appears to be a very strong relationship between secular educational attainment and poverty. In two out of five poor households, neither the respondent nor a spouse or partner (where present) has more than a high school education, compared with a little more than one out of four near-poor households and one out of seven households that are not poor (exhibit 2-9).

Poor households are much less likely than a household that is not poor to include a respondent or a spouse or partner that has a bachelor’s degree or higher level of education. But there are some poor households — one in six — that include a person who has attained a master’s degree or doctorate.

Levels of educational attainment have decreased significantly for poor Jewish households since 2002. In 2011, a smaller percentage of poor households have a respondent or spouse or partner with a bachelor’s degree than in 2002 (exhibit 2-10).

Exhibit 2-9: **Educational Attainment by Poverty Status, Eight-County New York Area, 2011**

Educational Attainment	Households						Poverty Status Not Known	
	Poor		Near Poor		Not Poor		Number	Percent
	Number	Percent	Number	Percent	Number	Percent		
High School Diploma or Less	52,000	41%	17,600	27%	64,500	14%	6,900	32%
Some College or Associate’s Degree	34,400	27%	18,300	28%	72,700	16%	6,600	31%
Bachelor’s Degree	19,700	16%	14,600	22%	109,000	23%	4,300	20%
Master’s Degree or Doctorate	20,900	16%	15,600	24%	223,600	48%	3,700	17%
Total	126,900	100%	66,100	100%	469,800	100%	21,500	100%

¹⁵ Exhibit 2-9 includes a household measure of educational attainment based on a survey question asked about respondents and spouses or partners. The assignment of a household to a level of educational attainment is based on the highest level achieved by either the respondent or a spouse or partner in the household.

Exhibit 2-10: **Change in Educational Attainment, Poor Jewish Households, Eight-County New York Area, 2002–2011**

Educational Attainment	Percent		Change in Percent
	2002	2011	2002–2011
High School Diploma or Less	35%	41%	+6%
Some College or Associate's Degree	20%	27%	+7%
Bachelor's Degree	26%	16%	-10%
Master's Degree or Doctorate	19%	16%	-3%
Total	100%	100%	

Employment Status and Poverty¹⁶

There also is a very strong relationship between employment status and poverty.

In 2011, 71% of poor Jewish households include neither a respondent nor a spouse or partner (where one is present) who is employed full-time or self-employed (exhibit 2-11). In the case of near-poor households, the corresponding percentage is 43%; for households that are not poor, only 32% include neither a respondent nor a spouse or partner who is employed full-time or self-employed. Of not-poor households where neither the respondent nor a spouse is employed full-time or self-employed, the majority are retired.

While only 11% of poor households have a respondent and spouse who are working full-time or are self-employed, this percentage jumps to 36% for the near poor.

The employment–poverty relationship is quite different for those under 65 as compared with those ages 65 and over. Less than 10% of poor households with a respondent ages 65 and over have anyone working full-time (exhibit 2-12). Households with a respondent under 65 are more likely to have someone working full-time. Even for those under 65, more than half have no one in the household working full-time.

The largest change in this picture since 2002 is the near doubling of the percent of poor households with a respondent and spouse where only one is working full-time or is self-employed (see exhibit 2-13).

¹⁶ Exhibit 2-11 includes a household measure of employment that is a composite of the employment status of the respondent and spouse or partner (if any) in the household. "Not employed full-time nor self-employed" includes a respondent or spouse or partner who is employed part-time, retired, a student, with a disability and unable to work, unemployed, a homemaker, or other.

Exhibit 2-11: **Employment Status of Households, by Poverty Status, Eight-County New York Area, 2011**

Household Employment Status	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Respondent Only — employed full-time or self-employed*	8,000	6%	11,100	17%	94,800	20%	3,000	14%
Respondent and Spouse — both employed full-time or self-employed	6,400	5%	12,300	19%	119,500	25%	800	4%
Respondent and Spouse — only one employed full-time or self-employed	22,700	18%	14,400	22%	102,700	22%	4,400	20%
Respondent Only — not employed full-time nor self-employed*	60,300	47%	19,900	30%	105,300	22%	9,900	46%
Respondent and Spouse — neither employed full-time nor self-employed	31,500	24%	8,300	13%	49,100	10%	3,300	15%
Total	128,800	100%	66,100	100%	471,500	100%	21,500	100%

* No spouse or partner present.

Exhibit 2-12: **Employment Status of Poor Jewish Households, by Age of Respondent, Eight-County New York Area, 2011**

Household Employment Status	Respondent Under 65		Respondent 65 or Over	
	Number	Percent	Number	Percent
Respondent Only — employed full-time or self-employed*	6,500	9%	1,400	3%
Respondent and Spouse — both employed full-time or self-employed	6,300	9%	100	<1%
Respondent and Spouse — only one employed full-time or self-employed	20,400	28%	2,300	4%
Respondent Only — not employed full-time nor self-employed*	28,800	39%	31,500	57%
Respondent and Spouse — neither employed full-time nor self-employed	11,700	16%	19,800	36%
Total	73,700	100%	55,100	100%

* No spouse or partner present.

Exhibit 2-13: **Change in Employment Status, Poor Jewish Households, Eight-County New York Area, 2002–2011**

Household Employment Status	2002	Percent	Change in Percent
		2011	2002–2011
Respondent Only — employed full-time or self-employed*	13%	6%	-7%
Respondent and Spouse — both employed full-time or self-employed	2%	5%	+3%
Respondent and Spouse — only one employed full-time or self-employed	10%	18%	+8%
Respondent Only — not employed full-time nor self-employed*	54%	47%	-7%
Respondent and Spouse — neither employed full-time nor self-employed	21%	24%	+3%
Total	100%	100%	

* No spouse or partner present.

Home Ownership and Poverty

Even in the context of a regional housing market that includes New York City, which has more rental units than ownership units, it is striking that most poor and near-poor Jewish households are renters. Most of those who are not poor are owners (exhibit 2-14).

For most people who own their own home, their house or apartment is their most important asset; but usually it is not their only asset. If more poor people owned their own home, it might suggest that they are not really poor.

In the past nine years, there has been a slight increase in the extent of home ownership among the poor (exhibit 2-15).

Exhibit 2-14: Home Ownership, by Poverty Status, Eight-County New York Area, 2011

	Households						Poverty Status Not Known	
	Poor		Near Poor		Not Poor		Number	Percent
	Number	Percent	Number	Percent	Number	Percent		
Owners	25,900	20%	22,900	36%	303,100	67%	7,400	34%
Renters	103,000	80%	41,300	64%	149,600	33%	14,300	66%
Total	128,900	100%	64,200	100%	452,700	100%	21,800	100%

Exhibit 2-15: Change in Percent of Home Ownership, Poor Jewish Households, Eight-County New York Area, 2002–2011

	Percent		Change in Percent 2002–2011
	2002	2011	
Owners	17%	20%	+3%
Renters	83%	80%	-3%
Total	100%	100%	

Place of Birth and Poverty

There does not appear to be a strong relationship between place of birth and poverty, though there is one striking exception (exhibit 2-16): respondents born in the former Soviet Union (FSU) are a much larger percentage of respondents in poor households (32%) than in near-poor households (20%). Only seven percent of respondents in households that are not poor were born in the FSU.¹⁷

There has been a decline in the percentage of respondents in poor households from the FSU, from 38% in 2002 to 32% in 2011 (exhibit 2-17).

Exhibit 2-16: **Place of Birth of Respondents, by Poverty Status, Eight-County New York Area, 2011**

Place of Birth	Respondents							
	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Eight-County New York Area	56,300	43%	34,400	52%	281,600	60%	12,100	55%
Other — United States	9,200	7%	6,400	10%	89,200	19%	2,900	13%
Former Soviet Union	42,200	32%	13,200	20%	33,700	7%	1,900	8%
Israel	4,200	3%	2,200	3%	12,300	2%	300	1%
Other — not United States	17,900	14%	9,800	15%	53,300	12%	4,600	21%
Total	129,900	100%	66,200	100%	476,400	100%	21,800	100%

¹⁷ "Place of birth" relates to respondents and is a different variable than that of "Russian-speaking households" used elsewhere in this report.

Exhibit 2-17: **Change in Place of Birth of Respondent by Poverty Status, Eight-County New York Area, 2002–2011**

Place of Birth	Percent		Change in Percent
	2002	2011	2002–2011
Eight-County New York Area	39%	43%	+4%
Other — United States	5%	7%	+2%
Former Soviet Union	38%	32%	-6%
Israel	3%	3%	0
Other — not United States	14%	14%	0
Total	100%	100%	

Length of Residence and Poverty¹⁸

One might expect to find that New York City's most recent residents are strongly represented among the ranks of poor households, but this is clearly not the case: regardless of poverty status, relative newcomers — respondents who have been in the New York area for fewer than 10 years — account for 7% or 8% of respondents.

The percentage of respondents in poor households that have been in the New York area for 10 to 19 years (29%) is twice as high as the percentage for not-poor households (14%) arriving during the same period. The vast majority of poor respondents who are New York-area residents and who arrived 10 to 19 years ago arrived from the former Soviet Union. The percentage of poor New Yorkers (23%) that arrived 20 to 29 years ago is also higher than the percentage for not-poor New Yorkers (15%), reflecting the beginning of the in-migration of Jews from the FSU.

¹⁸ A question about length of residence in the New York area was not asked in 2002.

Exhibit 2-18: **Length of Residence of Respondents in the Eight-County New York Area, by Poverty Status, 2011**

Years in New York Area	Respondents							
	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Fewer Than 10	9,400	8%	4,800	8%	28,800	7%	900	5%
10–19	32,600	29%	13,200	23%	56,100	14%	1,600	9%
20–29	26,700	23%	10,400	18%	58,700	15%	3,600	20%
30 or More	45,400	40%	28,700	50%	252,100	64%	11,700	66%
Total	114,200	100%	57,200	100%	395,700	100%	17,800	100%

Diversity and Poverty¹⁹

Biracial and nonwhite Jewish households are slightly more likely to be poor than near poor and slightly more likely to be near poor than not poor.

Exhibit 2-19: **Biracial and Nonwhite Jewish Households, by Poverty Status, Eight-County New York Area, 2011**

	Households							
	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White	108,000	83%	56,800	86%	424,900	89%	18,100	83%
Biracial or Nonwhite	21,900	17%	9,400	14%	51,600	11%	3,700	17%
Total	129,900	100%	66,200	100%	476,400	100%	21,800	100%

Poverty does not seem to relate to other subcommunities — Israelis, the Syrian population, and LGBT households — that are important contributors to the diversity of the New York Jewish community.

¹⁹ A question about race was not included in the 2002 study.

Religious Denomination and Poverty

The religious denomination of respondents does seem to relate to poverty, at least for some denominations (exhibit 2-20). Orthodox respondents are more highly represented among the poor and near poor than among those who are not poor.

- 28% of poor households are Orthodox.
- 24% of near-poor households are Orthodox.
- 15% of households that are not poor are Orthodox.

Respondents who profess Judaism as their religion but espouse no denomination are also more highly represented among the poor and near poor than among the not poor.

- 20% of poor households have no denomination.
- 14% of near-poor households have no denomination.
- 10% of households that are not poor have no denomination.

This latter pattern is strongly influenced by the presence of significant numbers of Russian-speaking poor households among those with no denomination.

Exhibit 2-20: **Religious Denomination of Respondents in the Eight-County New York Area, by Poverty Status, 2011**

Denomination	Respondents						Poverty Status	
	Poor		Near Poor		Not Poor		Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Orthodox	35,800	28%	15,900	24%	71,000	15%	6,400	29%
Conservative	14,300	11%	11,400	17%	96,100	20%	6,000	28%
Reform	14,700	11%	9,700	15%	123,800	26%	3,000	14%
Other Denominations*	11,200	9%	7,200	11%	36,900	8%	1,300	6%
No Denomination	26,200	20%	9,100	14%	47,400	10%	1,800	9%
No Religion	18,200	14%	6,900	10%	58,800	12%	2,200	10%
Respondent Not Jewish	9,500	7%	6,000	9%	42,400	9%	1,000	5%
Total	129,900	100%	66,159	100%	476,400	100%	21,800	100%

* Includes such infrequent responses as “Reconstructionist.”

Upon closer examination, the high percentage of Orthodox among poor households compared with near-poor and not-poor households is strongly influenced by the very high level of poverty within one type of Orthodox household.²⁰ Of the three types of Orthodox households identified in the New York study, only Hasidic households are more highly represented among poor and near-poor households than among households that are not poor.²¹

Exhibit 2-21: **Orthodox Respondents, by Type of Orthodox Respondent and Poverty Status, Eight-County New York Area, 2011**

	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Modern Orthodox	5,000	14%	3,400	22%	33,200	47%	3,400	53%
Hasidic	22,300	63%	8,900	58%	16,200	23%	2,000	31%
Yeshivish	4,700	13%	2,700	17%	15,100	22%	800	12%
Other	3,300	10%	500	3%	5,700	8%	200	4%
Total	35,300	100%	15,500	100%	70,300	100%	6,400	100%

Concluding Comment

It is clear from the preceding analysis that poor households, near-poor households, and households that are not poor are quite different.

Some social characteristics are more prevalent among poor households than among not-poor households, with poor households more likely to be:

- Households with children under 18 years old.
- Households with seniors ages 65 and over.
- Divorced, separated, or widowed.
- Large households of seven or more people.
- Single-person households.

²⁰ Information about different types of Orthodox respondents was not available in 2002.

²¹ For a discussion of the three types of Orthodox Jews identified in the study, see: UJA-Federation of New York. 2012. "Chapter 7: Diverse Jewish Communities," in *Jewish Community Study of New York: 2011 Comprehensive Report*, 213–215. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/get/196902>.

- Households where no one has more than a high school diploma.
- Households where neither the respondent nor a spouse is working full-time.
- Renters.
- Households that include a respondent who is an immigrant from the former Soviet Union.
- Households that include a respondent who has lived in New York for 10 to 29 years.
- Orthodox — especially Hasidic — households.
- Households with no religious denomination.

Some social characteristics are more prevalent among near-poor households than among not-poor households, with near-poor households more likely to be:

- Households with children under 18 years old.
- Households with young adults ages 18 to 34.
- Divorced, separated, or widowed.
- Four- to six-person households.
- Households where no one has more than some college or an associate's degree.
- Households where neither the respondent nor a spouse is working full-time.
- Renters.
- Households that include a respondent who is an immigrant from the former Soviet Union.
- Orthodox — especially Hasidic — households.

Since 2002, there have been a number of significant changes in the profile of poor Jewish households.

- While both ends of the age spectrum remain associated with poverty, the relative position of children and older adults has been reversed: children now account for the larger share of the people in poor Jewish households by age.
- The past nine years has seen a doubling of the percent of poor households containing five or more people, from 9% in 2002 to 18% in 2011.
- Low educational attainment has increased significantly for poor Jewish households since 2002.
- The percent of poor households where only the respondent or a spouse is working full-time has nearly doubled.
- There has been a decline in the percentage of respondents in poor households from the former Soviet Union, from 38% in 2002 to 32% in 2011.

The preceding chapter makes it clear that Jewish poverty in the eight-county New York area is nearly as diverse as the Jewish community itself. There are many dimensions of poverty — age, household size, education, religious denomination, and more. In this chapter, the focus moves beyond the many separate dimensions of poverty to answer: Who are the poorest Jews in the New York area? And which groups are most likely to be near poor?²²

Who are the poorest Jews? There are two ways to answer this question:

- The groups with the largest number of poor Jewish households — that is, the groups that together include the vast majority of poor New York households.
- The groups with the highest *incidence* of poverty — that is, groups where the highest percentage of its members are poor.

The same two perspectives apply to near-poor households.

The Largest Groups in Poverty

There are seven mutually exclusive groups of Jewish households that together account for 90% of the Jewish poverty in the New York area.

²² A slightly different version of this analysis appears in *Jewish Community Study of New York: 2011 Comprehensive Report*, in which the analysis uses “people in poor Jewish households” as the primary unit of analysis; this report’s analysis uses “poor Jewish households.” See: UJA-Federation of New York. 2012. “Chapter 3: People in Need and Access to Support,” in *Jewish Community Study of New York: 2011 Comprehensive Report*, 90–95. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/get/495850>.

Exhibit 3-1: **Number and Percent of Poor Jewish Households by Household Type, Eight-County New York Area, 2011**

Type of Household	Number	Percent
Russian-Speaking Senior Households	33,900	26%
Hasidic Households	22,300	17%
Senior Households — not Russian-speaking	20,200	16%
Unemployed or Underemployed Households	17,200	13%
Russian-Speaking Households — no seniors	10,900	8%
Households That Include a Person With a Disability	9,800	8%
Single-Parent Households	2,200	2%
Subtotal	116,500	90%
Other — unclassified	13,400	10%
Total Poor Jewish Households	129,900	100%

1. Russian-Speaking Senior Households — 33,900 Households; 26% of Poor Jewish Households

The group with the largest number of poor Jewish households is Russian-speaking households with at least one senior age 65 and over.²³ Older Jews in the former Soviet Union (FSU) are among the poorest Jews in the world. It is no surprise that so many older Jews from the FSU are poor — many came to the United States with no resources; could not find employment because of age, language, or health issues; and were therefore ineligible for Social Security beyond SSI.

Of the respondents in this group, nearly half live alone.

Exhibit 3-2: **Poor Jewish Senior Households Receiving Social Security, Russian-Speaking and Not Russian-Speaking, Eight-County New York Area, 2011**

	Poor Russian-Speaking Senior Households		Poor Senior Households Not Russian-Speaking		Total	
	Number	Percent	Number	Percent	Number	Percent
Receives Social Security	8,200	26%	16,200	92%	24,400	49%
Does Not Receive Social Security	23,600	74%	1,400	8%	25,000	51%
Total	31,800	100%	17,600	100%	49,300	100%

²³ Included in “Hasidic households” are some 300 Hasidic, poor senior Russian-speaking households.

2. Hasidic Households — 22,300 Households; 17% of Poor Jewish Households

The second largest group comprises Hasidic households. Only 3% of the households included in this group are Russian-speaking (and are not included in either the group of Russian-speaking senior households or the group of Russian-speaking households without seniors). Less than 5% of these households include seniors (and are not included in the senior households, not Russian-speaking group). While there is a strong association between poverty and household size in the Hasidic community, only about half of the poor Hasidic households are large families of six or more people. There are poor Hasidic households of every household size except one-person households, of which there are few in the Hasidic community. Of course, from the vantage point of the number of people affected by poverty, large poor households affect many more poor people than do small households.

Nearly three-quarters of poor Hasidic households have at least one person who is employed full-time or is self-employed (exhibit 3-3). But Hasidic households have very low levels of secular education. In 62% of Hasidic households, neither the respondent nor his or her spouse has more than a high school diploma (exhibit 3-4).

Exhibit 3-3: Poor Hasidic Households by Employment Status, Eight-County New York Area, 2011

Household Employment Status	Number	Percent
Respondent Only — employed full-time or self-employed	900	4%
Respondent and Spouse — both employed full-time or self-employed	2,500	12%
Respondent and Spouse — only one employed full-time or self-employed	12,200	57%
Respondent Only — not employed full-time nor self-employed	500	2%
Respondent and Spouse — neither employed full-time or self-employed	5,400	25%
Total	21,500	100%

Exhibit 3-4: **Poor Hasidic Households by Educational Attainment, Eight-County New York Area, 2011**

Highest Degree Earned in Household (respondent or spouse)	Number	Percent
High School Diploma or Less	13,000	62%
Some College or Associate's Degree	5,000	24%
Bachelor's Degree	1,800	9%
Master's Degree or Doctorate	1,200	6%
Total	21,100	100%

3. Senior Households, Not Russian-Speaking — 20,200 Households; 16% of Poor Jewish Households

The third group includes households with one or more seniors ages 65 and over who are neither Russian speakers nor Hasidic. About two-thirds live alone; of those who live alone, three out of five are women and three out of four are ages 75 and over.

4. Unemployed or Underemployed Households — 17,200 Households; 13% of Poor Jewish Households

The fourth-largest group of poor households consists of households where neither the respondent nor a spouse or partner, if present, is employed full-time or self-employed. More than two-thirds are households where neither the respondent nor a spouse or partner has more than a high school diploma, some college, or an associate's degree. This category excludes Russian-speaking households, Hasidic households, seniors, and households that include a person with a disability.

5. Russian-Speaking Households, No Seniors — 10,900 households; 8% of Poor Jewish Households

The fifth group consists of Russian-speaking households in which no seniors are present.²⁴ Unlike poor Hasidic households, where most households have at least one person employed full-time or self-employed, more than half of the households in this group are households where neither the respondent nor a spouse or partner is employed full-time or self-employed. About a quarter have a respondent and a spouse who are both employed full-time or self-employed; another 20% have either a respondent or a spouse who is self-employed or working full-time.

Poor Russian-speaking households have much higher levels of secular education than poor Hasidic households: 43% of poor Russian-speaking households have a respondent or spouse with at least a bachelor's degree, compared with only 15% of poor Hasidic households.

²⁴ Fewer than 100 poor Russian-speaking, not-senior Hasidic households are included in the "Hasidic households" group.

Compared with Russian-speaking households that are not poor, respondents in poor Russian-speaking households are much more likely to be ages 55 to 64 — 46% of the poor, compared with only 22% of Russian-speaking households that are not poor.

6. Households That Include a Person With a Disability Who is Unable to Work — 9,800 Households; 8% of Poor Jewish Households

These 9,800 households include a respondent, spouse or partner (where present), or both who are unable to work because of a disability. An additional 5,600 households include a person with a disability who is unable to work and is included in one of the other groups — Russian speakers, Hasidic, or a senior age 65 or over.

7. Single-Parent Households — 2,200 Households; 2% of Poor Jewish Households

Single-parent households are households with one or more children ages 17 or younger and an adult who is not married or partnered — not including Russian speakers, Hasidic households, or households that include a respondent with a disability. About 1,200 single parents have a disability and an additional 1,200 are Russian speakers or Hasidic.

The 116,500 households in these seven groups account for 90% of the poor Jewish households in the New York area. Another 13,400 households (10%) have not been identified with any particular poverty-related characteristic.

Groups With the Highest Incidence of Poverty

A group can account for a great deal of the Jewish poverty in the New York area while at the same time contain a majority of members that are not poor, if that group as a whole is sufficiently large.

Of the seven groups accounting for the vast majority of Jewish poverty, Russian-speaking senior households, households that include a person with a disability, non-Russian-speaking senior households, and Hasidic households have the highest poverty incidence.

- More than two-thirds of Russian-speaking households that include an adult ages 65 and over are poor. This is by far the highest poverty incidence of any group in the New York area (though poverty was even higher in 2002).
- The incidence of poverty among households where the respondent, a spouse or partner, or both are unable to work because of a disability is extraordinarily high — 54% of such households are poor.
- The third-highest incidence of poverty occurs among Hasidic households, where nearly half of these households are poor. Focusing on households with six or more people, the incidence of Hasidic poverty soars to 64% of the poor Jewish households.

- Poverty is fourth highest among households where neither the respondent nor a spouse or partner, if present, is employed full-time or is self-employed — 20% of these households are poor.
- The association of poverty with the former Soviet Union is less strong for households without an older adult age 65 and over. The rate of poverty among these households is also 20%.
- Single-parent households (excluding Hasidic and Russian-speaking households and households that include a person with a disability) have a poverty rate of 14%.
- The large number of poor seniors who are not Russian speakers is accompanied by a relatively low incidence of poverty. Only 10% of the households in this category are poor.

The 13,400 poor households that have not been identified with any particular dimension of poverty represent a 6% incidence of poverty among the remaining households in the New York area.

Exhibit 3-5: Poor Jewish Households as a Percent of All Households of Each Household Type, Eight-County New York Area, 2011

Type of Household	Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of Jewish Households
Russian-Speaking Senior Households	47,200	33,900	72%
Households That Include a Person With a Disability	18,300	9,800	54%
Hasidic Households	49,400	22,300	45%
Unemployed or Underemployed Households	85,300	17,200	20%
Russian-Speaking Households — no seniors	54,900	10,900	20%
Single-Parent Households	16,100	2,200	14%
Senior Households — not Russian-speaking	200,500	20,200	10%
Subtotal	471,700	116,500	25%
Other — unclassified	222,500	13,400	6%
Total Jewish Households	694,200	129,900	19%

Largest Groups of the Near Poor

The seven groups that account for most of the Jewish poverty in the New York area are also the groups that include most of the near-poor households (exhibit 3-6):

- Senior households that are not Russian-speaking.
- Russian-speaking households, no seniors.
- Hasidic households.
- Unemployed or underemployed households.
- Single-parent households.
- Senior Russian-speaking households.
- Households that include a person with a disability.

An eighth group of the near poor includes households in which neither the respondent nor a spouse has a bachelor's degree but at least one is working full-time or is self-employed.²⁵

Of the near-poor households, 8% do not fit into any particular identifiable group.

Exhibit 3-6: Number and Percent of Near-Poor Jewish Households by Household Type, Eight-County New York Area, 2011

Type of Household	Number	Percent
Senior Households — not Russian-Speaking	15,200	23%
Russian-Speaking Households — no seniors	10,400	16%
Hasidic Households	8,900	13%
Unemployed or Underemployed Households	8,500	13%
Households Where Neither Spouse nor Respondent Has a Bachelor's Degree (not underemployed or unemployed)	8,300	13%
Single-Parent Households	3,900	6%
Russian-Speaking Senior Households	3,200	5%
Households That Include a Person With a Disability	2,400	4%
Subtotal	60,800	92%
Other — unclassified	5,400	8%
Total Near-Poor Jewish Households	66,200	100%

²⁵ Does not include Russian, Hasidic, or senior households.

The Near Poor: Groups With the Highest Incidence

The incidence of near poverty is much lower in general than the incidence of poverty. For the near poor, no group has an incidence that is higher than 24%; for the poor, the incidence of poverty reaches 72% in the case of Russian-speaking seniors.

Senior households that do not include a Russian speaker have the largest number of near-poor members of any of these groups but a low incidence (8%) of near poverty.

Exhibit 3-7: **Number and Percent of Jewish Households That Are Near Poor, by Household Type, Eight-County New York Area, 2011**

Type of Household	Jewish Households	Near-Poor Jewish Households	Near-Poor Jewish Households as a Percent of Jewish Households
Single-Parent Households	16,100	3,900	24%
Russian-Speaking Households — no seniors	54,900	10,400	19%
Hasidic Households	49,400	8,900	18%
Households Where Neither Spouse nor Respondent Has a Bachelor's Degree (not underemployed or unemployed)	54,900	8,300	15%
Households That Include a Person With a Disability	18,300	2,400	13%
Unemployed or Underemployed Households	85,300	8,500	10%
Senior Households — not Russian-speaking	200,500	15,200	8%
Russian-Speaking Senior Households	47,200	3,200	7%
Subtotal	526,600	60,800	12%
Other — unclassified	167,200	5,400	3%
Total Jewish Households	694,200	66,200	10%

Concluding Comment

If chapter two is about characteristics examined one at a time, chapter three is about real, multidimensional households that bear the brunt of poverty in the Jewish community.

At the top of the list are poor Russian-speaking senior households, which account for the largest share of Jewish poverty of any group and have the highest poverty incidence of any group. In every sense, the public and Jewish communal safety net is the first and only line of defense against the effects of being poor and growing older at the same time for this group.

Second is poor Hasidic households — many with six or more people — the third-highest number of poor of any group and the third-highest incidence of poverty. The *Haredi* world in which they live has a vast array of formal and informal services, including a broad range of *g'machs*, or free-loan societies; mutual-help arrangements; and support groups. In some households, studying is a higher priority for men than working because they believe they are serving a higher cause by doing so.

Of particular concern are the large numbers of unemployed or underemployed households and the large number of senior households that are not Russian-speaking. Also a serious concern is the high incidence of poverty for households that include one or more people with a disability who are unable to work.

While there are many fewer near-poor Jewish households than poor Jewish households, it is clear that the interrelated problems of low levels of secular education and unemployment and underemployment affect thousands of near-poor Jewish households.

To better understand the types of help and support poor Jewish households need, it is helpful to understand the current use of public benefits and human services provided by the government and the nonprofit sector. These two topics are examined in the next two chapters.

This chapter focuses on the relationship between poverty and the use of public benefit programs by Jewish households in the New York area. The Jewish Community Study of New York: 2011 collected information on eight public benefit programs:

- Supplemental Nutrition Assistance Program (SNAP)²⁶
- Medicaid
- Supplemental Security Income (SSI)²⁷
- Section 8 or public housing²⁸
- Child Health Plus²⁹
- Daycare subsidies
- Social Security
- Medicare

Two types of benefit programs are included in this list. SNAP, Medicaid, SSI, Section 8, Child Health Plus, and daycare subsidies are means-tested — that is, they are targeted at low-income people. The last two — Social Security and Medicare — are age-related universal benefits not dependent on income.³⁰ Nonetheless, we will see in the following analysis that both types of benefits are relevant to this discussion of public benefits and poverty.

In all, 185,000 Jewish households — or 27% of all Jewish households — report receiving assistance from one or more of these programs. A little less than 447,000 people live in these households.³¹

26 Formerly known as the Food Stamp program.

27 Supplemental Security Income (SSI) pays benefits to adults and children with disabilities who have limited income and resources; SSI benefits also are payable to those ages 65 and over without disabilities who meet the financial limits.

28 Section 8 is a federal program authorizing the payment of rental-housing assistance to private landlords on behalf of low-income households.

29 Child Health Plus is New York State's health insurance program for low-income children.

30 Social Security and Medicare are universal for those in the federal government's Social Security system.

31 Survey questions about the use of public benefits were asked of only low-income households; see Appendix B, exhibit B-4, Q76-1 and Q76-2.

Public Benefit Programs and Poverty

Public benefit programs are important to both poor and near-poor households. Of respondents in poor households that were asked questions about public benefits, three out of four participate in one or more public benefit programs, compared with half of the near poor (see exhibit 4-1).

At the same time, the much higher public benefit participation rate of poor households than that of near-poor households reflects the fact that the near poor often don't qualify for benefits, thus making these households more vulnerable.³²

Use of Particular Programs

Not surprisingly, there are large variations among the levels of use of various public benefits, ranging from nearly 100,000 households receiving Social Security to fewer than 10,000 receiving daycare subsidies or Child Health Plus. Four programs — Social Security, SNAP, Medicare, and Medicaid — were used by more than 50,000 households (exhibit 4-2). The remaining programs were used by 25,000 or fewer.

Exhibit 4-1: **Participant and Nonparticipant Jewish Households in Public Benefit Programs, by Poverty Status, Eight-County New York Area, 2011**

Public Benefit Program Status	Poor		Near Poor		Not Poor or Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent
Participants	97,000	75%	32,700	49%	55,300	11%
Nonparticipants	30,900	24%	23,500	35%	63,900	13%
Missing ³³	2,000	2%	10,000	15%	379,000	76%
Total	129,900	100%	66,200	100%	498,200	100%

32 For an analysis of income-eligibility levels for major public benefits, see Appendix A, page 125. Of the programs listed, only SNAP eligibility does not extend to all poor households: the eligibility cap for SNAP is 130% of the federal poverty guideline.

33 Survey questions about the use of public benefits were asked only of low-income households; see Appendix B, exhibit B-4, Q76-1 and Q76-2. Most of these households were not asked questions about public benefits; a minority were asked and refused to answer.

Exhibit 4-2: **Number of Jewish Households Using Public Benefit Programs, Eight-County New York Area, 2011**

Public Benefit Program	Number of Jewish Households
Social Security	98,800
SNAP (formerly food stamps)	79,500
Medicare	73,400
Medicaid	57,300
SSI	25,400
Section 8 or Public Housing	21,300
Child Health Plus	8,600
Daycare Subsidies	7,000

Exhibit 4-3 shows the importance of different benefit programs to the poor and near poor by looking at the percent of poor and near poor using such programs. Through this lens, the SNAP program is the most important to poor Jewish households — nearly half of all the Jewish poor (62,600 households) use the SNAP program. About a third of poor households participate in the next most heavily used programs: Medicaid, Medicare, and Social Security. Although Social Security and Medicare are universal benefits that are unrelated to income, in both cases poor Jewish households use these benefits extensively. Near-poor households are much more likely to use Social Security than Medicare.

SSI and Section 8 or public housing are benefits used almost exclusively by poor Jewish households. Although the percentages of poor Jewish households using these benefits are larger than for near-poor households, the numbers are small, attesting to the relatively modest contributions made by both programs. SSI functions essentially as a backup for those ineligible for Social Security. As such, SSI is a particularly important resource for Russian-speaking households, especially for seniors; it is also important for households that include a person with a disability who is not eligible for Social Security. Two-thirds of the 25,400 Jewish recipients of SSI are Russian-speaking households, of which nearly nine out of 10 are Russian-speaking seniors. The low use of Section 8 is more a function of the impact of successive cuts to the program than of the level of housing need.

Social Security and Medicare are not being used by all Jewish poor seniors; the pattern of use is quite different for these two programs. Nine out of 10 poor Jewish senior households that are not Russian-speaking receive Social Security (exhibit 3-2); only about a quarter of poor Russian-speaking senior households receive Social Security. In the case of Medicare, only about 60% of poor Jewish senior households receive benefits (exhibit 4-4). There is no significant difference between Russian-speaking and non-Russian-speaking poor Jewish households with regard to Medicare.

Exhibit 4-3: **Number and Percent of Poor and Near-Poor Jewish Households Receiving Each Public Benefit, Eight-County New York Area, 2011**

Benefit Program	Number	Poor	Number	Near Poor
		Percent of Poor Households Receiving Benefit		Percent of Near-Poor Households Receiving Benefit
SNAP (formerly food stamps)	62,600	48%	9,000	14%
Medicaid	42,300	33%	8,300	13%
Medicare	41,000	32%	10,800	16%
Social Security	39,000	30%	20,200	31%
SSI	20,700	16%	2,000	3%
Section 8 or Public Housing	17,500	13%	2,800	4%
Daycare Subsidies	6,400	5%	500	1%
Child Health Plus	4,000	3%	2,600	4%
All Households	129,900	NA*	66,200	NA*

*Not applicable.

Exhibit 4-4: **Number and Percent of Poor Jewish Senior Households Receiving Medicare, Eight-County New York Area, 2011**

	Senior Households, Not Russian-Speaking		Russian-Speaking Senior Households		Total	
	Number	Percent	Number	Percent	Number	Percent
Receives Medicare	11,200	58%	19,600	60%	30,800	59%
Does Not Receive Medicare	8,200	42%	13,300	41%	21,500	41%
Total	19,500	100%	32,900	100%	52,300	100%

Relatively few near-poor households draw on public benefits, with the exception of Social Security and Medicare. This reality underlines the critical difference between poor and near-poor households: poor households have greater needs but receive more help; near-poor households are better off but receive far less help.

The only other benefit program that has any impact on the near poor is Child Health Plus, where more than 30% of users are near poor, but the numbers are small and the impact on the group as a whole is marginal.

Concluding Comment

Public benefit programs are hugely important to all New Yorkers — including Jews, of course — but they are particularly important to poor New Yorkers, Jewish as well as others. Three out of four poor Jewish households and half of the near poor use public benefits. The SNAP program is particularly important to poor Jewish households.

Several of the programs — such as housing help or daycare subsidies — appear to be available to relatively few of those who are likely eligible.

Also, it is very likely that not all of those who are eligible are taking advantage of benefits to which they are legally entitled, either because they don't know they are eligible, due to stigma, or due to such complications as language barriers or missing documents. There is abundant anecdotal information that seniors in particular are often reluctant to seek help. People need help learning about and accessing benefits, particularly where language or other barriers exist.

A vast array of nonsectarian and Jewish services is available to help New Yorkers in need. Survey respondents were asked whether they or anyone else in the household sought services or help from an organization or human-service agency in the prior 12 months for several specific types of human-service needs. In all, more than 280,000 households — or more than 40% of all Jewish households — sought at least one of six types of services:

- Services for a household member’s serious or chronic illness.
- Services for an adult with a disability.
- Help finding a job or choosing an occupation.
- Food or housing.
- Services for an older adult in the household.³⁴
- Help for a child with a physical, developmental, or learning disability or other special needs.³⁵

Of those Jewish households seeking services, 37% are poor or near poor.

Exhibit 5-1: Jewish Households Seeking Services for at Least One of Six Service Needs, by Poverty Status, Eight-County New York Area, 2011

	Poor		Near Poor		Not Poor or Poverty Status Not Known		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Sought Assistance	69,800	25%	34,600	12%	179,400	63%	283,900	100%

Poor and near-poor Jewish households are somewhat more likely to seek services than Jewish households that are not poor or whose poverty status is not known — 54% of the poor and 52% of the near poor compared with 36% of those who are not poor or who have unknown status.

³⁴ Asked of households where either the respondent or a spouse or another adult in the household is age 70 or over.

³⁵ Asked of households that include minor children.

Exhibit 5-2: Proportion of Jewish Households Seeking Human-Service Assistance, by Poverty Status, Eight-County New York Area, 2011

	Poor		Near Poor		Not Poor or Not Known	
	Number	Percent	Number	Percent	Number	Percent
Sought Assistance	69,800	54%	34,600	52%	179,400	36%
Did Not Seek Assistance	60,100	46%	31,500	48%	318,800	64%
Total	129,900	100%	66,200	100%	498,200	100%

Of the six programs specifically mentioned, in terms of the sheer number of households, the prime cause for seeking assistance was the need for help in coping with a household member's serious or chronic illness. In all, nearly 112,000 households sought services related to this area of need. Close behind in frequency were services for an adult with a disability (101,000 households) and help in finding a job or choosing an occupation (97,000 households). The other three areas of need, listed in the exhibit below, affected fewer households.

Exhibit 5-3: Number of Jewish Households Seeking Human-Service Assistance, Eight-County New York Area, 2011

Type of Assistance Sought	Number of Jewish Households
Services for Household Member's Serious or Chronic Illness	111,700
Services for an Adult With a Disability	100,700
Help Finding a Job or Choosing an Occupation	97,300
Food or Housing	58,000
Services for an Older Adult in the Household	37,300
Help for a Child With a Physical, Developmental, or Learning Disability or Other Special Needs	33,800

The frequency of need for poor households seeking services is slightly different. The largest number sought services for a household member's serious or chronic illness (28,000), similar to Jewish households in general (exhibit 5-4). But the second-largest need of poor Jewish households — 25,900 poor households — was for help with food or housing. Not surprisingly, nearly half of those seeking help with food or housing are poor. Close behind help with food and housing is seeking services for a person with a disability (23,000) or help finding a job (19,700).

Near-poor households sought the same services as Jewish households that are not poor. Near-poor Jewish households most frequently seek services for a household member's serious or chronic illness (16,600), help finding a job or choosing an occupation (12,000), and services for an adult with a disability (10,200).

Exhibit 5-4: **Jewish Households Seeking Services, by Type of Service and Poverty Status, Eight-County New York Area, 2011**

Type of Service	Poor		Near Poor		Not Poor or Not Known		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Services for Household Member's Serious or Chronic Illness	28,000	25%	16,600	15%	67,100	60%	111,700	100%
Food or Housing	25,900	45%	8,000	14%	24,100	42%	58,000	100%
Services for an Adult With a Disability	23,000	23%	10,200	10%	67,500	68%	100,700	100%
Help Finding a Job or Choosing an Occupation	19,700	20%	12,000	12%	65,600	67%	97,300	100%
Services for an Older Adult in the Household	14,000	38%	3,400	9%	19,900	53%	37,300	100%
Help for a Child With a Physical, Developmental, or Learning Disability or Other Special Needs	7,800	23%	5,000	15%	21,000	63%	33,800	100%
Total Households	129,900	19%	66,200	10%	498,200	72%	694,200	100%

Another way to look at the importance of different service needs to the poor or near poor is by looking at the percent of poor or near-poor households seeking a particular service. Through this lens, seeking help with a household member's serious or chronic illness is the most likely service need for poor households — 22% of poor households — followed closely by the need for help with food or housing — 20% of poor households. The difference between these needs is that help for a household member's serious or chronic illness is the number-one need for all Jewish households, regardless of income, whereas help with food or housing is specific to the poor.

Exhibit 5-5: **Jewish Households Seeking Services, by Type of Service and Poverty Status, Eight-County New York Area, 2011**

Type of Service	Poor		Near Poor	
	Number	Percent	Number	Percent
Services for Household Member's Serious or Chronic Illness	28,000	22%	16,600	25%
Food or Housing	25,900	20%	8,000	12%
Services for an Adult With a Disability	23,000	18%	10,200	15%
Help Finding a Job or Choosing an Occupation	19,700	15%	12,000	18%
Services for an Older Adult in the Household	14,000	11%	3,400	5%
Help for a Child With a Physical, Developmental, or Learning Disability or Other Special Needs	7,800	6%	5,000	8%
Total Households	129,900	NA*	66,200	NA*

*Not applicable.

For the near poor as well as for other New York Jewish households, the greatest service need is for help for a household member's serious or chronic illness. This affects 25% of near-poor households.

In addition to differences among service needs, the poor, the near poor, and those who are not poor experience different degrees of difficulty in accessing the services they need (exhibit 5-6). For each of the service needs queried, the poor and the near poor are more likely to experience greater difficulty in getting help than those who are not poor; and in most instances, the poor are more likely to experience greater difficulty than the near poor.

Poor and near-poor households are the most likely to experience great difficulty in getting help finding a job or choosing an occupation, with nearly 60% of both groups experiencing great difficulty compared with a little more than a third of those who are not poor. Of those seeking help with food or housing, half of the near poor experience great difficulty in getting help.

Exhibit 5-6: **Percent of Jewish Households Experiencing Great Difficulty in Getting Services, by Poverty Status, Eight-County New York Area, 2011**

Type of Service	Poor	Near Poor	Not Poor	Not Known
Help Finding a Job or Choosing an Occupation	58%	57%	34%	35%
Food or Housing	37%	50%	25%	<1%
Help for a Child With a Physical, Developmental, or Learning Disability or Other Special Needs	34%	26%	13%	<1%
Services for an Adult With a Disability	29%	16%	18%	5%
Services for Household Member's Serious or Chronic Illness	22%	16%	9%	1%
Services for an Older Adult in the Household	18%	12%	11%	<1%

Types of Services Sought for Older Adults

The 37,000 households that sought services for older adults exhibit a range of service needs and, when asked, often mention more than one type of need. By far the most common needs are for home care, sought by 24,000 households, and transportation, sought by 21,000 households. Far less frequent are the households seeking nursing homes (8,000) and help with dementia or Alzheimer's (6,000).

Of these four types of need, only transportation is strongly related to poverty status. Of the 21,000 households seeking help with transportation for an older adult, more than half are poor. Of the poor households seeking help for an older adult, eight out of 10 sought help with transportation, compared with six out of 10 near-poor households and four out of 10 households that are not poor.

Exhibit 5-7: **Types of Services Sought by Jewish Households for Older Adults, by Poverty Status, Eight-County New York Area, 2011**

Type of Service	Poor	Near Poor	Not Poor	Not Known
Sought Help With Transportation	78%	63%	41%	45%
Did Not Seek Help With Transportation	22%	38%	59%	55%
Total	100%	100%	100%	100%

Concluding Comment

While the service needs of the poor reflected in the numbers seeking services appear not to be as great as the numbers using public benefits, there are clear areas where poor Jewish households have particular needs, especially with food, housing, and transportation for seniors. Substantial numbers of poor households also sought help for someone with a disability. Poor households appear to have greater difficulty getting occupational assistance, and near-poor households have greater difficulty in getting help with food or housing.

This chapter focuses on the geography of Jewish poverty in the New York area.³⁶ How does Jewish poverty in New York City and the three suburban counties compare? In which counties and primary Jewish areas is Jewish poverty concentrated? Is the profile of Jewish poverty more similar or more different across the eight counties? What is the incidence of Jewish poverty and near poverty within the eight counties and primary Jewish areas?

Poverty in New York City and the Suburban Counties: Households

Poverty in the New York area is concentrated in New York City. Of the 129,900 poor Jewish households in the New York area, 116,900 — or 90% of poor Jewish households — live in New York City and only 10% of poor Jewish households live in the three suburban counties of Nassau, Suffolk, and Westchester. Similarly, the near poor are concentrated in New York City, although to a somewhat smaller extent than the poor — of the 66,200 near-poor households in the New York area, 84% live in New York City and 16% live in the three suburbs.

Exhibit 6-1: Percent of Poor and Near-Poor Jewish Households Living in New York City and Suburban Counties, 2011

	New York City		Suburban Counties		Total	
	Number	Percent	Number	Percent	Number	Percent
Poor	116,900	90%	13,000	10%	129,900	100%
Near Poor	55,700	84%	10,400	16%	66,200	100%
All Jewish Households	496,000	71%	198,300	29%	694,200	100%

In New York City, 24% of Jewish households are poor; in the three suburban counties, only 7% of Jewish households are poor. In New York City, 11% of Jewish households are near poor; in Westchester, Nassau, and Suffolk combined, 5% are near poor. In both New York City and the suburbs, there are more poor than near-poor Jewish households. But in the suburban counties, the gap between the numbers of poor and near-poor households is relatively small. In New York City, there are more than twice as many poor as near-poor Jewish households.

³⁶ For a full presentation of geographic information, see: UJA-Federation of New York. 2012. *The Jewish Community Study of New York: 2011 Geographic Profile*. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/geographic-profile-report>.

Exhibit 6-2: **Percent of Jewish Households in New York City and Suburban Counties in Poor and Near-Poor Households, 2011**

	New York City		Suburban Counties		Total	
	Number	Percent	Number	Percent	Number	Percent
Poor	116,900	24%	13,000	7%	129,900	19%
Near Poor	55,700	11%	10,400	5%	66,200	10%
Not Poor	305,300	62%	171,100	86%	476,400	69%
Poverty Status Not Known	18,000	4%	3,700	2%	21,800	3%
Total	496,000	100%	198,300	100%	694,200	100%

Poverty in New York City and the Suburban Counties: Poor Jews and People in Poor Jewish Households

The concentration of poor and non-poor *Jews* in New York City in relation to the suburban counties is even greater than the concentration of poor and non-poor *Jewish households*.

Of the 308,300 poor Jews in the New York area, 287,000 — or 93% — live in New York City and only 7% of poor Jews live in the three suburban counties of Nassau, Suffolk, and Westchester. Similarly, near-poor Jews are concentrated in New York City, although to a somewhat smaller extent than the poor. Of the 178,300 near-poor Jews in the New York area, 87% live in New York City and only 13% live in the three suburbs. The pattern for people in poor and near-poor Jewish households is similar.

In New York City, there are many more poor Jews than near-poor Jews; but in the suburban counties, there are about the same number of poor and near-poor Jews. The same is true of all people in poor Jewish households (including non-Jews).

Exhibit 6-3: **Jews and People in Jewish Households by Poverty Status, New York City and Suburbs, 2011**

		Jews		People in Jewish Households	
		Number	Percent	Number	Percent
New York City	Poor	287,000	26%	333,000	27%
	Near Poor	155,200	14%	173,900	14%
	Not Poor	610,900	56%	696,200	56%
	Poverty Status Not Known	33,000	3%	37,000	3%
	Subtotal	1,086,100	100%	1,240,200	100%
Suburban Counties	Poor	21,300	5%	28,100	5%
	Near Poor	23,100	5%	29,900	6%
	Not Poor	399,300	88%	462,300	87%
	Poverty Status Not Known	8,200	2%	8,600	2%
	Subtotal	451,900	100%	528,800	100%
Total Eight-County Area		1,538,000	NA*	1,769,000	NA*

* Not applicable.

Over the past nine years, poverty has increased both in New York City and in the three suburban counties at a faster rate than the rate of growth in Jewish households overall.

The increase in the number of poor Jewish households in New York City is greater than the increase in the number of poor Jewish households in the suburban counties (exhibit 6-4). New York City has 20,900 more poor Jewish households than in 2002; in the suburbs, there are 5,700 more poor Jewish households than nine years ago.

In the suburban counties, the rate of growth in poor Jewish households exceeds the rate of growth in poor Jewish households in New York City. Poor Jewish households in the suburban counties increased by 86% over the past nine years, while poor Jewish households in New York City increased by 22% over the same period.

Exhibit 6-4: **Change in Number of Poor Jewish Households, New York City and Suburban Counties, 2002–2011**

	New York City				Suburban Counties			
	2002	2011	Change	Percent Change	2002	2011	Change	Percent Change
Poor Jewish Households	96,000	116,900	+20,900	+22%	7,300	13,000	+5,700	+86%
All Jewish Households	454,800	496,000	+41,200	+9%	188,300	198,300	+10,000	+5%

Poverty in the Eight Counties

Within New York City, and to a lesser extent within the suburban counties, there are significant intercounty differences in the amount and the incidence of poverty.

Of the poor Jewish households in the eight-county area, 58% live in Brooklyn alone (exhibit 6-5) — no other county comes close to this level of poverty. Queens and Manhattan together account for another 24% of the poor Jewish households in the New York area. The other five counties together account for the remaining 17%.

Brooklyn and Queens are home to nearly two-thirds of the near-poor Jewish households in the eight-county area: 39% in Brooklyn and 25% in Queens. Manhattan, with 13%, and Nassau County, with 8%, are the only other counties with any critical mass of near-poor Jewish households.

The geographic distribution of poor and near-poor Jewish households is dramatically different from the distribution of non-poor Jewish households. Whereas Brooklyn includes 58% of New York-area poor Jewish households and 39% of the near-poor households, it includes only 19% of Jewish households that are not poor. Queens has a much higher percentage of near-poor Jewish households (25%) than either poor (12%) or not-poor Jewish households (12%). Manhattan, Nassau, Suffolk, and Westchester include a much higher percentage of New York-area households that are not poor than households that are either poor or near poor.

Exhibit 6-5: **Jewish Households, by Poverty Status, by County, Eight-County New York Area, 2011**

	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Bronx	7,200	6%	2,900	4%	17,800	4%	2,300	11%
Brooklyn	75,800	58%	25,900	39%	92,500	19%	6,000	28%
Manhattan	16,000	12%	8,400	13%	123,800	26%	4,300	20%
Queens	16,100	12%	16,700	25%	58,700	12%	5,100	24%
Staten Island	1,700	1%	1,900	3%	12,600	3%	300	2%
New York City Subtotal	116,900	90%	55,700	84%	305,300	64%	18,000	83%
Nassau	5,700	4%	5,200	8%	82,000	17%	2,600	12%
Suffolk	3,400	3%	2,400	4%	36,100	8%	900	4%
Westchester	3,900	3%	2,800	4%	53,000	11%	300	1%
Suburban Counties Subtotal	13,000	10%	10,400	16%	171,100	36%	3,700	17%
Total Eight-County Area	129,900	100%	66,200	100%	476,400	100%	21,800	100%

Each of the counties in New York City has a higher incidence of poverty than any of the suburban counties. Brooklyn has the highest incidence of poverty of any of the eight counties: nearly two out of five Jewish households in Brooklyn are poor. The incidence of Jewish poverty in the Bronx is also quite high: almost a quarter of the Jewish households in the Bronx are poor. In Queens, less than a fifth of Jewish households are poor. In no other county does the incidence of Jewish poverty exceed 10%.

Exhibit 6-6: **Poor Jewish Households as a Percent of All Jewish Households, by County, Eight-County New York Area, 2011**

	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Bronx	30,200	7,200	24%
Brooklyn	200,200	75,800	38%
Manhattan	152,500	16,000	10%
Queens	96,600	16,100	17%
Staten Island	16,500	1,700	10%
New York City Subtotal	496,000	116,900	24%
Nassau	95,600	5,700	6%
Suffolk	42,800	3,400	8%
Westchester	59,900	3,900	7%
Suburban Counties Subtotal	198,200	13,000	7%
Total Eight-County Area	694,200	129,900	19%

None of the eight counties has an incidence of near-poor households that is equal to the incidence of poor Jewish households; although in Nassau County, the percentage of near-poor households (5%) is virtually the same as the percentage of poor households (6%). Of the intercounty comparative measures of poverty examined in this report, the incidence of near-poor Jewish households is the only measure where Brooklyn does not stand out. Of the eight counties, Queens has the highest percentage of Jewish households that are near poor (17%); Brooklyn (13%), Staten Island (12%), and the Bronx follow (10%).

Exhibit 6-7: **Near-Poor Jewish Households as a Percent of All Jewish Households, by County, Eight-County New York Area, 2011**

	All Jewish Households	Near-Poor Jewish Households	Near-Poor Jewish Households as a Percent of All Jewish Households
Bronx	30,200	2,900	10%
Brooklyn	200,200	25,900	13%
Manhattan	152,500	8,400	6%
Queens	96,600	16,700	17%
Staten Island	16,500	1,900	12%
New York City Subtotal	496,000	55,700	11%
Nassau	95,600	5,200	5%
Suffolk	42,800	2,400	6%
Westchester	59,900	2,800	5%
Suburban Counties Subtotal	198,200	10,400	5%
Total Eight-County Area	694,200	66,200	10%

Changes Since 2002

Since 2002, the largest increase in the *number* of poor Jewish households has occurred in Brooklyn, where poor Jewish households in 2011 exceed that found in 2002 by 16,000 households. The largest *percentage* increases are in Westchester (+179%), Nassau (+138%), and Manhattan (+74%). Queens is the only county where poor Jewish households have declined by nearly 20% since 2002. In Suffolk and Staten Island, the number of poor Jewish households has remained the same or about the same.

Exhibit 6-8: **Change in Percentage of Poor Jewish Households, by County, Eight-County New York Area, 2002–2011**

	2002	2011	2002–2011	
			Change	Percent Change
Bronx	5,300	7,200	1,900	36%
Brooklyn	59,800	75,800	16,000	27%
Manhattan	9,200	16,000	6,800	74%
Queens	19,900	16,100	-3,800	-19%
Staten Island	1,700	1,700	0	0%
New York City Subtotal	96,000	116,900	20,900	22%
Nassau	2,400	5,700	3,300	138%
Suffolk	3,500	3,400	-100	-3%
Westchester	1,400	3,900	2,500	179%
Suburban Counties Subtotal	7,300	13,000	5,700	78%
Total Eight-County Area	103,300	129,900	26,600	26%

Groups in Poverty by County

Of the seven groups accounting for most of the Jewish poverty in the eight-county New York area, four primary groups account for more than 70% of Jewish poverty.

Exhibit 6-9: **Primary Poverty Groups, Eight-County New York Area, 2011**

Type of Household	Number	Percent
Russian-Speaking Senior Households	33,900	26%
Hasidic Households	22,300	17%
Senior Households — not Russian-speaking	20,200	16%
Unemployed or Underemployed Households	17,200	13%
Primary Groups Subtotal	93,600	72%
Russian-Speaking Households — no seniors	10,900	8%
Households That Include a Person With a Disability	9,800	8%
Single-Parent Households	2,200	2%
Secondary Groups Subtotal	22,900	18%
Other — unclassified	13,400	10%
Total Poor Jewish Households	129,900	100%

The four primary groups of Jewish poor are quite distinct in their geographic distribution. Two groups are concentrated in Brooklyn — Hasidic households (99%) and Russian-speaking senior households (76%). Some poor Russian-speaking senior households are in Queens and Manhattan. The other two groups — unemployed or underemployed households and senior households that are not Russian-speaking — are much more spread out, with substantial numbers in the Bronx, Brooklyn, Manhattan, Queens, and Nassau.

Exhibit 6-10: **Primary Poverty Groups by County, Eight-County New York Area, 2011**

	New York City					Suburban Counties		
	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Nassau	Suffolk	Westchester
Russian-Speaking Senior Households	600	25,800	2,900	3,700	700	<100	<100	200
Hasidic Households	<100	22,100	<100	<100	<100	200	<100	<100
Senior Households — not Russian-speaking	3,400	4,900	4,200	2,600	400	2,400	700	1,700
Unemployed or Underemployed Households	2,000	5,500	5,000	2,300	100	1,300	300	800
Total Primary Poverty Groups	6,000	58,300	12,100	8,600	1,200	3,900	1,000	2,700
Total Poor Households	7,200	75,800	16,000	16,100	1,700	5,700	3,400	3,900

Poverty and Select Social Characteristics in Counties: Location Matters

In the previous two chapters, we establish a clear pattern of association between poverty and various social characteristics — such as employment, education, household size, age (seniors), and place of origin (former Soviet Union). However, it appears that geography matters as well. In some instances, the relationship between a particular social characteristic and poverty is constant across counties; but in many instances, the association between poverty and a social characteristic varies by where the household lives.

In the following discussion, we focus a geographic lens on 10 social characteristics of Jewish households that appear to have a high relevance to poverty and geographic salience:

- Marital status.
- Household structure.
- Number of people in a household.
- Employment.
- Highest educational attainment.
- Home ownership.

- Russian-speaking Jewish households.
- Single-parent households.
- Subjective assessment of financial status.
- Seeking assistance.

The location of Hasidic households is not included in this analysis because of their concentration in a single county: Brooklyn. Income is not included as 99% of poor households have incomes under \$50,000 a year. Use of public benefits is not included because they are overwhelmingly used by poor households.

Data for the three suburban counties has been combined for this analysis as the level of poverty-linked social indicators in each suburban county is so low.

THE BRONX

Demographic and Social Context³⁷

The number of Jews in the Bronx has grown considerably since 2002, largely due to the identification in 2011 of a population characterized by weak or tenuous ties to the Jewish community and Jewish life. More than elsewhere in the eight-county area, respondents here identify as “partially Jewish.” This population also contains a large number of Jews with one Jewish parent, couples who are intermarried, and households that are biracial or nonwhite.³⁸

As in 2002, people residing in Jewish households in the Bronx in 2011 are generally older than those residing elsewhere in the eight-county area. Unlike in 2002, when the Bronx contained relatively few children, the proportion of children under age 18 residing in Jewish households in the Bronx is now comparable to the overall eight-county figure. Only one in 20 Jewish households includes a Russian speaker.

Poverty in the Bronx

The 24% of the Jewish households in the Bronx that are poor gives the Bronx the second-highest level of Jewish poverty of any county in the New York area.

Not only does the Bronx have a significant proportion of respondents who have never married, but an extraordinary 42% of those who have never married are poor — much higher than the 17% found in the eight counties overall. In fact, no other county comes close to the percentage of never-married respondents who are poor.

There are more Jewish households with children in the Bronx, with an unusually high proportion of poor households with children: 34% in the Bronx compared with 21% overall.

Few Jewish households in the Bronx contain six or more people, but such households are twice as likely to be poor (76%) as compared with larger households in the New York area overall (38%).

Of Jewish households in the Bronx that say they cannot make ends meet, nine out of 10 are poor. In the eight-county area, three out of five Jewish households that say they cannot make ends meet are poor. Poor Jewish households in the Bronx are a larger proportion of those seeking help compared

³⁷ The demographic and social context for each of the county descriptions is drawn, in some cases verbatim, from *The Jewish Community Study of New York: 2011 Geographic Profile*. See: UJA-Federation of New York. 2012. *The Jewish Community Study of New York: 2011 Geographic Profile*. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/geographic-profile-report>.

³⁸ Each of these characteristics are also found in other areas of low Jewish residential density, or areas that fall outside the primary and secondary areas in other counties.

with poor Jewish households elsewhere for all four services examined in the exhibit below. Particularly striking is the finding that 53% of those seeking assistance for serious or chronic illnesses are poor in the Bronx, compared with 25% elsewhere.

On the other hand, single-parent Jewish households in the Bronx are less likely to be poor than elsewhere. Twelve percent of single parents are poor in the Bronx, compared with 23% in the New York area overall. The Bronx contains a smaller proportion of respondents who are separated or divorced and poor than in the eight counties overall.

Exhibit 6-11a: Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, The Bronx, 2011

Bronx	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Marital Status			
Married or Partnered	12,200	1,800	15%
Never Married	10,100	4,300	42%
Separated or Divorced	3,900	300	7%
Widowed	4,000	800	21%
Household Structure			
Households With Children 17 and Younger	7,300	2,500	34%
Households With Only Adults 18–64	11,100	2,000	18%
Households With Seniors 65+ (no children 17 and younger)	11,800	2,700	23%
Number of People in a Household			
One	11,700	2,500	22%
Two	9,900	1,400	14%
Three to Five	5,600	1,000	18%
Six or more	3,000	2,300	76%
Employment			
Both Respondent and Spouse Employed Full-Time	10,200	800	8%
Only One Respondent or Spouse Employed Full-Time	4,300	900	22%
Neither Respondent Nor Spouse Employed Full-Time	14,800	5,400	36%

Exhibit 6-11a (continued): **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, The Bronx, 2011**

Bronx	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Highest Educational Attainment			
High School Diploma or Less	9,400	3,400	36%
Some College or Associate's Degree	7,700	1,900	25%
Bachelor's Degree	4,100	800	20%
Master's Degree or Doctorate	8,400	500	6%
Home Ownership			
Owners	12,100	1,200	10%
Renters	17,600	6,000	34%
Russian-Speaking Jewish Households	1,600	600	38%
Single-Parent Households	1,500	200	12%
Subjective Assessment of Financial Status			
Cannot Make Ends Meet	1,200	1,100	92%
Just Managing	12,800	3,200	25%
Have Enough	7,900	1,500	19%
Have Some Extra Money or Well-Off	6,300	700	11%
Seeking Assistance			
Assistance for Serious or Chronic Illness	5,800	3,100	53%
Help With Food or Housing	4,600	2,500	54%
Help Finding Job or Choosing Occupation	5,300	2,100	39%
Services for an Adult With a Disability	5,700	2,300	40%

BROOKLYN

Demographic and Social Context

Brooklyn has experienced substantial Jewish population growth since 2002. Most of this growth is attributable to the dramatic population increase in one Brooklyn neighborhood: Borough Park. From many demographic perspectives — including its age structure, its economic profile, and the extent of its Jewish connections — Brooklyn is an outlier compared with the other counties. Brooklyn also has the largest proportion of children compared with the other counties. Inversely, Brooklyn has relatively few people ages 65 and over. Nearly a third of Brooklyn households include a Russian speaker.

Poverty in Brooklyn

It is hard to overstate the importance of Brooklyn in the story of Jewish poverty today. Brooklyn includes 58% of the poor Jewish households in the New York area. Thirty-eight percent of the Jewish households in Brooklyn are poor — the highest percentage by far of any county. Since 2002, the largest increase in the number of poor Jewish households has occurred in Brooklyn.

Even with an overall poverty rate of 38%, there are dimensions of Jewish life in Brooklyn where even higher rates occur.

Unlike the Bronx, where respondents who have never been married have the greatest poverty incidence, in Brooklyn every other marital status is associated with extraordinarily high levels of poverty. In particular, 57% of those widowed are poor, compared with 26% areawide, and 44% of those separated or divorced are poor, compared with 26% areawide.

Households with seniors are more than twice as likely to be poor in Brooklyn (54%) than in the eight counties overall (23%). Households containing six or more people are somewhat more likely to be poor in Brooklyn (46%) than in the eight counties (38%).

In Brooklyn households where neither a spouse nor the respondent are employed full-time or self-employed, 53% are poor, compared with 32% in the eight-county area. Similarly, in households where neither the respondent nor a spouse has more than a high school diploma, 47% are poor, compared with 37% in the eight-county area. Single-parent households and Russian-speaking households are both much more likely to be poor in Brooklyn than in the New York area as a whole.

Two-thirds of Brooklyn households that cannot make ends meet are poor and more than half of those who are just managing are poor — rates that are much higher than corresponding rates in the eight counties overall. As in the Bronx, poor households are a much higher percentage of households seeking assistance for a chronic or serious illness than in the New York area overall.

There are no dimensions of need where the poor are relatively less represented in Brooklyn than in the eight counties overall — not surprisingly, considering that Jewish household poverty is 19% overall and 38% in Brooklyn.

Exhibit 6-11b: **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Brooklyn, 2011**

Brooklyn	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Marital Status			
Married or Partnered	119,300	46,600	39%
Never Married	35,700	6,900	19%
Separated or Divorced	21,100	9,200	44%
Widowed	23,100	13,100	57%
Household Structure			
Households With Children 17 and Younger	68,800	25,800	38%
Households With Only Adults 18–64	69,500	16,600	24%
Households With Seniors 65+ (no children 17 and younger)	61,900	33,400	54%
Number of People in a Household			
One	52,900	21,800	41%
Two	59,500	24,200	41%
Three to Five	59,500	16,700	28%
Six or more	28,300	13,000	46%
Employment			
Both Respondent and Spouse Employed Full-Time	57,500	8,500	15%
Only One Respondent or Spouse Employed Full-Time	48,500	17,400	36%
Neither Respondent Nor Spouse Employed Full-Time	92,400	49,100	53%

Exhibit 6-11b (continued): **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Brooklyn, 2011**

Brooklyn	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Highest Educational Attainment			
High School Diploma or Less	72,500	34,000	47%
Some College or Associate's Degree	46,000	19,600	42%
Bachelor's Degree	33,500	8,700	26%
Master's Degree or Doctorate	46,100	12,700	28%
Home Ownership			
Owners	72,100	12,400	17%
Renters	123,100	63,300	51%
Russian-Speaking Jewish Households	61,500	33,500	55%
Single-Parent Households	5,700	2,300	40%
Subjective Assessment of Financial Status			
Cannot Make Ends Meet	14,200	9,400	66%
Just Managing	90,400	46,000	51%
Have Enough	61,400	16,800	27%
Have Some Extra Money or Well-Off	23,400	1,700	7%
Seeking Assistance			
Assistance for Serious or Chronic Illness	30,000	13,600	45%
Help With Food or Housing	26,100	12,900	49%
Help Finding Job or Choosing Occupation	30,800	9,100	30%
Services for an Adult With a Disability	27,300	9,400	35%

MANHATTAN

Demographic and Social Context

Unlike the Bronx, Brooklyn, and Queens, which have experienced Jewish population increases during the past nine years, the Jewish population in Manhattan has remained stable (-1%) since 2002. The most notable change in Manhattan's Jewish demographic profile is an increase in the number of people ages 65 and over. And while the proportion of those ages 18 and younger and ages 40 to 64 remain constant, there has been a decrease in the young-adult population. Correspondingly, there has been an increase in the proportion of widowed individuals. Manhattan's household structure also differs notably from the eight-county profile in that only one in seven households contains children and no seniors, the lowest rate among the eight counties. However, the percentage of such households in Manhattan has remained fairly constant since 2002.

Poverty in Manhattan

Jewish poverty in Manhattan is in the intermediate range — less consequential than in Brooklyn and the Bronx but more significant than in the suburban counties or Staten Island. About 10% of Manhattan households are poor, accounting for 12% of the Jewish poverty in the New York area. However, poverty in Manhattan has increased 74%, from 9,200 poor Jewish households in 2002 to 16,000 in 2011. This is the largest percentage increase of any New York City borough.

Specific poverty-related characteristics in Manhattan resemble the areawide data:

- 47% are Russian-speaking households (compared with 45% areawide).
- 26% have sought services for a person with a disability (compared with 23% areawide).
- 23% of respondents are separated or divorced (compared with 26% areawide).
- 20% sought help in finding a job (compared with 20% areawide).

On most measures, Manhattan's poverty-related data is lower than the data for the eight counties:

- 46% cannot make ends meet (compared with 56% areawide).
- 31% are those who have sought help with food and housing (compared with 45% areawide).
- 27% are just managing (compared with 33% areawide).
- 24% have a high school diploma or less education (compared with 37% areawide).
- 23% are households in which neither a spouse nor the respondent is employed full-time (compared with 32% areawide).

- 18% have some college education or an associate’s degree (compared with 26% areawide).
- 17% have sought assistance for a serious or chronic illness (compared with 25% areawide).
- 15% are single-parent households (compared with 23% areawide).

Large households, households with children under 18, and households with only one person employed full-time are much less likely to be poor in Manhattan than in the eight counties overall.

Exhibit 6-11c: **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Manhattan, 2011**

Manhattan	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Marital Status			
Married or Partnered	62,800	3,400	5%
Never Married	48,800	5,800	12%
Separated or Divorced	19,400	4,500	23%
Widowed	17,300	2,200	13%
Household Structure			
Households With Children 17 and Younger	21,700	1,200	5%
Households With Only Adults 18–64	74,300	7,700	10%
Households With Seniors 65+ (no children 17 and younger)	56,500	7,100	13%
Number of People in a Household			
One	70,600	8,600	12%
Two	50,500	5,000	10%
Three to Five	30,700	2,200	7%
Six or more	800	<100	2%
Employment			
Both Respondent and Spouse Employed Full-Time	69,300	1,500	2%
Only One Respondent or Spouse Employed Full-Time	21,000	200	1%
Neither Respondent Nor Spouse Employed Full-Time	61,500	14,400	23%

Exhibit 6-11c (continued): **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Manhattan, 2011**

Manhattan	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Highest Educational Attainment			
High School Diploma or Less	19,300	4,600	24%
Some College or Associate's Degree	21,700	3,900	18%
Bachelor's Degree	38,600	3,100	8%
Master's Degree or Doctorate	70,900	3,800	5%
Home Ownership			
Owners	62,700	2,700	4%
Renters	82,600	13,300	16%
Russian-Speaking Jewish Households	8,100	3,800	47%
Single-Parent Households	3,200	500	15%
Subjective Assessment of Financial Status			
Cannot Make Ends Meet	2,800	1,300	46%
Just Managing	36,900	10,000	27%
Have Enough	48,800	3,600	7%
Have Some Extra Money or Well-Off	51,700	1,000	2%
Seeking Assistance			
Assistance for Serious or Chronic Illness	22,500	3,700	17%
Help With Food or Housing	8,000	2,500	31%
Help Finding Job or Choosing Occupation	19,600	3,900	20%
Services for an Adult With a Disability	21,400	5,600	26%

QUEENS

Demographic and Social Context

The Jewish demographic decline in Queens documented in 2002 appears to have reversed. From 2002 to 2011, the number of Jewish households and the number of Jews in Queens has increased. A substantial proportion of the Queens Jewish population resides in the residual area, outside of the denser Jewish population centers. The 2011 survey has also found that approximately one out of five Jews in this residual area characterizes him- or herself as “partially Jewish,” “Jewish and something else,” or “half-Jewish.”

Over the past decade, an interesting realignment has taken place in the county’s age distribution. There are fewer children in Queens households in 2011 than in the overall eight-county area. In Queens, those ages 40 to 64 make up the largest age category; this category has also experienced the greatest growth since 2002. Correspondingly, in terms of household structure, the largest proportion of Queens households are those with children under age 18 and no seniors. Nearly a quarter of Queens Jewish households include a Russian speaker, which is both higher than the 2011 eight-county overall proportion and an increase from the 2002 Queens rate.

Poverty in Queens

With 16,100 poor Jewish households, Queens, like Manhattan, accounts for 12% of the poor Jewish households in the New York area. Because Queens has a much smaller Jewish population than Manhattan, the 12,100 households are 17% of the county’s Jewish households, a higher percentage than Manhattan. Queens is the only county that has fewer poor Jewish households today than it did nine years ago — a 19% reduction in the number of poor Jewish households.

Queens is the only county where the proportion of poor households containing three to five people significantly exceeds that found in the area as a whole: 19% in Queens compared with 13% in the eight counties. It is also the only county where the percentage of poor households in which a bachelor’s degree is the highest education attained exceeds the area as a whole: 17% in Queens compared with 13% overall. Like the Bronx, the percentage (24%) of never-married respondents who are poor exceeds the areawide percentage (17%). The percentage of households that have sought help with food or housing and are poor (52%) exceeds the percentage for the eight-county area (45%).

In a number of other areas, poor Jewish households are not represented in significant numbers. Like Manhattan, poor households in Queens are not a significant presence among households with six or more people. Russian-speaking households and single-parent households are less likely to be poor than in the New York area as a whole. Similarly, poor households are much less likely to seek help for someone with a disability or help finding a job than in the area as a whole.

Exhibit 6-11d: **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Queens, 2011**

Queens	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Marital Status			
Married or Partnered	50,200	5,500	11%
Never Married	18,000	4,300	24%
Separated or Divorced	12,400	3,000	25%
Widowed	15,300	3,300	21%
Household Structure			
Households With Children 17 and Younger	19,100	3,600	19%
Households With Only Adults 18–64	41,500	5,800	14%
Households With Seniors 65+ (no children 17 and younger)	36,000	6,800	19%
Number of People in a Household			
One	32,000	7,700	24%
Two	37,900	3,800	10%
Three to Five	21,900	4,100	19%
Six or more	4,800	600	12%
Employment			
Both Respondent and Spouse Employed Full-Time	33,500	1,900	6%
Only One Respondent or Spouse Employed Full-Time	16,500	2,400	15%
Neither Respondent Nor Spouse Employed Full-Time	45,000	11,700	26%

Exhibit 6-11d (continued): **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Queens, 2011**

Queens	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Highest Educational Attainment			
High School Diploma or Less	18,600	5,200	28%
Some College or Associate's Degree	21,200	4,700	22%
Bachelor's Degree	21,400	3,600	17%
Master's Degree or Doctorate	33,200	1,700	5%
Home Ownership			
Owners	41,400	3,300	8%
Renters	51,700	12,200	24%
Russian-Speaking Jewish Households	23,200	7,000	30%
Single-Parent Households	3,100	600	18%
Subjective Assessment of Financial Status			
Cannot Make Ends Meet	4,300	1,600	37%
Just Managing	40,200	10,400	26%
Have Enough	29,500	3,700	13%
Have Some Extra Money or Well-Off	15,800	400	3%
Seeking Assistance			
Assistance for Serious or Chronic Illness	21,500	3,900	18%
Help With Food or Housing	7,300	3,800	52%
Help Finding Job or Choosing Occupation	10,900	900	8%
Services for an Adult With a Disability	13,700	1,700	12%

STATEN ISLAND

Demographic and Social Context

Following a substantial increase between 1991 and 2002, the Jewish population in Staten Island has declined over the past nine years. Similar to the Bronx, a substantial proportion of Staten Island's Jewish population resides in secondary and residual areas.

As in many other areas, these Jewish population decreases go together with a graying of the population. The senior population of those ages 65 and over has increased, yet Staten Island's proportion of Jewish seniors remains below the eight-county rate. Given that Staten Island is below the overall averages in the proportions of both children and seniors in its Jewish households, it should be no surprise to learn that it has a higher-than-average proportion of households containing no children and no seniors. Over the past nine years, the proportion of married or partnered individuals has decreased slightly in Staten Island and the proportion of those who have never married has risen. The proportion of Russian speakers in Staten Island's Jewish households has decreased from 2002 to 2011.

Poverty in Staten Island

Staten Island has the smallest number of Jewish households of any of the eight counties. With a relatively low poverty rate (10%), Staten Island's 1,700 poor Jewish households represent the fewest poor Jewish households of any county in the New York area. There has been no change since 2002 in this number.

Poor Jewish households stand out in two dimensions relative to the eight-county view: widowed respondents in Staten Island (33%) are more likely to be poor than in the area as a whole (26%) and single-parent households are slightly more likely to be poor in Staten Island (26%) than in the eight counties (23%).

Staten Island Russian-speaking households are much less likely to be poor than in the eight-county areas: 26% of those in Staten Island are poor compared with 45% in the eight counties.

Exhibit 6-11e: **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Staten Island, 2011**

Staten Island	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households*
Marital Status			
Married or Partnered	10,100	800	8%
Never Married	3,200	100	4%
Separated or Divorced	1,200	200	14%
Widowed	2,000	600	33%
Household Structure			
Households With Children 17 and Younger	3,500	400	12%
Households With Only Adults 18–64	8,100	300	4%
Households With Seniors 65+ (no children 17 and younger)	4,800	900	20%
Number of People in a Household			
One	3,900	800	20%
Two	6,800	500	8%
Three to Five	5,100	200	3%
Six or more	700	200	30%
Employment			
Both Respondent and Spouse Employed Full-Time	6,400	200	4%
Only One Respondent or Spouse Employed Full-Time	3,500	100	4%
Neither Respondent Nor Spouse Employed Full-Time	6,300	1,200	18%

* All percentages in this column are based on unrounded numbers of Jewish households and poor Jewish households.

Exhibit 6-11e (continued): **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Staten Island, 2011**

Staten Island	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households*
Highest Educational Attainment			
High School Diploma or Less	2,300	700	31%
Some College or Associate's Degree	4,700	400	8%
Bachelor's Degree	3,400	300	9%
Master's Degree or Doctorate	5,600	300	5%
Home Ownership			
Owners	11,300	400	4%
Renters	3,900	1,100	28%
Russian-Speaking Jewish Households	2,900	800	26%
Single-Parent Households	600	100	26%
Subjective Assessment of Financial Status			
Cannot Make Ends Meet	900	200	25%
Just Managing	5,700	1,000	17%
Have Enough	5,300	300	5%
Have Some Extra Money or Well-Off	3,400	<100	1%
Seeking Assistance			
Assistance for Serious or Chronic Illness	4,100	600	15%
Help With Food or Housing	1,000	300	32%
Help Finding Job or Choosing Occupation	2,200	300	13%
Services for an Adult With a Disability	3,900	700	17%

* All percentages in this column are based on unrounded numbers of Jewish households and poor Jewish households.

NASSAU, SUFFOLK, AND WESTCHESTER COUNTIES

Demographic and Social Context

Nassau is the third-largest county in terms of its Jewish population, after Brooklyn and Manhattan. The number of Jews in Nassau has increased slightly since 2002. Nassau is home to many diverse and strongly connected Jewish subcommunities, including Persian Jews in Great Neck, Orthodox Jews in the Five Towns, and substantial numbers of Conservative Jews in such places as Port Washington and Roslyn on the western North Shore. Nassau's eastern North Shore, which includes such communities as Plainview and Syosset, boasts the largest proportion of Reform Jews in the eight-county area.

Demographically, Nassau represents the most modal county: its proportion of individuals under age 18 is quite similar to the overall eight-county proportion, and so is Nassau's proportion of seniors. Furthermore, Nassau also represents a high level of demographic constancy: it has experienced only small changes in its age distributions over the past decade. However, the somewhat larger shifts in Nassau's household structure — with a decrease in households containing children and an increase in senior households — suggest an aging population. Nassau's marital patterns have remained fairly constant since 2002, with the rate of those currently married or partnered substantially above the eight-county rate. As in 2002, there are few Russian speakers in Nassau County.

Among the three suburban communities, Suffolk is the only county that has experienced Jewish population loss since 2002. Another indication that Suffolk County is not increasing its Jewish population is evident from the finding that its Jewish density, or the number of people in Jewish households as a proportion of all people in the area, has remained the same and relatively low since 1991. In fact, nearly half of the Suffolk Jewish population resides in the residual area, outside the more Jewishly densely populated primary areas.

The traditional family-oriented nature of the area is reflected in its high proportion of married or partnered individuals, the second highest of all the counties after Nassau. However, changes seem to be occurring in the composition of Suffolk's Jewish families as evidenced by a decrease in the proportion of children under age 18. Over the same time period, the percentage of seniors in Suffolk has increased. Yet, despite this increase in seniors and senior households (households with seniors and no children under age 18), Suffolk County's proportion of people ages 65 and over is lower than the overall eight-county proportion.

Over the past decade, Westchester has experienced the largest Jewish population growth of the three suburban areas. The rate of increase, however, is dramatically lower than the rate of increase in the prior 11-year period. The county's Jewish population is mostly concentrated in South-Central Westchester, in such communities as Scarsdale, New Rochelle, and White Plains. Substantial yet somewhat smaller Jewish concentrations are found in the River Towns and also in North-Central and Northwestern Westchester.

Westchester is exhibiting the same graying patterns as many of the other profiled counties (with the exception of Brooklyn and the Bronx). Since 2002, the percentage of children in Westchester Jewish households has decreased and the percentage of seniors has increased. During the past decade in Westchester, the proportion of those who are married or partnered has decreased and the proportion of those who have never married has increased. The most vivid manifestation of these changes is apparent in Westchester's changed household structure: from 2002 to 2011, the proportion of households with children under 18 has decreased substantially.

Poverty in Nassau, Suffolk, and Westchester Counties

The 13,000 poor Jewish households represent 7% of the Jewish households in the three suburban counties — a smaller percentage when compared with New York City's boroughs.

To an even greater extent than Manhattan, none of the social characteristics associated with poverty stand out in the suburban counties relative to the eight counties overall.

The most significant presence of the poor is found in association with social characteristics that are even higher for the area as a whole:

- 49% of those who cannot make ends meet are poor (compared with 56% areawide).
- 36% of those who seek help with food or housing are poor (compared with 45% areawide).
- 24% of renters are poor (compared with 33% areawide).
- 23% of those households where the highest education attained is a high school diploma are poor (compared with 37% areawide).

Exhibit 6-11f: **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Nassau, Suffolk, and Westchester, 2011**

Nassau, Suffolk, and Westchester	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Marital Status			
Married or Partnered	133,600	5,100	4%
Never Married	26,100	3,800	15%
Separated or Divorced	15,300	1,900	12%
Widowed	22,200	2,200	10%
Household Structure			
Households With Children 17 and Younger	54,600	3,300	6%
Households With Only Adults 18–64	73,800	4,800	7%
Households With Seniors 65+ (no children 17 and younger)	69,800	4,900	7%
Number of People in a Household			
One	41,200	6,300	15%
Two	75,100	3,900	5%
Three to Five	74,100	1,700	2%
Six or more	7,900	1,100	14%
Employment			
Both Respondent and Spouse Employed Full-Time	79,000	1,400	2%
Only One Respondent or Spouse Employed Full-Time	50,400	1,600	3%
Neither Respondent Nor Spouse Employed Full-Time	67,700	10,100	15%

Exhibit 6-11f (continued): **Poor Jewish Households as a Percent of All Jewish Households, Select Social and Economic Characteristics, Nassau, Suffolk, and Westchester, 2011**

Nassau, Suffolk, and Westchester	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households
Highest Educational Attainment			
High School Diploma or Less	18,000	4,100	23%
Some College or Associate's Degree	30,500	3,900	13%
Bachelor's Degree	46,500	3,100	7%
Master's Degree or Doctorate	99,700	1,900	2%
Home Ownership			
Owners	159,700	5,900	4%
Renters	29,400	7,100	24%
Russian-Speaking Jewish Households	7,000	800	12%
Single-Parent Households	5,200	800	16%
Subjective Assessment of Financial Status			
Cannot Make Ends Meet	7,100	3,500	49%
Just Managing	51,700	8,100	16%
Have Enough	61,000	1,000	2%
Have Some Extra Money or Well-Off	59,300	200	<1%
Seeking Assistance			
Assistance for Serious or Chronic Illness	27,800	3,100	11%
Help With Food or Housing	10,900	3,900	36%
Help Finding Job or Choosing Occupation	28,400	3,400	12%
Services for an Adult With a Disability	28,800	3,300	12%

Incidence of Poor Jewish Households

Primary Jewish areas are composed of contiguous ZIP codes that contain a critical mass of Jewish households. We have defined 30 such areas.³⁹ Secondary areas contain sizeable but less substantial Jewish populations. In each county, ZIP codes outside of primary and secondary areas have been aggregated into the rest of the county.⁴⁰

Not surprisingly, there is a huge range in the presence of poor and near-poor Jewish households among the various areas. Also not surprisingly, areas with the greatest concentration of poor Jewish households tend to be in counties with the greatest amount of Jewish poverty. The poorest primary Jewish areas measured by the percent of Jewish households that are poor are:

- Williamsburg — 55%
- Bensonhurst/Gravesend/Bay Ridge — 44%
- Borough Park — 44%
- Coney Island/Brighton Beach/Sheepshead Bay — 39%
- Flatbush/Midwood/Kensington — 30%
- Washington Heights — 30%
- Kings Bay/Madison—24%

In each of these areas, the percentage of poor households is greater than the overall 19% poverty rate in the eight-county area. Of the seven primary Jewish areas with high poverty rates, six are in Brooklyn.

39 For a full discussion of the criteria for delineating a primary Jewish area, see: UJA-Federation of New York. 2012. *The Jewish Community Study of New York: 2011 Geographic Profile*. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/geographic-profile-report>.

40 Because of the smaller number of interviews in secondary areas and most residual areas, caution is advised in interpreting these figures.

Exhibit 6-12a: **Poor Jewish Households as a Percent of All Jewish Households, by Jewish Area, Eight-County New York Area, 2011***

Area	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households in Area
Bronx			
Primary Area			
Riverdale/Kingsbridge	12,000	1,400	12%
Secondary Area			
Northeast Bronx	10,700	2,600	25%
Rest of Bronx	7,500	3,200	42%
Total Bronx	30,200	7,200	24%
Brooklyn			
Primary Area			
Bensonhurst/Gravesend/Bay Ridge	21,700	9,500	44%
Kings Bay/Madison	10,800	2,600	24%
Borough Park	31,200	13,600	44%
Coney Island/Brighton Beach/Sheepshead Bay	31,900	12,300	39%
Flatbush/Midwood/Kensington	34,500	10,500	30%
Williamsburg	18,600	10,200	55%
Brownstone Brooklyn	11,500	500	4%
Secondary Area			
Crown Heights	6,400	2,200	35%
Canarsie/Mill Basin	11,600	5,500	47%
Rest of Brooklyn	22,000	8,900	44%
Total Brooklyn	200,200	75,800	38%

* Because of the smaller number of interviews in secondary areas and most residual areas, caution is advised in interpreting these figures.

Exhibit 6-12a (continued): **Poor Jewish Households as a Percent of All Jewish Households, by Jewish Area, Eight-County New York Area, 2011**

Area	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households in Area
Manhattan			
Primary Area			
Lower Manhattan East	28,000	1,400	5%
Lower Manhattan West	21,900	2,300	11%
Upper East Side	32,600	1,400	4%
Upper West Side	43,900	3,500	8%
Washington Heights/Inwood	12,900	3,900	30%
Rest of Manhattan	13,200	3,600	27%
Total Manhattan	152,500	16,000	10%
Queens			
Primary Area			
Kew Gardens Hills/Jamaica/Fresh Meadows	15,400	3,000	19%
Forest Hills/Rego Park/Kew Gardens	29,700	4,800	16%
Flushing/Bay Terrace/Little Neck	16,300	1,400	9%
Secondary Area			
Long Island City/Astoria/Elmhurst Area	8,900	1,000	12%
The Rockaways	6,500	1,500	23%
Rest of Queens	19,800	4,400	22%
Total Queens	96,600	16,100	17%
Staten Island			
Primary Area			
Mid-Staten Island	9,000	1,000	11%
Secondary Area			
Southern Staten Island	4,300	300	6%
Rest of Staten Island	3,200	500	15%
Total Staten Island	16,500	1,700	10%

Exhibit 6-12a (continued): **Poor Jewish Households as a Percent of All Jewish Households, by Jewish Area, Eight-County New York Area, 2011**

Area	All Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of All Jewish Households in Area
Nassau			
Primary Area			
Great Neck	11,100	1,000	9%
Roslyn/Port Washington/Glen Cove/Old Westbury/Oyster Bay Area	13,300	500	3%
Plainview/Syosset/Jericho Area	13,200	400	3%
Merrick/Bellmore/East Meadow/Massapequa Area	15,100	800	5%
Oceanside/Long Beach/West Hempstead/Valley Stream Area	22,000	2,400	11%
Five Towns	8,400	300	4%
Rest of Nassau	12,400	300	3%
Total Nassau	95,600	5,700	6%
Suffolk			
Primary Area			
Commack/East Northport/Huntington Area	8,300	100	1%
Dix Hills/Huntington Station/Melville	7,000	100	2%
Smithtown/Port Jefferson/Stony Brook Area	7,400	100	1%
Rest of Suffolk	21,100	31,100	15%
Total Suffolk	42,800	3,400	8%
Westchester			
Primary Area			
South-Central Westchester	17,900	1,400	8%
Sound Shore Communities	9,200	800	9%
River Towns	13,700	1,200	9%
North-Central and Northwestern Westchester	10,000	200	2%
Rest of Westchester	9,200	300	4%
Total Westchester	59,900	3,900	7%
Total Eight-County New York Area	694,200	129,900	19%

Exhibit 6-12b: Percent of Poor Jewish Households, by Area, 2011

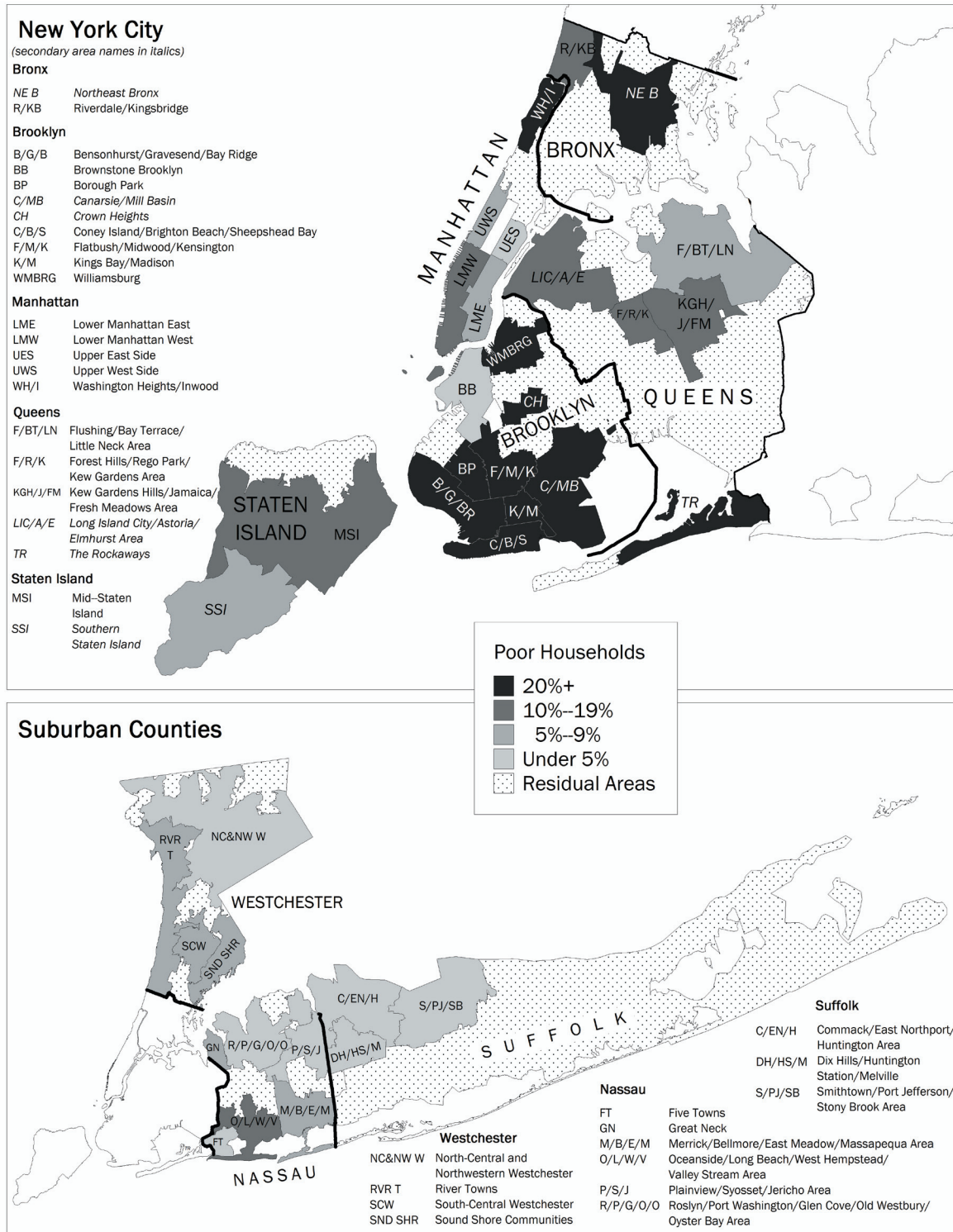
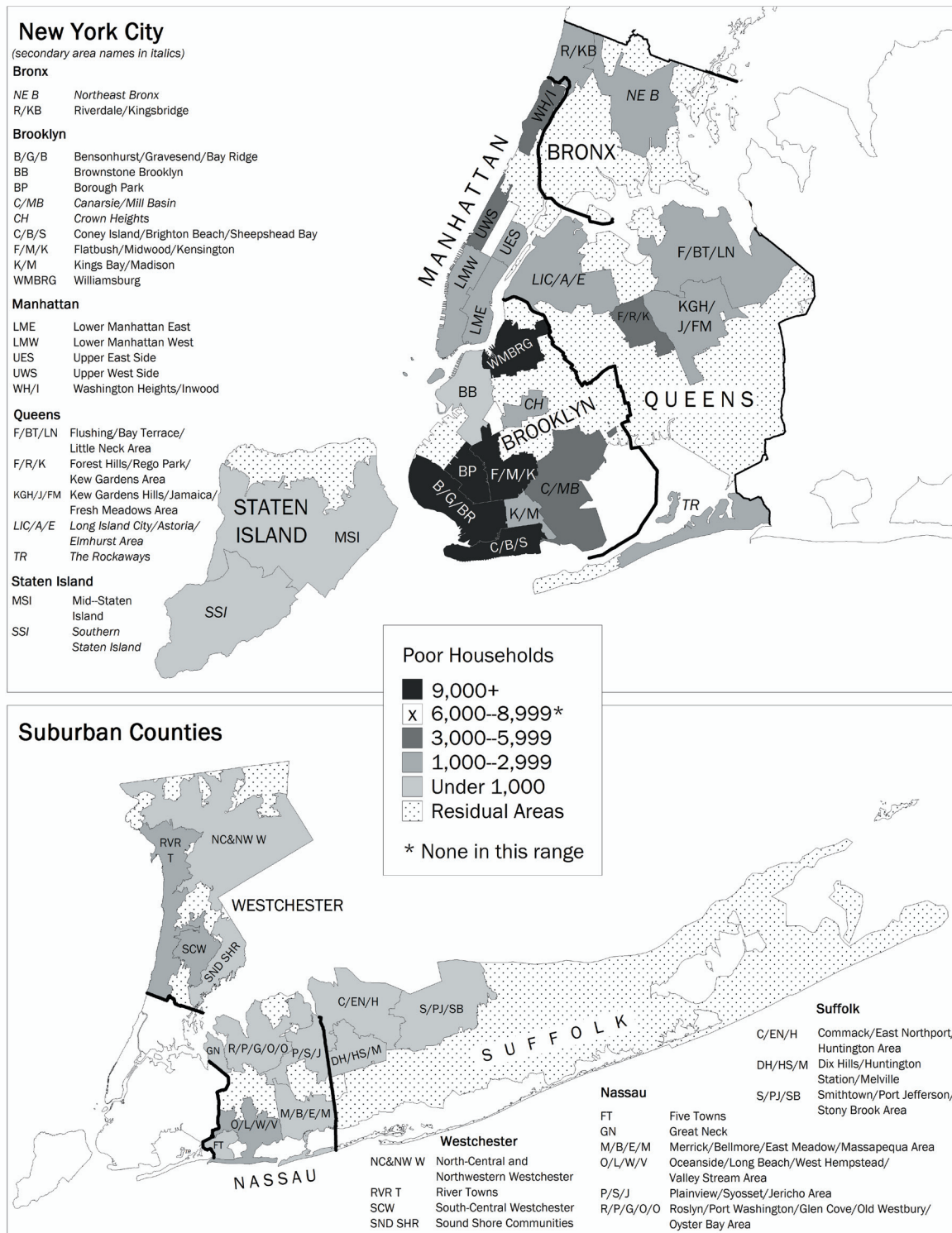


Exhibit 6-12c: Number of Poor Jewish Households, by Area, 2011



Incidence of Near-Poor Jewish Households

Primary Jewish areas with the greatest concentration of near-poor Jewish households as measured by the percent of Jewish households that are poor are:

- Forest Hills/Rego Park/Kew Gardens area — 26%
- Williamsburg — 17%
- Borough Park — 16%
- Kew Gardens Hills/Jamaica/Fresh Meadows area — 16%
- Flatbush/Midwood/Kensington — 15%
- Coney Island/Brighton Beach/Sheepshead Bay — 13%
- Mid-Staten Island — 13%
- Riverdale/Kingsbridge — 11%

Near-poor households are less concentrated in Brooklyn than poor households. Of these eight areas, four are in Brooklyn. By far, the area with the highest percentage of near-poor households is in Queens.

Exhibit 6-13a: **Near-Poor Jewish Households as a Percent of All Jewish Households, by Jewish Area, Eight-County New York Area, 2011***

Area	All Jewish Households	Near-Poor Jewish Households	Near-Poor Jewish Households as a Percent of All Jewish Households in Area
Bronx			
Primary Area			
Riverdale/Kingsbridge	12,000	1,300	11%
Secondary Area			
Northeast Bronx	10,700	1,100	10%
Rest of the Bronx	7,500	500	7%
Total Bronx	30,200	2,900	10%
Brooklyn			
Primary Area			
Bensonhurst/Gravesend/Bay Ridge	21,700	1,700	8%
Kings Bay/Madison	10,800	1,000	10%
Borough Park	31,200	4,900	16%
Coney Island/Brighton Beach/Sheepshead Bay	31,900	4,100	13%
Flatbush/Midwood/Kensington	34,500	5,200	15%
Williamsburg	18,600	3,100	17%
Brownstone Brooklyn	11,500	500	5%
Secondary Area			
Crown Heights	6,400	800	12%
Canarsie/Mill Basin	11,600	1,900	16%
Rest of Brooklyn	22,000	2,600	12%
Total Brooklyn	200,200	25,900	13%

* Because of the smaller number of interviews in secondary areas and most residual areas, caution is advised in interpreting these figures.

Exhibit 6-13a (continued): **Near-Poor Jewish Households as a Percent of All Jewish Households, by Jewish Area, Eight-County New York Area, 2011**

Area	All Jewish Households	Near-Poor Jewish Households	Near-Poor Jewish Households as a Percent of All Jewish Households in Area
Manhattan			
Primary Area			
Lower Manhattan East	28,000	1,800	6%
Lower Manhattan West	21,900	1,500	7%
Upper East Side	32,600	1,200	4%
Upper West Side	43,900	2,900	6%
Washington Heights/Inwood	12,900	500	4%
Rest of Manhattan	13,200	600	4%
Total Manhattan	152,500	8,400	6%
Queens			
Primary Area			
Kew Gardens Hills/Jamaica/Fresh Meadows Area	15,400	2,400	16%
Forest Hills/Rego Park/Kew Gardens Area	29,700	7,700	26%
Flushing/Bay Terrace/Little Neck Area	16,300	1,200	7%
Secondary Area			
Long Island City/Astoria/Elmhurst Area	8,900	600	7%
The Rockaways	6,500	900	14%
Rest of Queens	19,800	3,900	20%
Total Queens	96,600	16,700	17%
Staten Island			
Primary Area			
Mid-Staten Island	9,000	1,200	13%
Secondary Area			
Southern Staten Island	4,300	400	10%
Rest of Staten Island	3,200	300	9%
Total Staten Island	16,500	1,900	11%

Exhibit 6-13a (continued): **Near-Poor Jewish Households as a Percent of All Jewish Households, by Jewish Area, Eight-County New York Area, 2011**

Area	All Jewish Households	Near-Poor Jewish Households	Near-Poor Jewish Households as a Percent of All Jewish Households in Area
Nassau			
Primary Area			
Great Neck	11,100	600	5%
Roslyn/Port Washington/Glen Cove/Old Westbury/Oyster Bay Area	13,300	700	5%
Plainview/Syosset/Jericho Area	13,200	600	5%
Merrick/Bellmore/East Meadow/Massapequa Area	15,100	800	5%
Oceanside/Long Beach/West Hempstead/Valley Stream Area	22,000	1,800	8%
Five Towns	8,400	<100	<1%
Rest of Nassau	12,400	700	6%
Total Nassau	95,600	5,200	6%
Suffolk			
Primary Area			
Commack/East Northport/Huntington Area	8,300	100	1%
Dix Hills/Huntington Station/Melville	7,000	200	4%
Smithtown/Port Jefferson/Stony Brook Area	7,400	500	7%
Rest of Suffolk	21,100	1,500	8%
Total Suffolk	42,800	2,400	6%
Westchester			
Primary Area			
South-Central Westchester	17,900	800	4%
Sound Shore Communities	9,200	400	4%
River Towns	13,700	1000	7%
North-Central and Northwestern Westchester	10,000	100	1%
Rest of Westchester	9,200	400	5%
Total Westchester	59,900	2,800	5%
Total Eight-County New York Area	694,200	66,200	10%

Exhibit 6-13b: Percent of Near-Poor Jewish Households, by Area, 2011

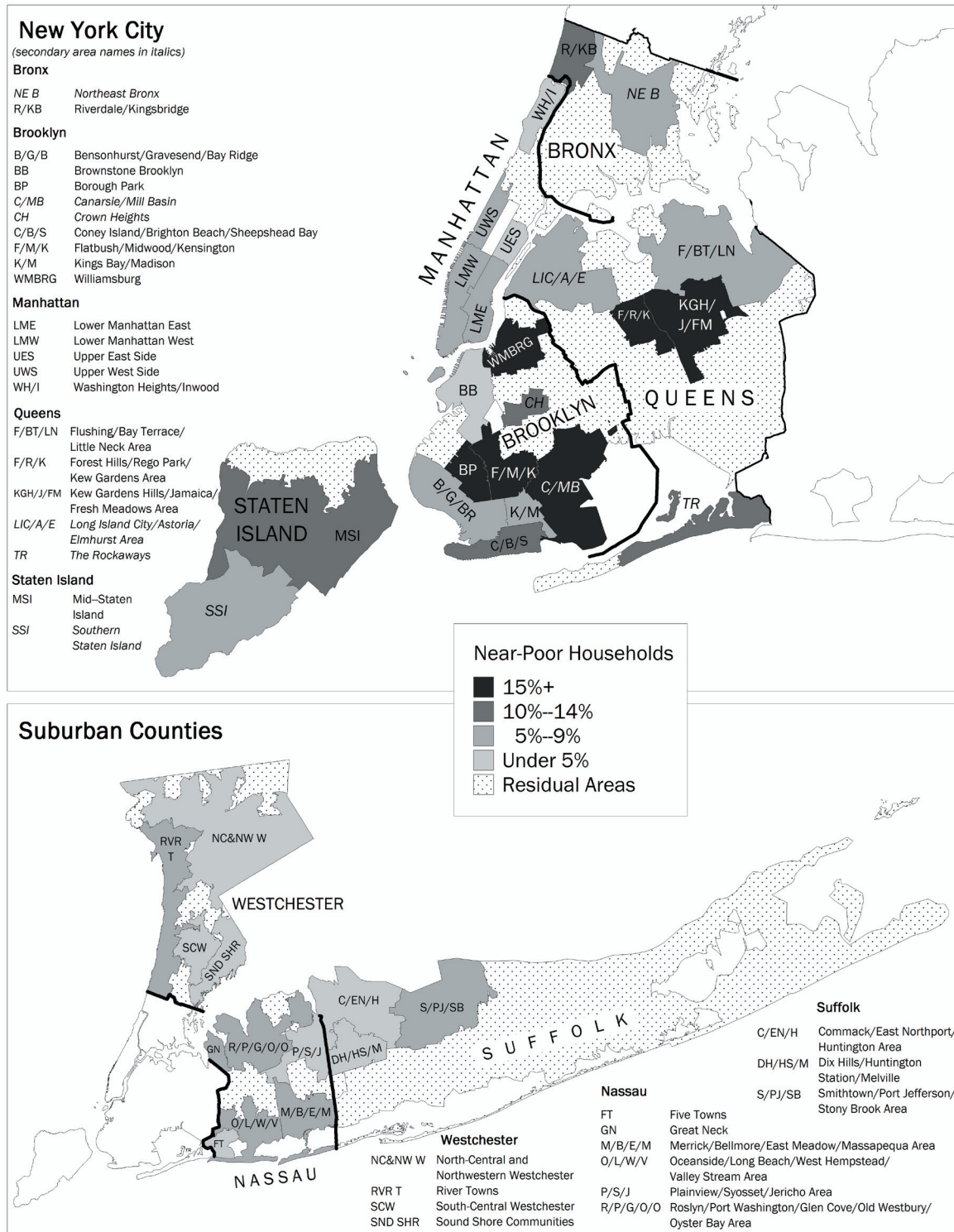
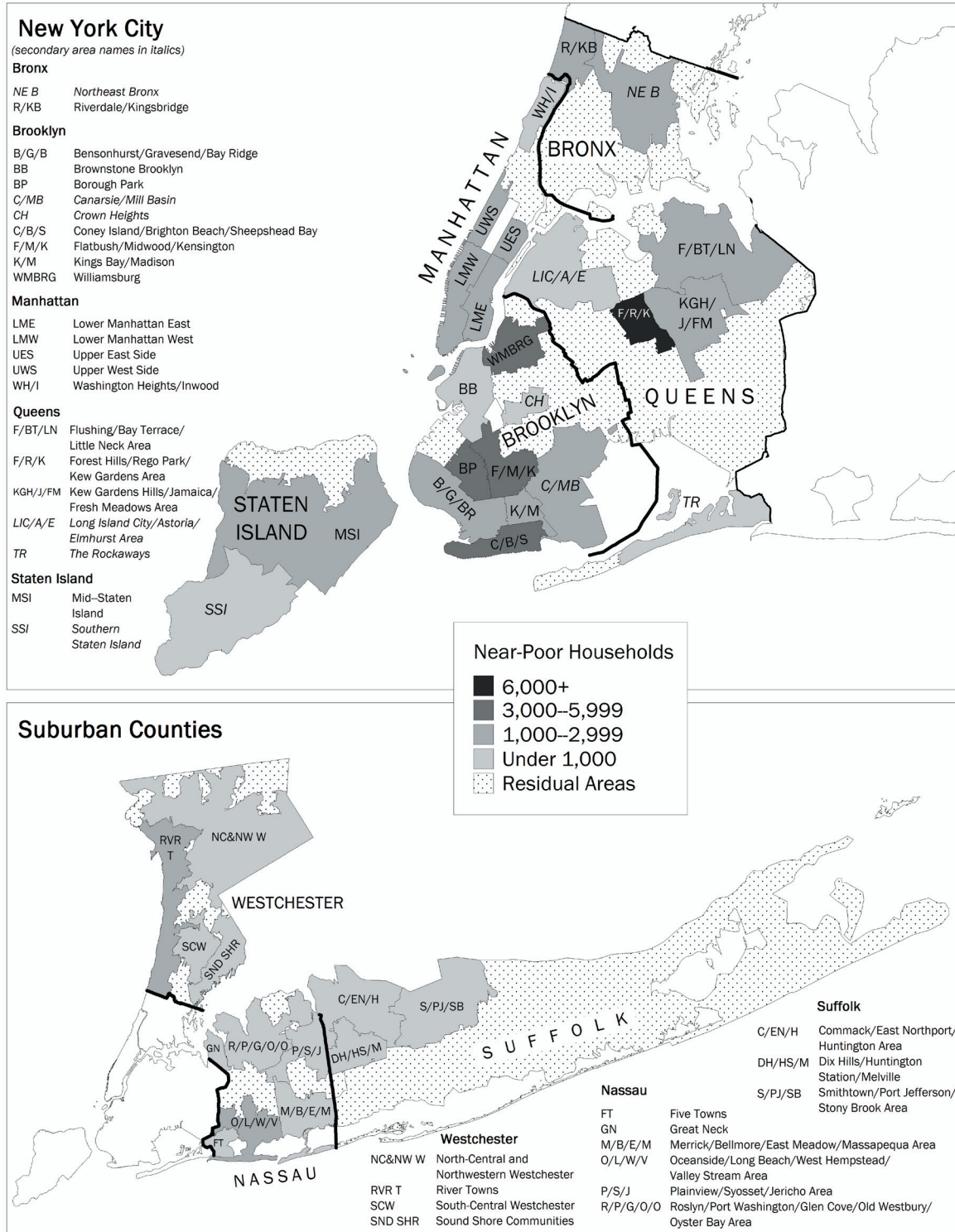


Exhibit 6-13c: Number of Near-Poor Jewish Households, by Area, 2011



The Distribution of Poor Jewish Households Among Primary Jewish Areas

The centrality of Brooklyn as the locus of poverty in the New York area is also manifest in the analysis of the distribution of poor households by primary area. Eight areas account for 53% of the 129,900 poor Jewish households in the eight-counties; of these, the five with the largest numbers are all in Brooklyn:

- Borough Park — 13,600 households
- Coney Island/Brighton Beach/Sheepshead Bay — 12,300 households
- Flatbush/Midwood/Kensington — 10,500 households
- Williamsburg — 10,200 households
- Bensonhurst/Gravesend/Bay Ridge — 9,500 households
- Forest Hills/Rego Park/Kew Gardens area — 4,800 households
- Washington Heights/Inwood — 3,900 households
- Upper West Side — 3,500 households

Exhibit 6-14: **Poor Jewish Households in Jewish Areas as a Percent of All Poor Jews, Eight-County New York Area, 2011***

Area	Poor Jewish Households	Poor Jewish Households in Area as a Percent of All Poor Jewish Households
The Bronx		
Primary Area		
Riverdale/Kingsbridge	1,400	1%
Secondary Area		
Northeast Bronx	2,600	2%
Rest of the Bronx	3,200	2%
Total Bronx	7,200	6%
Brooklyn		
Primary Area		
Bensonhurst/Gravesend/Bay Ridge	9,500	7%
Kings Bay/Madison	2,600	2%
Borough Park	13,600	10%
Coney Island/Brighton Beach/Sheepshead Bay	12,300	9%
Flatbush/Midwood/Kensington	10,500	8%
Williamsburg	10,200	8%
Brownstone Brooklyn	500	<1%
Secondary Area		
Crown Heights	2,200	2%
Canarsie/Mill Basin	5,500	4%
Rest of Brooklyn	8,900	7%
Total Brooklyn	75,800	58%

* Because of the smaller number of interviews in secondary areas and most residual areas, caution is advised in interpreting these figures.

Exhibit 6-14 (continued): **Poor Jewish Households in Jewish Areas as a Percent of All Poor Jews, Eight-County New York Area, 2011**

Area	Poor Jewish Households	Poor Jewish Households in Area as a Percent of All Poor Jewish Households
Manhattan		
Primary Area		
Lower Manhattan East	1,400	1%
Lower Manhattan West	2,300	2%
Upper East Side	1,400	1%
Upper West Side	3,500	3%
Washington Heights/Inwood	3,900	3%
Rest of Manhattan	3,600	3%
Total Manhattan	16,000	12%
Queens		
Primary Area		
Kew Gardens Hills/Jamaica/Fresh Meadows Area	3,000	2%
Forest Hills/Rego Park/Kew Gardens Area	4,800	4%
Flushing/Bay Terrace/Little Neck Area	1,400	1%
Secondary Area		
Long Island City/Astoria/Elmhurst	1,000	1%
The Rockaways	1,500	1%
Rest of Queens	4,400	3%
Total Queens	16,100	12%
Staten Island		
Primary Area		
Mid-Staten Island	1,000	2%
Secondary Area		
Southern Staten Island	300	<1%
Rest of Staten Island	500	<1%
Total Staten Island	1,700	1%

Exhibit 6-14 (continued): **Poor Jewish Households in Jewish Areas as a Percent of All Poor Jews, Eight-County New York Area, 2011**

Area	Poor Jewish Households	Poor Jewish Households in Area as a Percent of All Poor Jewish Households
Nassau		
Primary Area		
Great Neck	1,000	1%
Roslyn/Port Washington/Glen Cove/Old Westbury/ Oyster Bay Area	500	<1%
Plainview/Syosset/Jericho Area	400	<1%
Merrick/Bellmore/East Meadow/Massapequa Area	800	1%
Oceanside/Long Beach/West Hempstead/Valley Stream Area	2,400	2%
Five Towns	300	<1%
Rest of Nassau	300	<1%
Total Nassau	5,700	4%
Suffolk		
Primary Area		
Commack/East Northport/Huntington Area	100	<1%
Dix Hills/Huntington Station/Melville	100	<1%
Smithtown/Port Jefferson/Stony Brook Area	<100	<1%
Rest of Suffolk	3,100	2%
Total Suffolk	3,400	3%
Westchester		
Primary Area		
South-Central Westchester	1,400	1%
Sound Shore Communities	800	1%
River Towns	1,200	1%
North-Central and Northwestern Westchester	200	<1%
Rest of Westchester	300	<1%
Total Westchester	3,900	3%
Total Eight-County New York Area	129,900	19%

The Distribution of Near-Poor Jewish Households Among Primary Jewish Areas

Near-poor households are somewhat more scattered than poor households and less concentrated in Brooklyn. Ten areas account for 55% of the 66,200 near-poor Jewish households in the New York area:

- Forest Hills/Rego Park/Kew Gardens area — 7,700 households
- Flatbush/Midwood/Kensington — 5,200 households
- Borough Park — 4,900 households
- Coney Island/Brighton Beach/Sheepshead Bay — 4,100 households
- Williamsburg — 3,100 households
- Upper West Side — 2,900 households
- Kew Gardens Hills/Jamaica/Fresh Meadows area — 2,400 households
- Lower Manhattan West — 1,800 households
- Oceanside/Long Beach/West Hempstead/Valley Stream area — 1,800 households
- Bensonhurst/Gravesend/Bay Ridge — 1,700 households

Exhibit 6-15: **Near-Poor Jewish Households in Jewish Areas as a Percent of All Near-Poor Jews, New York Area, 2011***

Area	Near-Poor Jewish Households	Near-Poor Jewish Households in Area as a Percent of All Near-Poor Jewish Households
The Bronx		
Primary Area		
Riverdale/Kingsbridge	1,300	2%
Secondary Area		
Northeast Bronx	1,100	2%
Rest of the Bronx	500	1%
Total Bronx	2,900	4%
Brooklyn		
Primary Area		
Bensonhurst/Gravesend/Bay Ridge	1,700	3%
Kings Bay/Madison	1,000	2%
Borough Park	4,900	7%
Coney Island/Brighton Beach/Sheepshead Bay	4,100	6%
Flatbush/Midwood/Kensington	5,200	8%
Williamsburg	3,100	5%
Brownstone Brooklyn	500	1%
Secondary Area		
Crown Heights	800	1%
Canarsie/Mill Basin	1,900	3%
Rest of Brooklyn	2,600	4%
Total Brooklyn	25,900	39%

* Because of the smaller number of interviews in secondary areas and most residual areas, caution is advised in interpreting these figures.

Exhibit 6-15 (continued): **Near-Poor Jewish Households in Jewish Areas as a Percent of All Near-Poor Jews, New York Area, 2011**

Area	Near-Poor Jewish Households	Near-Poor Jewish Households in Area as a Percent of All Near-Poor Jewish Households
Manhattan		
Primary Area		
Lower Manhattan East	1,800	3%
Lower Manhattan West	1,500	2%
Upper East Side	1,200	2%
Upper West Side	2,900	4%
Washington Heights/Inwood	500	1%
Rest of Manhattan	600	1%
Total Manhattan	8,400	13%
Queens		
Primary Area		
Kew Gardens Hills/Jamaica/Fresh Meadows Area	2,400	4%
Forest Hills/Rego Park/Kew Gardens Area	7,700	12%
Flushing/Bay Terrace/Little Neck Area	1,200	2%
Secondary Area		
Long Island City/Astoria/Elmhurst	600	1%
The Rockaways	900	1%
Rest of Queens	3,900	6%
Total Queens	16,700	25%
Staten Island		
Primary Area		
Mid-Staten Island	1,200	2%
Secondary Area		
Southern Staten Island	400	1%
Rest of Staten Island	300	<1%
Total Staten Island	1,900	3%

Exhibit 6-15 (continued): **Near-Poor Jewish Households in Jewish Areas as a Percent of All Near-Poor Jews, New York Area, 2011**

Area	Near-Poor Jewish Households	Near-Poor Jewish Households in Area as a Percent of All Near-Poor Jewish Households
Nassau		
Primary Area		
Great Neck	600	1%
Roslyn/Port Washington/Glen Cove/Old Westbury/Oyster Bay Area	700	1%
Plainview/Syosset/Jericho Area	600	1%
Merrick/Bellmore/East Meadow/Massapequa Area	800	1%
Oceanside/Long Beach/West Hempstead/Valley Stream Area	1,800	3%
Five Towns	<100	<1%
Rest of Nassau	700	1%
Total Nassau	5,200	8%
Suffolk		
Primary Area		
Commack/East Northport/Huntington Area	100	<1%
Dix Hills/Huntington Station/Melville	200	<1%
Smithtown/Port Jefferson/Stony Brook Area	500	1%
Rest of Suffolk	1,500	2%
Total Suffolk	2,400	4%
Westchester		
Primary Area		
South-Central Westchester	800	1%
Sound Shore Communities	400	1%
River Towns	1,000	2%
North-Central and Northwestern Westchester	100	<1%
Rest of Westchester	400	1%
Total Westchester	2,800	4%
Total Eight-County New York Area	66,200	100%

Concluding Comment

Location matters for two reasons.

- Jewish poverty is not distributed uniformly across the New York area; in fact, there are tremendous disparities in the amount and incidence of poverty both at the county and at the neighborhood level.

In nine out of 30 primary Jewish areas, the poor make up less than 5% of the Jewish households. Twenty-nine percent of poor Jewish households and 24% of near-poor Jewish households live outside primary Jewish areas. To the extent that out of sight is out of mind, these two findings help explain why there are many people still who do not believe that there are poor Jews in New York.

- The characteristics of poverty differ — for example, being a single parent is strongly associated with being poor in some places and not at all in others.

Understanding these geographic distinctions is important for planning to meet the changing needs of the poor and near poor in the Jewish community.

While the idea of poverty may seem self-evident, there is little to no agreement as to how to define or measure poverty.⁴¹ By extension, there is no right or wrong definition, nor is there any universal yardstick for measuring poverty.

Despite the absence of universal concepts or measures, there is a great deal of previous work on which to build, including concepts and measures used in previous studies of Jewish poverty in the New York area.

This discussion is aimed at clarifying the rationale for the conceptual and measurement choices made in this study of poverty in the New York–area Jewish community in 2011.

A concept is needed that easily can be understood by the informed public and by community leadership; it needs to be seen as relevant to the New York area, to the Jewish community, and to this moment in time. The measurement of poverty needs to use information that can be collected in a relatively brief telephone interview and that subdivides the population into a reasonable number of subgroups for analysis. The results of the analysis need to facilitate action by Jewish communal leadership. And if at all possible, the measure should allow for comparison with 2002 data.

41 See:

Blank, Rebecca M., and Mark H. Greenberg. "Poor Measurement." *Spotlight on Poverty and Opportunity: The Source for News, Ideas, and Action*. Last modified February 9, 2009.

<http://www.spotlightonpoverty.org/ExclusiveCommentary.aspx?id=59a9beb2-d47b-4830-a838-f7630e9c552c>.

Fremstad, Shawn. 2009. "A Truly New Approach to Measuring Economic Inclusion." *Spotlight on Poverty and Opportunity: The Source for News, Ideas, and Action*. Last modified February 9, 2009.

<http://www.spotlightonpoverty.org/ExclusiveCommentary.aspx?id=10ba8b9a-303c-4cdf-9d84-ce4cbeea6378>.

Levitan, Mark. 2009. "Measuring Poverty in New York City." *Spotlight on Poverty and Opportunity: The Source for News, Ideas, and Action*. Last modified February 9, 2009.

<http://www.spotlightonpoverty.org/ExclusiveCommentary.aspx?id=606a3854-cd49-4778-82cd-d8caec194529>.

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Available as PDF at <http://siteresources.worldbank.org/PGLP/Resources/200709gv-00-povertyconcept.pdf>.

International Poverty Centre. 2006. "What Is Poverty? Concepts and Measures." *Poverty in Focus 9*.

Available as PDF at http://www.undp-povertycentre.org/pub/IPCPoverty_in_Focus009.pdf.

Coudouel, Aline, Jesko S. Hentschel, and Quentin T. Wodon. 2002. "Poverty Measurement and Analysis." In PRSP Sourcebook, edited by Jeni Klugman, 26–74. Washington, D.C.: The World Bank. Available as PDF at http://siteresources.worldbank.org/INTPRS1/Resources/383606-1205334112622/5467_chap1.pdf.

In this light, the following decisions have been made for the purposes of this study:

- Poverty is defined in economic terms and is a measure of the financial resources available to a household to meet the economic needs of its members. In this study, poverty does not include social dysfunction or a capacity to use resources. The most direct, most easily available measure of economic resources is income. All of the data in the Jewish Community Study of New York: 2011 is self-reported, including income data.⁴²
- In this study, the level of income associated with poverty is based on the minimum needs of a household as a function of household size, with minimum needs defined for the New York area in 2011. The concept of minimum need is difficult to pin down. While people have argued whether minimum need is relative or absolute, in most societies in the 21st century it is relative. To illustrate, the World Bank's definition of deprivation is less than \$1.25 per person per day, or \$1,825 a year for a family of four⁴³ — clearly not a standard that is relevant to the United States today. Beyond the sheer number of people in a household, which is part of our poverty measure, family needs differ based on the age and health of its members; but it is simply not feasible to reflect these differences in a study of this type.
- This study uses 150% of the federal poverty guideline as the definition of minimum need for the New York area today. The federal poverty guideline was defined in the mid-1960s at three times the cost of the “economy food plan” — an estimate of the amount of money that a family needed to buy food for its basic diet, multiplied by three to cover housing, transportation, medical care, and other essential needs. The guideline varies based on the number of people in a household, but (except for Alaska) is the same from state to state and in both urban and rural areas. Each year, the federal government revises the poverty guideline to take into account inflation; the update does not take into account the long-term rise in the American standard of living. While there are many flaws in the federal poverty guideline, the most serious is the failure to reflect differences in living costs across the country. The cost-of-living index averages 100 for the nation and varies tremendously for different localities. Many cities are relatively low — for example, Indianapolis (87), Memphis (88), and Phoenix (101). The cost-of-living index for the New York area is substantially above the average for the United States, with the index for Manhattan at 217, for Brooklyn at 182, and for Queens at 159, using data for 2010. In this context, an adjustment to 150% of the federal poverty guideline is conservative.⁴⁴

42 It is not feasible in a community study to collect information on assets or noncash (in-kind) resources.

43 Parsons, Adam W. 2008. “World Bank Poverty Figures: What Do They Mean?” *Share the World's Resources: Sustainable Economics to End Global Poverty*. Last modified September 15, 2008. <http://www.stwr.org/globalization/world-bank-poverty-figures-what-do-they-mean.html>.

44 The cost-of-living index measures relative price levels for consumer goods and services in participating areas. The nationwide average equals 100, and each index is read as a percent of the national average. The index does not measure inflation, but compares prices at a single point in time.

Many city, state, and federal assistance programs recognize the unrealistically low level of the federal poverty guideline for New York City and set the minimum eligibility level at a percentage above 100% of the guideline.

- Under the federally financed Supplemental Nutrition Assistance Program (SNAP), families with incomes of up to 130% of the federal poverty guideline are eligible.
- Under the USDA's income-eligibility guidelines for the National School Lunch Program, those with incomes of up to 185% of the federal poverty guideline are eligible.
- Under the Home Energy Assistance Program (HEAP), eligibility extends to families with incomes of up to 200% of the federal poverty guideline.
- For the Section 8 housing-assistance program, a family of three with an income of up to 180% of the federal poverty guideline is eligible in the New York area.
- For the New York State-funded Child Health Plus, the guideline is 160% of the federal poverty guideline for free coverage and up to 400% of the guideline for subsidized coverage.

Other Approaches to Defining and Measuring Poverty

In many other countries, poverty is defined in explicitly relative terms. In Israel and Western Europe, for example, poverty is defined as a percentage of the median income. Typically, a household whose income is less than half the median income of all households is considered poor. There have been proposals for reform of the poverty standard in the United States; for example, the National Academy of Sciences, through its Panel on Poverty and Family Assistance, has suggested keeping the federal poverty standard at roughly 80% of median family expenditures on food, clothing, shelter, and utilities, “and a small additional amount” for miscellaneous items.⁴⁵

The United States Bureau of Labor Statistics publishes a Lower Living Standard Income Level (LLSIL) guideline annually in which a “low-income individual” has received income for a six-month period that does not exceed the higher of either the poverty line or 70% of the lower living standard income level. For the “New York-Northern NJ-Long Island NY/NJ/CT/PA” area, the LLSIL in 2010 was \$41,130 for a family of four — which is nearly the midpoint of the near-poor range used in this report (\$33,000 to \$55,000). Seventy percent of the LLSIL is \$28,761, midway between 100% of the federal poverty guideline (\$22,000) and the 150% level (\$33,000).

⁴⁵ National Research Council. 1995. *Measuring Poverty: A New Approach*. Washington, D.C.: The National Academies Press.

The U.S. Census Bureau has produced a “supplemental poverty measure” that offers a more refined approach to measuring income and expenses.⁴⁶ And New York City’s Center for Economic Opportunity has developed a new approach to measuring poverty that is similar to the “supplemental poverty measure.”⁴⁷ Both of these measures include public benefits and tax credits in their assessment of income, and take into account medical and childcare costs in their calculations of expenses.

The Self-Sufficiency Standard, developed by the Center for Women’s Welfare, determines the amount of income required for working families to meet basic needs at a minimally adequate level, taking into account family composition, ages of children, and geographic differences in costs.⁴⁸

These new measures, while undoubtedly more accurate than the current federal poverty guideline, are much more complex and require data about all elements of income and expenditure — including pretax cash, taxes and tax credits, cash-equivalent values of nutritional assistance, housing status, childcare expenses, transportation expenses, and out-of-pocket medical expenses.

In the context of the questionnaire length and nature of the Jewish Community Study of New York: 2011, it became clear that it is not feasible to gather the detail required for these alternative measures. Therefore, we have used a measure comparable with the previous study: it is the same multiple of the official poverty measure used in 2002.

The Inclusion of a Measure of the Near Poor

This study also includes a measure of the near poor — or households earning between 150% and 250% of the federal poverty guideline. Households with incomes in this range are likely to have decreased benefits that may not leave them better off than those who are poor and close to the guideline. This is reflected in the subjective financial assessment data in the study. Near-poor households are less likely than poor households to say they are not making ends meet but slightly more likely to say that they are “just managing.” In addition, the high cost of Jewish living — synagogue membership, day school tuition, kosher food, and so forth — affects households that are near poor just as much as it does poor households.

46 Short, Kathleen. 2011. “Current Population Reports.” *The Research Supplemental Poverty Measure: 2011*. Washington, D.C.: U.S. Department of Commerce. Available as PDF at <http://www.census.gov/prod/2012pubs/p60-244.pdf>.

47 Levitan, Mark. 2009. “Measuring Poverty in New York City.” *Spotlight on Poverty and Opportunity: The Source for News, Ideas, and Action*. Last modified February 9, 2009. <http://www.spotlightonpoverty.org/ExclusiveCommentary.aspx?id=606a3854-cd49-4778-82cd-d8caec194529>.

48 Center for Women’s Welfare. “The Self-Sufficiency Standard.” Accessed April 26, 2013. <http://www.selfsufficiencystandard.org/standard.html>.

Study Overview

The Jewish Community Study of New York: 2011 is based on 5,993 telephone interviews with randomly selected Jewish households living in the eight-county UJA-Federation of New York service area: the five boroughs of New York City — the Bronx, Brooklyn, Manhattan, Queens, and Staten Island — and the suburban counties of Nassau, Suffolk, and Westchester.^{49,50}

Sampling design, survey interviewing, and statistical estimation was conducted by Social Science Research Solutions (SSRS),⁵¹ a principal member of Jewish Policy & Action Research (JPAR), using computer-assisted telephone interviewing (CATI) technology between February 8, 2011, and July 10, 2011. A total of 3,974 telephone interviews were completed in New York City and 2,019 in the three suburban counties. County-by-county interview totals are:

- Bronx — 350 interviews
- Brooklyn (Kings County) — 1,409 interviews
- Manhattan (New York County) — 1,145 interviews
- Staten Island (Richmond County) — 340 interviews
- Queens — 730 interviews
- Nassau County — 957 interviews
- Suffolk County — 526 interviews
- Westchester County — 536 interviews

For the first time, interviews were conducted to cell phones as well as landlines. A total of 4,691 telephone interviews were completed on landlines and 1,302 on cell phones.

The final data file includes a series of weighting variables from SSRS that projects the 5,993 interviews to an estimated total of 694,233 Jewish households in the eight-county New York area, to 1,538,001 Jews and to 1,768,987 people in Jewish households in the eight counties. Unless otherwise noted, all numbers and percentages included in this report reflect the weighted data.

An overview of the research process, sampling design, and weighting and estimation process follows. For more detail on sampling methods, data collection, response, and survey weights and variance estimation, see the *Jewish Community Study of New York: 2011 Methodology Report* available soon at www.ujafedny.org/jewish-community-study-of-new-york-2011.

49 For a full description of the research methods used, see:

UJA-Federation of New York. 2012. "Appendix: Research Methodology," in *Jewish Community Study of New York: 2011 Comprehensive Report*, 213–215. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/get/189749>.

50 Initial interview sample allocations called for the completion of 6,000 survey interviews. The interview data file includes 6,274 completed interviews, of which 281 were later deemed to be of non-Jewish households.

51 SSRS was assisted in Russian-language interviewing by an in-language subcontractor, International Point of Contact.

Survey Process

The survey process included two interrelated steps:

1. An initial “screening” interview designed to identify Jewish and non-Jewish households.
2. An immediate (if possible) extended interview with Jewish households.

For this study, a Jewish household is defined as a household including one or more Jewish adults ages 18 and over. A Jewish person is an adult who self-identifies as Jewish or partially Jewish or a child under the age of 18 who is being raised Jewish.

Answers to the screening questions not only identified Jewish households for the survey interviews, but the brief interviews with non-Jewish households provided data needed for the estimation of the number of Jewish households in the eight-county New York area.

The Survey Interview

The average time required to complete the questionnaire was 24 minutes.

Of the survey respondents, 95% were Jewish and 5% were non-Jews who lived in a household with a Jewish adult. The proportion of non-Jewish respondents interviewed was 3% in Brooklyn; 4% in Queens, the Bronx, and Nassau County; and 5% in Staten Island and Manhattan. In Westchester and Suffolk counties, the proportion of interviews conducted with non-Jews was 9%.

Sampling Design: Stratified Random Sampling

Interviews were stratified using a combination of random-digit dialing (RDD), listed, and distinctive Jewish name (DJN) samples to increase the incidence of households with Jewish members. Overall, 56% of the interviews were from the RDD sample (landlines and cell phones), 36% of the interviews were from the listed sample, and 8% were DJN. A total of 1,302 interviews were conducted to cell phones — 307 from the listed sample and 995 from the RDD cell phone sampling frame. The design used seven sampling strata within each of the eight counties — 56 independent sampling strata in total — based on an analysis of the probable percentage of Jewish households in each telephone exchange within the eight-county New York area.

1. Federation-Supplied Lists (FSL) With Landline Telephones — pre-study estimate: 85% Jewish
2. Federation-Supplied Lists (FSL) With Only Cell Phones — pre-study estimate: 85% Jewish⁵²
3. Distinctive Jewish Surname Published Landline Telephone Numbers — pre-study estimate: 30% Jewish
4. High Jewish Incidence Published Telephone Numbers — pre-study estimate: 29% Jewish
5. Low Jewish Incidence Published Telephone Numbers — pre-study estimate: 6% Jewish
6. Unpublished Telephone Numbers — pre-study estimate: 9% Jewish
7. Cell Phones — pre-study estimate: 11% Jewish

Given the desire to maximize statistical power in small geographic areas, the study's sample size, with a target of 6,000, was significantly greater than the 4,533 completed interviews in the 2002 study.

The sample disposition for the study is reported in exhibit B-1.

Interview Cooperation Rate

A standard measure of survey interview quality is the interview cooperation rate — the percentage of households identified during the screening process who provided sufficient information for an interview to be included in the data file. Following the American Association for Public Opinion Research (AAPOR) Cooperation Rate 3⁵³ definitions, the interview cooperation rate was 79%.

52 For strata 1 and 2, UJA-Federation provided telephone numbers from its own lists and asked a number of other Jewish organizations to provide telephone numbers from their lists to SSRS. In addition, the survey team was dedicated to ensuring that members of the deaf community would also be able to participate in the survey. During the field period, UJA-Federation supplied a list of deaf members of the New York-area Jewish community. SSRS e-mailed invitations and reminders to 62 individuals who had previously been identified as both Jewish and deaf, requesting their participation in the study by completing a hard copy version of the survey. Three deaf respondents completed the survey.

53 The American Association for Public Opinion Research. 2011.

Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys. Deerfield, IL: AAPOR. Available as PDF at http://www.aapor.org/AM/Template.cfm?Section=Standard_Definitions2&Template=/CM/ContentDisplay.cfm&ContentID=3156.

Response Rate

A second measure of survey quality is the response rate, which measures the percentage of potentially working residential numbers that were successfully contacted during the screening process — that is, the interviewer was able to determine if the household was Jewish or non-Jewish.

The overall response rate for the screening phase of the study was 32% calculated using the AAPOR Response Rate 3. Landline interviews attained a response rate of 35%, and cell phone interviews attained a response rate of 30%.

Weighting and Estimation

Perhaps the most critical step in the entire weighting process is the development of household universe estimates. These estimates serve as critical control totals, the gold standard with which data must conform. The process of developing household universe estimates involves determining the estimated number of households that should be included in each of the 56 weighting cells.

Exhibit B-1: **Sample Disposition Eight-County New York Area, Jewish Community Study of New York: 2011**

Disposition	FSL		DJN	Published		Un-Published	Sub-Total Landline	Cell-Phones	Total
	LL	Cell		High	Low				
Eligible, Interview									
Complete	1,858	307	451	1,365	616	401	4,691	995	5,993
Eligible, Non-Interview									
Refusal and Break Off	262	26	56	183	44	62	607	102	735
Break Off	224	25	47	232	132	63	698	159	882
Answering Machine Household	86	43	26	193	36	55	396	195	634
Physically/Mentally Incompetent	11	-	1	9	-	2	23	-	23
Language Problem	25	4	2	58	13	25	123	33	160
Unknown Eligibility, Non-Interview									
Always Busy	109	14	43	425	3,769	650	4,996	496	5,506
No Answer	1,768	510	1,181	7,602	19,469	6,777	36,796	25,723	63,028
Answering Machine	547	136	287	10,219	1,145	2,877	15,075	8,404	23,615
Call Blocking	66	3	3	13	5	20	107	76	186
Household, Unknown If Eligible	763	237	330	7,147	2,118	2,651	13,009	8,956	22,202
No Screener Completed	1,716	338	1,065	5,687	1,264	6,852	16,584	13,256	30,178
Not Eligible									
Fax/Data Line	405	36	174	1,789	8,600	1,258	12,226	3,543	15,805
Nonworking Number	4,019	346	956	10,188	55,779	41,421	112,362	58,574	171,281
Business, Government, Etc.	464	56	154	1,113	5,045	779	7,555	2,326	9,937
No Eligible Respondent	610	368	374	6,962	5,325	8,853	22,124	16,655	39,147
Total Phone Numbers Used	12,933	2,448	5,150	53,184	103,359	72,746	247,372	139,492	389,312
Response Rate 3	40.7%	34.3%	28.7%	20.5%	41.0%	39.4%	34.7%	29.5%	31.9%
Cooperation Rate 3	79.2%	85.8%	81.4%	76.7%	77.8%	76.2%	78.2%	79.2%	78.8%

Sampling Error Estimates

All sample surveys are subject to potential sampling errors, of which two are below.

Household Estimates

The best estimate of the total number of Jewish households in the eight-county New York area is approximately 694,233. At the standard 95% level of confidence used in most survey research, the estimate of the number of Jewish households is accurate within a range of +/- 30,103 households, reflecting a potential sampling error range of approximately +/- 0.23% (1.96 standard errors). While the best estimate of the numbers of Jewish households is 694,233, we can be almost certain that the true Jewish household number is more than 664,130 but less than 724,336 — and most likely close to 694,233.

The potential error range for Jewish household estimates for each county is higher, since the base number of contacts is smaller. For the Bronx, the estimate that 4.3% (30,175) of the eight-county area Jewish households live there is subject to a potential error of +/- 0.3%, while the Brooklyn household estimate of 28.8% (200,186) of Jewish households is subject to a potential error of +/- .7%. See the *Methodology Report* at <http://www.ujafedny.org/jewish-community-study-of-new-york-2011> for county-level detail on standard error and design effect.

Survey Responses

In addition to potential errors in the estimates of the number of Jewish households, the results reported based on survey data answers are also subject to error. In political election surveys, for example, the reported survey findings are always expressed as the probable “percentage,” but a range of possible error is always included. These sampling errors are a function of both the sample design and the overall sample size, as well as the sample size of subcategories being analyzed.

For the Jewish Community Study of New York: 2011, the responses of Jewish household respondents to the interview questionnaire are also subject to potential sampling error. The maximum sampling error for survey responses for which 5,993 respondents answered a question was +/-2.0% at the traditional 95% confidence level. As an example, survey results (weighted data) indicate that 43% of Jewish households report synagogue or temple membership. Since nearly 6,000 respondents answered this question, the 95% confidence interval for congregation membership in the eight-county New York area based on survey responses (the survey percentage) is 43% +/-2.0%, or between approximately 41% and 45%.

Survey sampling error increases as the sample size decreases. Thus, while the survey data indicates that the percentage of congregation-affiliated households in New York City is 40%, the 95% confidence

interval for New York City congregation membership based on 3,974 respondents is 40% +/- 2.4% (approximately), or between 37% and 43%. For the suburbs (Nassau, Suffolk, and Westchester combined), 50% of households report congregation membership. The 50% survey finding is subject to a potential sampling error of +/-3.4% (just over 2,000 respondents answered this question in the three suburban counties), and the 95% confidence interval is roughly 47% to 53%.

Exhibit B-2 presents the 95% confidence interval estimates by number of interviews completed for the question and the proportion of respondents who answered “yes” or “no” on the question. The greatest potential for sampling error exists, as exhibit E-2 shows, for questions with a fifty-fifty split, with a limited number of completed interviews.

Exhibit B-2: 95% Confidence Interval Estimates by Number of Interviews and Survey Data Percentage, Jewish Community Study of New York: 2011

Completes	Number of Interviews								
	100	200	500	1,000	2,000	3,000	4,000	5,000	6,000
5% or 95%	6.8	4.8	3.0	2.1	1.5	1.2	1.1	0.9	0.9
10% or 90%	9.3	6.6	4.2	2.9	2.1	1.7	1.5	1.3	1.2
20% or 80%	12.4	8.8	5.5	3.9	2.8	2.3	1.9	1.7	1.6
30% or 70%	14.2	10.0	6.3	4.5	3.2	2.6	2.2	2.0	1.8
40% or 60%	15.2	10.7	6.8	4.8	3.4	2.8	2.4	2.1	1.9
50%	15.5	10.9	6.9	4.9	3.5	2.8	2.4	2.2	2.0

The standard errors in the above tables have already been adjusted for a 95% confidence interval by multiplying the initially calculated standard error by 1.96 and then by adjusting the resulting sampling error upward to reflect a design effect of 2.5. Based on the sample size and the actual survey percentage, the 95% confidence interval would be the survey percentage plus or minus the 95% confidence level number shown in the table.

If a survey question was answered “yes” by 40% of approximately 2,000 respondents, the 95% confidence interval would be 40% +/- 3.4%.

Comparisons of 1991, 2002, and 2011 Studies

In addition to the statistical portrait of the Jewish community provided by the Jewish Community Study of New York: 2011, the data from the 2011 study has been compared with the data from the 1991 New York Jewish Population Study and the Jewish Community Study of New York: 2002 to provide some insight into trends over time. While the specific sampling methodologies employed in the 1991, 2002, and 2011 studies are not identical, the sampling methodologies are sufficiently comparable and, therefore, the comparisons between the three studies are valid. All three studies used random sampling methods that were state of the art at the time of the survey, and all studies used very similar definitions of who is Jewish and what is a Jewish household. Thus, we believe that the differences between the data from all the studies reflect real differences, within the context of sampling error. Given sampling error for the three studies, when all survey respondents are included in an analysis, a difference in results of at least 5% to 6% is the minimum required to assert a real difference over time. Differences of at least 10% would be preferable for policy decisions that are based on trend analysis.

Geographic Analysis: Criteria Used to Select Primary Areas⁵⁴

We had a series of meetings and consultations with local experts who helped us identify ZIP code clusters regarded as having some cultural affinity, and which we could aggregate and treat as primary areas of Jewish residence. While it was desirable to retain 2002 ZIP code groupings, we also took into account whether an area had expanded since 2002 (for example, Williamsburg's Jewish population has expanded into an adjoining ZIP code), or whether greater segmentation was possible now compared with 2002 (for example, being able to define four areas in Westchester, instead of just three).

When we finalized the list of geographic areas, we calculated the 90% confidence intervals for Jewish households to determine which areas could sustain the presentation of more extensive demographic analyses (see exhibit B-3). As a consequence of these calculations, we established a threshold for an area to be considered a primary area; specifically, we defined areas with margins of error of 14 or greater as not sufficiently statistically robust to permit an internal analysis. For this reason, there are a few areas (for example, Northeast Bronx) that have large Jewish population numbers but nevertheless were not deemed to be a primary area. Areas that are not primary areas are italicized in exhibit B-3.

⁵⁴ For a full presentation of the research methods used to generate geographic information, see: UJA-Federation of New York. 2012. "Appendix E: Research Methodology," in *The Jewish Community Study of New York: 2011 Geographic Profile*. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/get/460327>.

Exhibit B-3: **Unweighted Count of Interviews and Weighted Margins of Error at the 90% Confidence Interval for a 50-50 Answer Split, by Area, Jewish Community Study of New York, 2011**

Areas	Unweighted Count of Interviews	Weighted Margin of Error: 50-50
Riverdale-Kingsbridge	227	6%
Northeast Bronx	79	14%
Bensonhurst/Gravesend/Bay Ridge	143	11%
Kings Bay/Madison	106	10%
Borough Park	243	7%
Coney Island/Brighton/Sheepshead Bay	239	9%
Flatbush/Midwood/Kensington	263	7%
Williamsburg	121	11%
Brownstone Brooklyn	91	11%
Crown Heights	34	23%
Canarsie/Mill Basin	70	18%
Lower Manhattan East	200	9%
Lower Manhattan West	170	9%
Upper East Side	267	7%
Upper West Side	348	6%
Washington Heights	104	14%
Kew Gardens Hills/Jamaica/Fresh Meadows Area	145	11%
Forest Hills/Rego Park/Kew Gardens Area	208	16%
Flushing/Bay Terrace/Little Neck Area	146	10%
The Rockaways	50	17%
Long Island City/Astoria/Elmhurst Area	64	20%
Mid-Staten Island	199	5%
Southern Staten Island	88	8%
Great Neck	117	8%
Roslyn/Port Washington/Glen Cove/Old Westbury/Oyster Bay Area	152	7%
Plainview/Syosset/Jericho Area	142	7%
Merrick/Bellmore/East Meadow/Massapequa Area	157	7%

Exhibit B-3 (continued): **Unweighted Count of Interviews and Weighted Margins of Error at the 90% Confidence Interval for a 50-50 Answer Split, by Area, Jewish Community Study of New York, 2011**

Areas	Unweighted Count of Interviews	Weighted Margin of Error: 50-50
Oceanside/Long Beach/West Hempstead/Valley Stream Area	205	6%
Five Towns	95	8%
Commack/East Northport/Huntington Area	116	8%
Dix Hills/Huntington Station/Melville Area	100	11%
Smithtown/Port Jefferson/Stony Brook Area	111	8%
South-Central Westchester	171	8%
Sound Shore Communities	92	9%
River Towns	126	8%
North-Central and Northwestern Westchester	97	9%

Poverty Questions

Questions related to poverty are reproduced as they appear in the survey instrument.

Exhibit B-4: Survey Questions Related to Poverty

READ: A few final but very important questions. (IF NECESSARY: “Please remember that all information is confidential and totally anonymous.”)

70. Which of these statements best describes your household’s financial situation?
(READ STATEMENTS.)

(IF NECESSARY: “These questions are very important to help plan for the entire New York Jewish community.”)

- 1 Cannot make ends meet
 - 2 Just managing to make ends meet
 - 3 Have enough money
 - 4 Have some extra money
 - 5 Well-Off
- D (DO NOT READ) Don’t know
R (DO NOT READ) Refused

READ TO EVERYONE: “Income is an important factor for planning services for the Jewish community. The categories we will use are quite broad.”

73. In 2010, not including roommates but counting everyone else who lives in the household, was your household income before taxes under \$50,000 or at least \$50,000?
- 1 Under \$50,000
 - 2 At least \$50,000
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused

(READ Q.73R IF Q.73 = D OR R)

- 73R. Please remember that I do not know your name or address. The categories are broad and the information is very important — and confidential.

In 2010, counting everyone who lives in the household (but not roommates), was your household income before taxes under \$50,000 or at least \$50,000?

- 1 Under \$50,000
- 2 At least \$50,000
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.73b IF Q.73 = 2 OR Q.73R = 2)

- 73b. Was it ... ?
- (READ LIST AND ENTER ONE ONLY)
- 3 At least \$50,000 but less than \$100,000
 - 4 At least \$100,000 but less than \$150,000
 - 5 At least \$150,000 but less than \$250,000
 - 6 At least \$250,000
 - D (DO NOT READ) Don't know
 - R (DO NOT READ) Refused

(PN: THIS TEXT SHOULD NOT APPEAR IN THE PROGRAM; INCLUDED HERE FOR EXPLANATORY PURPOSES: POVERTY SEQUENCE (Q.74 SERIES) — FOR 100%, 150%, AND 250% POVERTY LEVELS — USING FEDERAL POVERTY GUIDELINES FOR 2010 EXCEPT FOR A SLIGHT ADJUSTMENT [SIMILAR TO THE POVERTY THRESHOLD] FOR A SENIOR HH WITH ONE OR TWO PEOPLE ONLY, CODES CORRESPOND TO THE FOLLOWING POVERTY LEVELS: 1=100%, 2=150%, 3=250, 4=Above Poverty/Near Poverty)

PN. ONLY ONE QUESTION IS ASKED — DEPENDING ON SIZE OF HOUSEHOLD AND INCOME — THEN RESPONDENT SKIPS TO Q.76 ENTITLEMENTS

**PN: CREATE VARIABLE FOR 65+HH=1 IF ANY ADULTS IN HH ARE AGE 65 OR OLDER ([RESPONDENT AGE=65+ OR Q.15a2=4] OR [SPOUSEAGE=65+ OR Q.16a2=4] OR [Q.18a=65+ or Q.18a1=4 FOR ANY ADULT IN HH]);
ELSE 65+HH=0**

(ASK Q74-1 IF HH COUNT = 1 AND [Q.73 = 1 OR Q.73R=1] AND 65+HH=0)

74-1. Was your total household income in 2010 under \$11,000, between \$11,000 and \$16,500, between \$16,500 and \$28,000, or at least \$28,000?

- 1 Under \$11,000
- 2 Between \$11,000 and \$16,500
- 3 Between \$16,500 and \$28,000
- 4 At least \$28,000
- R (DO NOT READ) Refused

(ASK 74-1S IF HH COUNT = 1 AND [Q.73 = 1 OR Q.73R=1] AND 65+HH=1)

74-1S. Was your total household income in 2010 under \$10,000, between \$10,000 and \$15,000, between \$15,000 and \$26,000, or at least \$26,000?

- 1 Under \$10,000
- 2 Between \$10,000 and \$15,000
- 3 Between \$15,000 and \$26,000
- 4 At least \$26,000
- R (DO NOT READ) Refused

(ASK Q74-2 IF HH COUNT = 2 AND [Q.73 = 1 OR Q.73R=1] AND 65+HH=0)

74-2. Was your total household income in 2010 under \$14,000, between \$14,000 and \$21,000, between \$21,000 and \$36,000, or at least \$36,000?

- 1 Under \$14,000
 - 2 Between \$14,000 and \$21,000
 - 3 Between \$21,000 and \$36,000
 - 4 At least \$36,000
- R (DO NOT READ) Refused

(ASK Q74-2S IF HH COUNT = 2 AND [Q.73 = 1 OR Q.73R=1] AND 65+HH=1)

74-2S. Was your total household income in 2010 under \$13,000, between \$13,000 and \$19,000, between \$19,000 and \$32,000, or at least \$32,000?

- 1 Under \$13,000
 - 2 Between \$13,000 and \$19,000
 - 3 Between \$19,000 and \$32,000
 - 4 At least \$32,000
- R (DO NOT READ) Refused

(ASK Q74-3 IF HH COUNT = 3 AND [Q.73 = 1 OR Q.73R=1])

74-3. Was your total household income in 2010 under \$18,000, between \$18,000 and \$27,000, between \$27,000 and \$45,000 or at least \$45,000?

- 1 Under \$18,000
 - 2 Between \$18,000 and \$27,000
 - 3 Between \$27,000 and \$45,000
 - 4 At least \$45,000
- R Refused

(ASK Q74-4 IF HH COUNT = 4 AND [Q.73 = 1 OR Q.73R=1])

74-4. Was your total household income in 2010 under \$22,000, between \$22,000 and \$33,000, or at least \$33,000?

- 1 Under \$22,000
 - 2 Between \$22,000 and \$33,000
 - 3 At least \$33,000
- R Refused

(ASK Q74-5 IF HH COUNT = 5 AND [Q.73 = 1 OR Q.73R=1])

74-5. Was your total household income in 2010 under \$25,000, between \$25,000 and \$38,000, or at least \$38,000?

- 1 Under \$25,000
 - 2 Between \$25,000 and \$38,000
 - 3 At least \$38,000
- R Refused

(ASK Q74-6 IF HH COUNT = 6 AND [Q.73 = 1 OR Q.73R=1])

74-6. Was your total household income in 2010 under \$29,000, between \$29,000 and \$44,000, or at least \$44,000?

- 1 Under \$29,000
 - 2 Between \$29,000 and \$44,000
 - 3 At least \$44,000
- R Refused

(ASK Q74-7 IF HH COUNT = 7 AND [Q.73 = 1 OR Q.73R=1])

74-7. Was your total household income in 2010 under \$33,000 or at least \$33,000?

- 1 Under \$33,000
 - 2 At least \$33,000
- R Refused

(ASK Q74-8 IF HH COUNT = 8 AND [Q.73 = 1 OR Q.73R=1])

74-8. Was your total household income in 2010 under \$37,000 or at least \$37,000?

- 1 Under \$37,000
 - 2 At least \$37,000
- R Refused

(ASK Q74-9 IF HH COUNT = 9+ AND [Q.73 = 1 OR Q.73R=1])

74-9. Was your total household income in 2010 under \$41,000 or at least \$41,000?

- 1 Under \$41,000
 - 2 At least \$41,000
- R Refused

(ASK Q75-4 IF HH COUNT=4 AND Q.73B=3)

75-4. A quick question: Was your total household income in 2010 under \$55,000 or at least \$55,000?

- 3 Under \$55,000
 - 4 At least \$55,000
- R Refused

(ASK Q75-5 IF HH COUNT=5 AND Q.73B=3)

75-5. A quick question: Was your total household income in 2010 under \$64,000 or at least \$64,000?

3 Under \$64,000

4 At least \$64,000

R Refused

(ASK Q75-6 IF HH COUNT=6 AND Q.73B=3)

75-6. A quick question: Was your total household income in 2010 under \$73,000 or at least \$73,000?

3 Under \$73,000

4 At least \$73,000

R Refused

(ASK Q75-7 IF HH COUNT=7 AND Q.73B=3)

75-7 A quick question: Was your total household income in 2010 under \$83,000 or at least \$83,000?

3 Under \$83,000

4 At least \$83,000

R Refused

(ASK Q75-8 IF HH COUNT=8 AND Q.73B=3)

75-8 Was your total household income in 2010 under \$55,000, between \$55,000 and \$92,000 or at least \$92,000?

2 Under \$55,000

3 Between \$55,000 and \$92,000

4 At least \$92,000

R Refused

(ASK Q75-9 IF HH COUNT=9+ AND Q.73B=3)

75-9 Was your total household income in 2010 under \$61,000 or at least \$61,000?

2 Under \$61,000

3 At least \$61,000

R Refused

(ASK Q.76-1 IF:

IF Q.73 = 1 OR Q.73R=1 OR

(Q.73b = 3 AND HH COUNT = 3, 4 5) OR

(Q.73b = 4 AND HH COUNT = 6+) OR

Q.73 = D,R AND Q.73R = D,R (REFUSED INCOME) AND Q.70 = 1 OR 2) (SAY
“CANNOT MAKE ENDS MEET” OR “JUST MANAGING TO MAKE ENDS MEET”)

OR

Q.73=2 AND Q.73R=2 AND Q.73b=D,R AND HH COUNT=3+ AND Q.70 = 1 OR 2)

(SAY “CANNOT MAKE ENDS MEET” OR “JUST MANAGING TO MAKE ENDS MEET”)

INSERT VERBIAGE IN PARENS IF Q.17=2+

76-1 Do you (or does anyone in your household) receive any benefits from the government, such as Social Security payments, food stamps, Child Health Plus, housing assistance, or daycare vouchers?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK 76-2 IF 76-1=1)

76-2 Which public benefits do you receive?

(READ LIST; ACCEPT MULTIPLES RESPONSES)

1 Social Security payments

2 Medicare

3 Food stamps (or SNAP — Supplemental Nutrition Assistance Program)

4 Medicaid

5 Children's Health Plus

6 Section 8 or public housing

7 Daycare subsidies

8 Supplemental Security Income (SSI)

9 Other

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

55. In the past 12 months, did you (or anyone else in the household) seek (INSERT ITEM) ... ?
(IF NEEDED: “We’re talking about services or help from an organization or a human-service agency.”)
- 1 Yes
 - 2 No
 - D (DO NOT READ) Don’t know
 - R (DO NOT READ) Refused
- a. Services for an adult who is 70 or over in your household? (INTERVIEWER NOTE: THIS COULD INCLUDE RESPONDENT, SPOUSE, OR ANOTHER ADULT IN THE HH WHO IS 70+)
 - b. Services for an adult of any age with a disability?
 - c. Help for a child who has a physical, developmental, or learning disability or other special needs?
 - d. Help in finding a job or choosing an occupation?
 - e. Help in coping with a serious or chronic illness? (IF ASKED: “Excluding medical services”)
 - f. Help with food or housing?

(ASK Q.56 FOR EACH YES IN Q.55a-f)

(ASK Q.56 IMMEDIATELY AFTER EACH CODE (“YES”) IN Q.55(a-f))

56. How easy or difficult was it to get the (INSERT ITEM). Was it (READ LIST)?
- 1 Very difficult
 - 2 Somewhat difficult
 - 3 Somewhat easy
 - 4 Very easy
 - D (DO NOT READ) Don’t know
 - R (DO NOT READ) Refused

(SCRAMBLE IN SAME ORDER AS Q.55 SERIES)

- a. Services for the adult who is 70 or over?
- b. Services for the adult with a disability?
- c. Help for a child with a physical, developmental, or learning disability or (other) special needs?
- d. Help in finding a job or choosing an occupation?
- e. Help in coping with a serious or chronic illness?
- f. Help with food or housing?

INSERT “or your spouse” IF Q.12=1

INSERT :or your partner” IF Q.12=2

(ASK Q57a IMMEDIATELY AFTER Q.56a IF Q55a = 1)

57a. Can you tell me which type or types of services were sought for the adult who is 70 or over in your household? Was it for ... (INSERT ITEM)?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

- a. Home care (IF NECESSARY, READ: “By home care, we are referring to services provided in your home by nurses, home health aides, home attendants, housekeepers and or companions to help this adult remain living independently in your home.”)
- b. Nursing home or assisted living
- c. Transportation
- d. Dealing with dementia or Alzheimer's

Poverty-Level Calculations

For all households where the respondent answered the questions on income, poverty-level calculations for the 150% and 250% level were not only easy to calculate but also precise, based on the sequences in the questionnaire (questions 74-1 through 75-9).

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

The nonresponse rate for the initial income question among completed survey interviews for the Jewish Community Study of New York: 2011 was 22%; in 2002, the comparable percentage was 19%.

Imputing Income

In 78% (weighted) of households, respondents provided answers to the question on household income with the following distribution.

Exhibit B-5: **Income Distribution Without Imputation**

Income	Number of Households	Percent
Under \$50,000	238,000	34%
\$50,000–\$99,999	138,900	20%
\$100,000 or More	166,100	24%
Subtotal	543,000	78%
Missing	151,200	22%
Total	694,200	100%

Thus, in just under 22% (weighted) of the missing cases, we needed to impute income.

We undertook the imputation through a series of adjustments.

In this first adjustment, where income is missing, income is assumed to equal under \$50,000 if two of the following items are scored positively:

- 1) The respondent feels they cannot make ends meet.
- 2) The household receives any of nine forms of public assistance.⁵⁵

In other words, a household would qualify if the respondent named two forms of public assistance or if the respondent named one form and answered that they cannot make ends meet.

All households that did not qualify as low income (incomes under \$50,000) were analyzed in a second round. We created a low-income index in which respondents received one point for each of the following answers:

- The respondent is a student, has a disability, or is a homemaker.
- The respondent's educational attainment does not go beyond high school.
- The household made no charitable donations.
- The respondent is age 85 or over.

If the index assumed a value of 3 or 4, then income was imputed as \$50,000 or less.

⁵⁵ Eight types of public benefits identified in chapter 4 plus an "other" category.

The remaining missing cases were assigned a value on imputed income into low income (under \$50,000), medium income (\$50,000 to \$99,000), or one of several levels of higher income (\$100,000, \$150,000, or \$250,000 or more) based on their combined answers to the following:

- Married or not married — marriage is associated with higher levels of income.
- Total amount donated to all charities — the greater the amount given to charity, the higher the income.
- Subjective assessment of financial condition — the more self-sufficient the household, the higher the income.

By comparing the answer patterns to these three questions of people who did answer the income question (or who had been assigned in the previous two rounds of imputation) to those who did not, it is possible to assign a median income to those who did not answer the income question.

The result of these imputations produces the following distribution.

Exhibit B-6: Income Distribution With Imputation

Income	Number of Households	Percent
Under \$50,000	291,800	42%
\$50,000–\$99,999	190,900	28%
\$100,000 or More	211,600	30%
Total	694,200	100%

Poverty Status Not Known

Using imputed income and household size, it was possible to assign most households to a poverty status. Even after imputing income, there were some households with insufficient detailed income information to assign them to a poverty status. About 3% of the households are in “poverty status not known.”

Poverty Data Analysis

The Jewish Community Study of New York: 2011 uses statistical margins of error for various sample sizes as guidelines, but as in previous reports, this report did not employ statistical tests to measure subgroup or small area differences. As a policy report, the focus is on using informed judgment in reporting trends and policy impact, rather than reporting strict statistical significance. Because small geographic areas and small subgroups can have higher sampling errors, it is important to exercise caution when discussing small levels of observed change or difference. For this reason, when observed differences are in the +/-1% or +/-2% range, this difference is represented as no change or no difference. Observed differences in the +/-3% or +/-4% range are viewed as “slight changes.” Larger differences are described in accordance with the degree of difference.