The estimate of the income distribution of the Jewish population of New York City is based on the main on data from the Current Population Survey conducted by the Bureau of the Census on the 1970 income distribution of the city's population. While the methodology used probably results in an underestimation of Jewish income and, therefore, an overestimate of the Jewish poor, the data describe with some reality the economic situation of the Jewish community. Some major findings are as follows: 140,300 families including 272,000 individuals, or 15.1 percent of the Jewish population of 1.8 million in the city are poor or near poor; 190,300 families including 423,000 individuals are between the near poverty level and the Bureau of Labor Statistics (BLS) moderate level of living--these equalling almost a quarter of the Jewish population and constitute the Jewish working class; 512,400 families including over one million individuals, about 60 percent of the Jewish population have incomes above the BLS moderate level including 343,700 families with incomes above the BLS higher standard of living. About half the Jewish poor and near poor are aged individuals or couples. About two fifths are three to five person families including female headed households, some headed by an aged or ill or disabled person and some by Hassidic Jews with limited earning capacity. (Author/JM)
NEW YORK'S JEWISH POOR AND JEWISH WORKING CLASS

Economic Status and Social Needs

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

Prepared for:

THE FEDERATION OF JEWISH PHILANTHROPIES OF NEW YORK

Study Staff:

Blanche Bernstein - Director of Research
Richard Schwartz - Research Associate
Bahk Sang - Research Associate

CENTER FOR NEW YORK CITY AFFAIRS
NEW SCHOOL FOR SOCIAL RESEARCH

November 1972
November 22, 1972

Mr. Sanford Solender
Executive Vice Chairman
Federation of Jewish Philanthropies
130 East 59th Street
New York, New York

Dear Mr. Solender:

I am pleased to transmit to you the study we have done under the contract between the Federation of Jewish Philanthropies and the Center for New York City Affairs. This study entitled New York's Jewish Poor and Jewish Working Class: Economic Status and Social Needs consists of two parts: The Income Distribution of the Jewish Population of N.Y.C. and the Unmet Needs of the Jewish Working Class.

Sincerely yours,

Henry Cohen
Dean
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PART I
THE INCOME DISTRIBUTION
OF THE
JEWISH POPULATION
OF
NEW YORK CITY
SUMMARY

The estimate of the income distribution of the Jewish population of New York City is based in the main on data from the Current Population Survey conducted by the U.S. Bureau of the Census on the 1970 income distribution of the city's population. While the methodology used probably results in an underestimation of Jewish income and, therefore, an overestimate of the Jewish poor, the data describe with some reality the economic situation of the Jewish community.

The major findings are:

- 140,300 families including 272,000 individuals, or 15.1 percent of the Jewish population of 1.8 million in the city, are poor or near poor.

- 190,300 families including 423,000 individuals are between the near poverty level and the Bureau of Labor Statistics (BLS) moderate level of living. These equal almost a quarter of the Jewish population and constitute the Jewish working class.

- 512,400 families including over one million individuals, about 60 percent of the Jewish population have incomes above the BLS moderate level including 343,700 families with incomes above the BLS higher standard of living.

- About half the Jewish poor and near poor are aged individuals or couples. About two fifths are three to five person families including female headed households, some headed by an aged or ill or disabled person and some by Hassidic Jews with limited earning capacity. About eight percent are
families of six or more persons, including the large Hassidic families.

It is recommended that Federation undertake to expand its help to the Jewish poor and near poor by

- Undertaking an information campaign, directed especially toward the aged, to apprise them of their rights to assistance under various public programs.
- Providing technical assistance to the aged and other Jewish poor in dealing with the complexities of application forms and other bureaucratic obstacles.
- Developing a network of neighborhood centers in areas of concentration of the Jewish poor to provide services and referrals.
In our pluralistic society, services to people are provided in various ways - through governmental agencies - federal, state, or local, or through voluntary agencies, organized on a non-sectarian or a sectarian basis, and, of course, through the private market system. New York City is especially marked by diversity reflecting its history as the port of entry for millions of immigrants over the decades and into the present. While government bears responsibility for all the people in the city, many organizations have developed which have a special concern for one or another ethnic or religious group - and many members of these groups look to particular organizations for some of the services they need.

But while we recognize diversity and welcome a variety of organizations to serve different ethnic and religious groups, we are also governed by the ideal of treating all citizens alike without regard to race or religion. This conflict reflects itself in the statistics we keep. Our history and the recognition in recent decades of the necessity of taking action to ameliorate the economic and social problems of Blacks has led to the provision of an enormous variety of statistics by race - white and non-white and, more recently, to separate data for Puerto Ricans and other Spanish speaking groups. But except for the special 1957 census, the reluctance to differentiate by religious group has led to an almost total absence of officially gathered data by religion. As a result, each sectarian agency seeking to plan its services is left with the difficult task of estimating the size and the economic and social condition of its constituency - or alternatively, of planning exclusively by ear. But planning by ear can lead
to mistakes - a majority can drown out the sounds of distress from the minority and lead to the belief that the minority is only miniscule. Or the reverse can happen - a small minority can by shouting make itself sound larger than it is, and successfully press its case to the detriment of others in equal, if not more serious need, who do not know how to organize.

The preparation of this estimate of the income distribution of the Jewish population in New York City for the Federation of Jewish Philanthropies was undertaken to provide a sounder basis for communal planning than has heretofore been available. An important component of Federation's mission is to help the less advantaged in the Jewish community. The question is - how many are there in the disadvantaged group, and what are their characteristics in terms of age and size of family. These are the questions this study has sought to answer. At the same time, since Federation obtains its philanthropic resources basically from the Jewish community, it is important to know how many reasonably well-off or well-to-do families are in the Jewish community who can be expected to contribute to helping the less advantaged. And, finally, it is important to know how many are in the middle - not poor enough to qualify for many public programs - not well off enough to be significant contributors to Federation but a large sector of the Jewish community which needs service from Federation agencies. Thus, this study sought to determine not only how many of the Jewish community are poor but the distribution of the total Jewish community by income and levels of living.

Limitations of the Data

As indicated above, neither the U.S. Bureau of the Census nor any
other of the data gathering agencies at the various levels of government obtain data by religious affiliation, or identification or whatever phrase may be most appropriate to indicate those who consider themselves part of the Jewish population of the City. It is, therefore, necessary to estimate the income distribution of the Jewish population. The methodology used in making these estimates is described in detail in Appendix I but certain general observations are necessary for an understanding of the limitations of the data.

The principal basis for the estimates is the data obtained from Current Population Survey conducted by the U.S. Bureau of the Census in March, 1971 on the income distribution in 1970 of the population in New York City, by whites and non-whites and by size of family. These data, like all survey data, tend to underestimate income for a variety of reasons. By definition, capital gains (or losses) are not included, an omission which particularly affects the upper income range. Among lower income groups, if the wage earner has several jobs during the year, he may not accurately remember his total earnings. At all income levels, there is a tendency to underreport income from dividends, interest, and rents. Finally, incomes of the self employed tend to be underestimated. Thus, according to census analysts, the underestimation of family income may range from 10 to 20 percent, affecting especially the lower and upper ends of the income scale. Despite these limitations it must also be said that the CPS data for New York City are generally considered the most reliable available especially for the years between the decennial censuses.

Secondly, it must be noted that the data refer to annual income and do not include resources. Thus, the level of living achieved by families at the lower end of the income scale may be higher than indicated by the amount of income alone - if resources are available and can be used. Both the
underestimation of income, common to all surveys, and the impact of excluding resources would, of course, influence estimates of income for any segment of the City's population.

Thirdly, and specifically related to the estimate of the income distribution of the Jewish population, it must be noted that while the CPS income distribution of white families was adjusted to reflect the heavier concentration of Jews in the professional-technical and managerial-administrative posts, that is in the higher paying occupations, it has not been possible to take account of the possibility that there is a higher average number of wage earners in Jewish than in non-Jewish white families. If, in fact, Jewish families do have a higher average number of wage earners, the data presented in this study, underestimate Jewish incomes.

Fourthly, we have estimated the Jewish population of the city at 1,800,000 and this may be high. The percentage distributions shown in Tables I and III would not be affected even if the actual figure were lower, but the numbers shown at the various levels of living in Table IV would be overestimates to the same degree that the total Jewish population may be overestimated.

Finally, in establishing the poverty level at the welfare standard prevailing in New York State in 1970, before the 10 percent cut instituted by the Legislature for all welfare clients other than aged, blind, or disabled recipients, a larger number are included below the poverty (or the near

---

1) Adjusted, as indicated in the Appendix on methodology, for taxes and work expenses as appropriate.
poverty level) than would be included if the current welfare standard in New York were used as the criterion of poverty.

In contrast to the various factors noted above which tend to underestimate Jewish incomes and, therefore overestimate the numbers at the lower levels of living, is the fact that neither the welfare standard nor the cost of the BLS lower, moderate or higher standards of living take account of the needs of orthodox Jews for kosher food which is more expensive than non-kosher food or for other related expenses. Nor do these standards allow for the cost of education in Jewish schools, again a matter of great importance to the orthodox.

In general, however, the methodology used probably results in an underestimation of Jewish income and, therefore, in an overestimate rather than an underestimate of the Jewish poor. It should also be noted that the data are for 1970, a recession year. Unemployment was higher than it is currently and while the Jewish community may have been less affected than others, partly because of its higher proportion of aged on fixed incomes, it was certainly affected to some extent. The situation in 1972 is somewhat better. In sum, the estimates which are described below are not precise but they do describe with some reality the economic situation of the Jewish community in the city.

The Distribution of Income in the Jewish Community

Table I presents the distribution of Jewish families by income and size of family ranging from the one person family (or unrelated individual) up to families of six or more. While the data are shown by $1,000 intervals, there is a substantial margin of error in such detailed figures, particularly among the larger size families of five or six or more persons who are
relatively few in number and, therefore, only a small part of the total sample. Greater reliability attaches to the data when the income intervals are grouped into under $4,000, $4,000 - $7,000, etc., as is done in Table I.

Median income for all Jewish families of two or more equals $11,885, ranging from $10,738 for the two person family up to a peak of $13,710 for the four person family, reflecting the increasing maturity of the family head and higher earning power as the size of the family increases. It then levels off for the larger size families.

As is usual in the city's population as a whole, the median income for the one person family is very much lower than for families of two or more; the estimate for Jewish one person families is $4,874. The one person family contains a wide variety of types - the aged widow or widower, the divorced (or separated) man or woman without children, those who never married, and the not yet married young adult just beginning his working career.

The Distribution of Jewish Families by Levels of Living

The level of living achieved by any family is determined, not only by its income but by the size of the family. For example, the poverty level ranges from $2,300 for a one person family to $6,700 for a family of six or more (average 6.5). Similarly, the cost of the BLS lower level of living equals $2,600 for the one person family and $7,000 for the large family (Table II). In Table III, therefore, all Jewish families are distributed into six categories - under the poverty level, between poverty and near poverty (i.e. an amount equal to 1.25 times the poverty level), between near poverty and the lower BLS level, etc., with the sixth category including those with incomes above the BLS higher living standard ($18,500 for a family of four in 1970 prices).
### Table I

**Percent Distribution of Jewish Families by Income and Size of Family in N.Y.C., 1970**

<table>
<thead>
<tr>
<th>Income Class</th>
<th>Unrelated Individuals</th>
<th>All families of 2 or more</th>
<th>Size of Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>All Classes</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Under - $1,000</td>
<td>3.6</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>1,000 - 1,999</td>
<td>15.8</td>
<td>1.7</td>
<td>2.5</td>
</tr>
<tr>
<td>2,000 - 2,999</td>
<td>11.9</td>
<td>3.1</td>
<td>4.2</td>
</tr>
<tr>
<td>3,000 - 3,999</td>
<td>11.1</td>
<td>4.9</td>
<td>5.3</td>
</tr>
<tr>
<td>(Under - 4,000)</td>
<td>(42.4)</td>
<td>(10.3)</td>
<td>(13.0)</td>
</tr>
<tr>
<td>4,000 - 4,999</td>
<td>8.7</td>
<td>5.2</td>
<td>5.8</td>
</tr>
<tr>
<td>5,000 - 5,999</td>
<td>5.4</td>
<td>5.3</td>
<td>6.5</td>
</tr>
<tr>
<td>6,000 - 6,999</td>
<td>4.6</td>
<td>5.3</td>
<td>6.7</td>
</tr>
<tr>
<td>(4,000 - 6,999)</td>
<td>(18.7)</td>
<td>(15.8)</td>
<td>(19.0)</td>
</tr>
<tr>
<td>7,000 - 7,999</td>
<td>6.1</td>
<td>5.1</td>
<td>4.9</td>
</tr>
<tr>
<td>8,000 - 8,999</td>
<td>5.1</td>
<td>4.5</td>
<td>3.7</td>
</tr>
<tr>
<td>9,000 - 9,999</td>
<td>6.0</td>
<td>4.8</td>
<td>5.8</td>
</tr>
<tr>
<td>(7,000 - 9,999)</td>
<td>(17.2)</td>
<td>(14.4)</td>
<td>(14.4)</td>
</tr>
<tr>
<td>10,000 - 12,499</td>
<td>8.9</td>
<td>12.6</td>
<td>12.2</td>
</tr>
<tr>
<td>12,500 - 14,999</td>
<td>4.3</td>
<td>13.0</td>
<td>11.4</td>
</tr>
<tr>
<td>15,000 - 24,999</td>
<td>8.5</td>
<td>22.8</td>
<td>18.6</td>
</tr>
<tr>
<td>25,000 and over</td>
<td>11.1</td>
<td>11.4</td>
<td>8.0</td>
</tr>
<tr>
<td>Median Income</td>
<td>$4,874</td>
<td>$11,885</td>
<td>$10,738</td>
</tr>
</tbody>
</table>
In order to calculate how many families and individuals are represented by these percentages, it is necessary to know not only the total Jewish population but its distribution by family size. One of the intriguing facts which comes out of this analysis is that among Jewish families of two or more persons, more than half are two person families, a far higher proportion than prevails among other white families in the city. The two person family includes both the young, relatively newly formed family, and the older couples whose children have grown up and moved out of the family household, and, of course, those couples who did not have children. But the high proportion of two person Jewish families reflects the fact that significant numbers of Jewish families with children move to the suburbs. Thus, the Jewish population in the city contains a higher proportion of older people - those in their 50's and early 60's as well as those 65 years of age or older - than does the city's population as a whole.

Table IV presents the data on the number of families and the number of individuals in these families who are at the six levels of living from under the poverty level to above the BLS higher living standard. It indicates that of the total Jewish population of 1.8 million in New York City, a) 191,000 or 10.6 percent, are at or below the poverty level b) an additional 81,000 or 4.5 percent, are between the poverty and the near poverty levels c) thus a total of 272,000 individuals or 15.1 percent of the total
### Table II

**Costs of Levels of Living in New York City, by Size of Family, in 1970 Prices**

*in dollars*

<table>
<thead>
<tr>
<th>Levels of Living</th>
<th>Size of Family</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty&lt;sup&gt;a&lt;/sup&gt;)</td>
<td>2,300&lt;sup&gt;d&lt;/sup&gt;)</td>
<td>3,000</td>
<td>3,700</td>
<td>4,800</td>
<td>5,400</td>
<td>6,700</td>
<td></td>
</tr>
<tr>
<td>Near Poverty&lt;sup&gt;b&lt;/sup&gt;)</td>
<td>--&lt;sup&gt;b&lt;/sup&gt;)</td>
<td>3,800</td>
<td>4,600</td>
<td>6,000</td>
<td>6,800</td>
<td>8,400</td>
<td></td>
</tr>
<tr>
<td>Lower&lt;sup&gt;c&lt;/sup&gt;)</td>
<td>2,600</td>
<td>4,300</td>
<td>5,800</td>
<td>7,200</td>
<td>8,500</td>
<td>10,000</td>
<td></td>
</tr>
<tr>
<td>Moderate&lt;sup&gt;c&lt;/sup&gt;)</td>
<td>4,400</td>
<td>7,100</td>
<td>9,800</td>
<td>12,100</td>
<td>14,300</td>
<td>16,700</td>
<td></td>
</tr>
<tr>
<td>Higher&lt;sup&gt;c&lt;/sup&gt;)</td>
<td>6,700</td>
<td>10,900</td>
<td>15,000</td>
<td>18,500</td>
<td>21,800</td>
<td>25,500</td>
<td></td>
</tr>
</tbody>
</table>

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<sup>a</sup>) Annual welfare allowance, including rent, in New York City, 1970 (from unpublished table of New York City Dept. of Social Services) adjusted to include applicable federal, state and city taxes and work expenses.

<sup>b</sup>) Poverty level multiplied by 1.25. The poverty level for the one person family when multiplied by 1.25 exceeds the BLS lower level; it is, therefore, left blank.

<sup>c</sup>) U.S. Dept. of Labor, BLS, Budget for an Urban Family or 4 persons, 1969-1970 and Revised Equivalence Scale.

<sup>d</sup>) For adults living in apartment.
Table III

Percent Distribution of Jewish Families by Levels of Living and Size of Family in N. Y. C., 1970

<table>
<thead>
<tr>
<th>Levels of Living</th>
<th>Size of Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Under Poverty Level</td>
<td>23.0</td>
</tr>
<tr>
<td>Between Poverty and Near Poverty Level</td>
<td>-</td>
</tr>
<tr>
<td>Between Near Poverty and Lower Level</td>
<td>3.5</td>
</tr>
<tr>
<td>Between Lower and Moderate Level</td>
<td>19.4</td>
</tr>
<tr>
<td>Between Moderate and Higher Level</td>
<td>13.8</td>
</tr>
<tr>
<td>Above Higher Level</td>
<td>40.3</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Jewish population are near poor or near poor.2) 

d) Between the near poverty level and the BLS lower level of living are 85,500 Jewish individuals and between the lower and moderate level are 337,500 persons. These two groups combined, groups which constitute the Jewish working class, contain 190,300 families of one or more persons and include 423,000 individuals, or almost a quarter (23.5 percent) of the total Jewish population in the city.

e) More than 60 percent of the Jewish population is above the BLS moderate level of living; 418,100 or 23.2 percent are between the moderate and higher levels and 687,300 or 38.2 percent have incomes above the cost of the BLS higher standard of living.

Thus, the majority of the Jewish community in the city are reasonably or very well off but a significant proportion are poor or near poor and these are the subject of special concern.

Who are the Jewish Poor

In order to obtain a better notion of the characteristics of the Jewish poor and near poor, Table V shows the distribution of individuals at each level of living by size of family. Some striking contrasts emerge from this analysis.

2) Estimates developed in 1970 by Ann G. Wolfe, Social Welfare Consultant, American Jewish Committee and presented in a paper entitled "The Invisible Jewish Poor" at the Annual Meeting of the Chicago Chapter of the ASC, June 8, 1971 indicated that 250,000 Jews in New York City are below the poverty level and an additional 150,000 are at the near poverty level, for a total of 400,000. This is substantially in excess of our estimate of 271,600. In our view, Mrs. Wolfe’s estimate is too high. As indicated in the text and the Appendix on methodology, the bias in our estimates is toward the high side and is likely to represent a maximum estimate of the number of Jewish poor and near poor in New York City.
### Table IV

**Distribution of Jewish Families by Levels of Living and Size of Family in N.Y.C., 1970**

(Numbers in Thousands)

<table>
<thead>
<tr>
<th>Levels of Living</th>
<th>Total Number</th>
<th>Total Percent</th>
<th>Size of Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Individuals in All Families</td>
<td>1</td>
</tr>
<tr>
<td>Under Poverty Level</td>
<td>113.9</td>
<td>72.9 10.6 20.5 11.8 4.7 2.4 1.6</td>
<td></td>
</tr>
<tr>
<td>No. of Families</td>
<td>190.8</td>
<td>72.9 41.1 35.5 18.5 12.2 10.6</td>
<td></td>
</tr>
<tr>
<td>No. of Individuals in Families</td>
<td>13.5</td>
<td>10.6 72.9 41.1 35.5 18.5 12.2 10.6</td>
<td></td>
</tr>
<tr>
<td>Between Poverty and Near Poverty Level</td>
<td>26.4</td>
<td>12.4 6.8 2.9 2.6 1.7</td>
<td></td>
</tr>
<tr>
<td>No. of Families</td>
<td>80.8</td>
<td>25.0 20.3 11.6 12.9 11.0</td>
<td></td>
</tr>
<tr>
<td>No. of Individuals in Families</td>
<td>3.1</td>
<td>4.5 25.0 20.3 11.6 12.9 11.0</td>
<td></td>
</tr>
<tr>
<td>Between Near Poverty and Lower Level</td>
<td>33.8</td>
<td>11.1 7.8 6.9 4.0 2.7 1.3</td>
<td></td>
</tr>
<tr>
<td>No. of Families</td>
<td>85.5</td>
<td>11.1 15.6 20.8 16.2 13.5 8.3</td>
<td></td>
</tr>
<tr>
<td>No. of Individuals in Families</td>
<td>4.0</td>
<td>4.8 11.1 15.6 20.8 16.2 13.5 8.3</td>
<td></td>
</tr>
<tr>
<td>Between Lower and Moderate Level</td>
<td>156.5</td>
<td>61.5 49.8 22.1 9.7 10.3 3.1</td>
<td></td>
</tr>
<tr>
<td>No. of Families</td>
<td>337.5</td>
<td>61.5 99.0 66.4 38.9 51.6 20.1</td>
<td></td>
</tr>
<tr>
<td>No. of Individuals in Families</td>
<td>18.6</td>
<td>18.7 61.5 99.0 66.4 38.9 51.6 20.1</td>
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</tr>
</tbody>
</table>
### Between Moderate and Higher Level

<table>
<thead>
<tr>
<th></th>
<th>No. of Families</th>
<th>No. of Individuals in Families</th>
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</thead>
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<tr>
<td>No. of Families</td>
<td>168.7</td>
<td>418.1</td>
</tr>
<tr>
<td>No. of Individuals</td>
<td>20.0</td>
<td>23.2</td>
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### Above Higher Level

<table>
<thead>
<tr>
<th></th>
<th>No. of Families</th>
<th>No. of Individuals in Families</th>
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</thead>
<tbody>
<tr>
<td>No. of Families</td>
<td>343.7</td>
<td>687.3</td>
</tr>
<tr>
<td>No. of Individuals</td>
<td>40.8</td>
<td>38.2</td>
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</table>

### Total

<table>
<thead>
<tr>
<th></th>
<th>No. of Families</th>
<th>No. of Individuals in Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Families</td>
<td>843.0</td>
<td>1,800.0</td>
</tr>
<tr>
<td>No. of Individuals</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

---

a) The poverty level for the one person family when multiplied by the usual formula of 1.25 exceeds the BLS lower level; it is therefore left blank.
Among the 90,800 persons who are below the poverty level, 72,900, or 38.2 percent, are the one person family and these are most likely to be heavily concentrated among the aged. Or put another way, unrelated individuals constitute 17.6 percent of the total Jewish population but they account for 38.2 percent of the poor — more than double their proportion of the population.

While the two person family is not disproportionately represented among the poor or near poor, relative to their share of the total Jewish population, they do constitute another large segment of the Jewish poor and near poor, - 21.5 and 30.9 percent respectively. The two person Jewish family, however, exhibits highly diverse characteristics. While they are a large proportion of the poor, they are also more than proportionately represented among the well-to-do, comprising almost 40 percent of those above the BLS higher living standard.

Since any two person family with a full time wage earner could not fall below the poverty line ($3,000 for a two person family or less than $60 per week) it is fair to assume that the two person families among the poor are the aged living on social security or other pensions. Thus, it appears that approximately 60 percent, or 114,000 of the 191,000 Jewish poor and 31 percent, or 25,000 of the 81,000 near poor are the aged. Combining these groups, the aged constitute just over half of the Jewish poor and near poor. This is not to say, of course, that all Jewish aged are poor. In fact, most of the Jewish aged have incomes well above the near poverty line. Data obtained from the New York City Office of the Aging on the income distribution of the aged living in the poverty areas of New York shows that among Jews even in these areas, almost two-thirds of single person Jewish families are above the BLS lower living standard including
Table V

Percent Distribution of Jewish Population at Various Levels of Living, By Size of Family, N. Y. C., 1970

<table>
<thead>
<tr>
<th>Levels of Living</th>
<th>Size of Family</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6 or More</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Poverty Level</td>
<td>100.0</td>
<td>38.2</td>
<td>21.5</td>
<td>18.6</td>
<td>9.7</td>
<td>6.4</td>
<td>5.6</td>
</tr>
<tr>
<td>Between Near Poverty and Near Poverty Level</td>
<td>100.0</td>
<td>a</td>
<td>30.9</td>
<td>25.1</td>
<td>14.3</td>
<td>16.0</td>
<td>13.6</td>
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<tr>
<td>Between Near Poverty and Lower Level</td>
<td>100.0</td>
<td>13.0</td>
<td>18.2</td>
<td>24.3</td>
<td>18.9</td>
<td>15.8</td>
<td>9.7</td>
</tr>
<tr>
<td>Between Lower and Moderate Level</td>
<td>100.0</td>
<td>18.2</td>
<td>29.3</td>
<td>19.7</td>
<td>11.5</td>
<td>15.3</td>
<td>6.0</td>
</tr>
<tr>
<td>Between Moderate and Higher Level</td>
<td>100.0</td>
<td>10.4</td>
<td>24.5</td>
<td>26.6</td>
<td>26.1</td>
<td>8.4</td>
<td>4.0</td>
</tr>
<tr>
<td>Above Higher Level</td>
<td>100.0</td>
<td>18.6</td>
<td>39.7</td>
<td>20.2</td>
<td>13.0</td>
<td>5.8</td>
<td>2.7</td>
</tr>
<tr>
<td>Total - Percent</td>
<td>100.0</td>
<td>17.6</td>
<td>30.9</td>
<td>21.8</td>
<td>15.8</td>
<td>9.2</td>
<td>4.7</td>
</tr>
<tr>
<td>- Number (000's)</td>
<td>843</td>
<td>317</td>
<td>278</td>
<td>131</td>
<td>71</td>
<td>33</td>
<td>13</td>
</tr>
<tr>
<td>Individuals (000's)</td>
<td>1,800</td>
<td>317</td>
<td>556</td>
<td>393</td>
<td>284</td>
<td>165</td>
<td>85</td>
</tr>
</tbody>
</table>

a) The poverty level for the one person family when multiplied by the usual formula of 1.25 exceeds the BLS lower level; it is therefore, left blank.
about 14 percent who are above the higher level. Among two person aged Jewish families in the poverty areas, more than two-thirds are above the BLS lower living standard and somewhat less than a fifth are above the higher level. 3)

Another group which is disproportionately represented among the poor and near poor are the families of six or more; about 25 percent of all such families are below the near poverty level, a substantially higher proportion than in the smaller size families. They represent 4.7 percent of the total Jewish population but constitute 5.6 and 13.6 percent of the poor and near poor respectively.

The three, four, and five person families though less than proportionately represented among the poor and near poor nevertheless, constitute just over two-fifths (about 111,000 individuals) of the total number in these groups. Some of these families may be headed by an aged person, some may be female headed households, in some the head of household may be ill or disabled, some, as in the case of families of six or more, may be Hassidic Jews whose earning capacity is limited.

In summary, about half the Jewish poor and near poor in New York City are aged individuals or couples; the other half are likely to include female headed households, some households headed by an aged or ill or disabled person and to a lesser degree, the larger families among the Hassidim.

The Jewish Poor and Public Services

Since in this analysis the poverty standard is the same as the public welfare standard in New York City, all families with incomes below

3) Unpublished tables made available by Marjorie Kantor, Director of Research, Office for the Aging, City of New York.
the poverty standard are eligible for welfare, assuming their resources do not exceed the amounts prescribed by N. Y. State regulations,\(^4\) and if on welfare, they are automatically eligible for medicaid. The New York City Department of Social Services does not maintain data on the composition of the caseload by religious group but it is possible to reach some judgement about the proportion of Jewish poor who are on welfare by considering the available data by ethnic group.

As indicated above, approximately 114,000 individuals in Jewish one and two person families fall below the poverty level, and most of these are likely to be aged. In June 1972, a total of 79,538 persons, including all ethnic and religious groups, were on the old age assistance caseload in New York City. It may be roughly estimated that about 67 percent are whites, excluding Puerto Ricans.\(^5\) Thus, only about 53,500 whites of all religious groups are on old age assistance, compared to a possible eligible group of say 100,000 Jewish aged poor alone.

Several reasons have been suggested as to why the aged poor eligible for welfare have not applied for it.\(^6\) They may have assets which would exclude them from eligibility and which they are using up to maintain

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4) Welfare recipients may maintain a reserve of $500 for each member of the family, i.e. $2,000 for a family of four. This amount may be held in cash or in the shape of the face value of a life insurance policy. Home ownership does not make a family ineligible for welfare.

5) This assumes that the composition of the OAS caseload is the same as in the population as a whole, an assumption which balances the generally better economic situation of whites as compared to Blacks or Puerto Ricans against the higher proportion of whites among the aged population in the city.

a better standard of living than their income would allow. They may be receiving help from children who do not want to subject their parents to what they consider the indignity of being on relief, or the aged persons may be suffering in silence either because of their right to accept the indignity of being poor. The possibility of substantial assets is unlikely for many who are below the welfare standard. It is possible, however, that they have a few thousand dollars, enough to make them ineligible for welfare, but a sum which they jealously guard for some future rather than present catastrophe, or to leave to their children or other relatives.

The phenomenon of the aged poor who do not apply for welfare is not confined to the Jewish aged. There is evidence that it is common among all ethnic and religious groups in the city. The benefits lost by their failure to apply for welfare are substantial, since welfare status, in addition to the cash assistance it provides, automatically makes the recipient eligible for medicaid and food stamps, and in case of need, for homemaker services.

The near poor, though not eligible for public assistance are eligible for medicaid. Again data are not available on the composition of the medicaid caseload by religious affiliation, or for that matter by ethnic group. What is known, however, is that of the 1.5 million persons with medicaid cards, 1.25 million are on welfare and only a quarter of a million are the medically indigent. It is possible that many, or even most of the 81,000 Jewish near poor have registered for medicaid; less onus attaches to medicaid than to welfare. But, perhaps the more important point to be made is that there is no absolute income cut-off point for eligibility for...
for medical assistance in New York - it depends on the amount and nature of medical expenses incurred in relation to income. The eligibility criteria are so complicated, however, as to be incomprehensible except to the expert. It appears likely, therefore, that many families with incomes somewhat above the near poor level, as well as some at higher income levels, are not availing themselves of their rights to medical assistance.

Conclusions and Recommendations

The majority of the Jewish community in New York City is reasonably well off economically - about 23 percent have incomes which provide a moderate to a higher standard of living and 38 percent have incomes above the costs of the BLS higher standard. But 15 percent are poor or near poor - about 272,000 Jews, mainly aged, but also children and adults in larger families and some in smaller families.

In this study no attempt was made to assess the total needs of the Jewish poor or to determine, for example, how many aged require care in a home for the aged or a nursing home, or how many families require counseling services. But some needs emerge with stark clarity from the analysis - those with incomes below the poverty levels need more cash, medical assistance and whatever other benefits they are entitled to under existing legislation. The primary responsibility for providing these services and benefits, which are vital to the well being of the poor, belongs to the public agencies. Federation of Jewish Philanthropies can play an important role, however, in informing the Jewish poor of their rights under existing legislation.
It is recommended that Federation undertake an information campaign, directed especially toward the aged, with respect to the benefits available to the poor - and near poor - in the public assistance, food stamp, and medicaid programs.

It is further recommended that Federation undertake, through its appropriate constituent agencies, to assist the poor in dealing with the complexities of application forms and other problems inherent in any public bureaucracy.

It goes without saying that Federation and its constituent agencies must consider what more they can do with their own resources to help the Jewish poor for these people need a wide range of services. It is recommended that Federation, among other programs, undertake the development of a network of neighborhood centers in areas with concentrations of Jewish poor designed to provide service on a local basis where possible and to make referrals to other agencies as appropriate.

In Part II of this report, we turn attention to the quarter of the Jewish population - about 190,000 families including almost 425,000 people - with incomes above the near poverty level but below the BLS moderate standard - the Jewish working class.
PART TWO

UNMET NEEDS OF THE JEWISH WORKING CLASS IN NEW YORK
SUMMARY

The Jewish working class is a declining but significant element of the City's Jewish population representing almost a quarter of the total.

Discussions with leaders of unions which still have substantial numbers of Jewish workers reveal that despite the availability of a wide variety of services from public and voluntary agencies there are many unmet needs. These include the need for

- Low or moderate cost housing in decent neighborhoods
- Additional moderate cost recreational and social programs, as well as social and cultural programs with a Jewish orientation
- Scholarship funds for Jewish youth to permit them to attend City University, or in some cases, private colleges
- Professional union-based information and referral systems
- Family counseling and help with housing, vocational and legal problems

Among Jewish union members now retired or about to retire, stress was placed on the need for

- A retirement counseling program
- A union-based referral and information service
- Creative use of leisure time
- Outreach programs
- Employment programs for the middle-aged and elderly
- Additional nursing homes and homes for the aged
Among recent Jewish immigrants who on the whole are adjusting quickly and doing reasonably well economically, there is need for

- Programs for youth which stress Jewish culture and heritage
- Scholarships for college, made necessary by the fact that immigrant youth are not eligible for City University until after two years of residence in the City.

There are impediments to the delivery of social services to Jewish workers which stem both from the traditional role of unions and the reluctance of Jewish workers to seek help with personal and family problems. These have led to a communication gap between the social agencies and the unions and their members. As a result, Jewish union members, to a considerable extent, are not aware of Federation sponsored services and do not know where to go to obtain the help they need.

The time is ripe for a change in the relationship between Federation and the unions and a reaching out to the Jewish working class. It is recommended that

- A series of exploratory meetings between Federation and union representatives should be initiated to delineate possible areas of cooperation
- Federation, in cooperation with the unions, undertake an informational campaign to inform Jewish workers and their families about Federation sponsored services.
A major purpose of this study was to develop data on the number of Jewish poor in New York City to provide a basis for communal planning to meet their needs. Previous research on income distribution in the City conducted at the Center suggested the possibility that we would not find great numbers of Jewish people who could be considered poor in a technical sense - that is, who are below the officially designated poverty level - except among the aged and among large families. We did anticipate, however, finding a significant number of Jewish families with incomes of, say, from $6,000 - $12,000. This income range - for the four-person family - includes those between the near poverty level ($6,000) and the BLS moderate living standard ($12,134). This anticipation is confirmed by the analysis of the data on Jewish income for New York City. On the basis of the data presented in Part One, about 23.5 percent of the City's Jewish population falls within this range - 190,000 families including about 425,000 adults and children. For the most part, the heads of these families are blue collar and low income white collar workers who, in economic terms, do not fall into the various poverty classifications yet are not as well off as many believe. In many cases, these families may be in need of a variety of social services yet often are either (1) ineligible for free public social service benefits, (2) unable to afford private help, or (3) not knowledgeable about how to obtain needed assistance.

Because we were not in a position to conduct extensive survey research on the needs of this income group, we turned to those organizations and agencies having direct contact with lower income Jewish families, such as
those labor unions who represent the bulk of Jewish workers in the City and, therefore, possess a good deal of knowledge about the needs and problems of these workers. In the course of the research, we interviewed representatives of ten labor unions having significant concentrations of Jewish workers, including the International Ladies Garment Workers Union, The Amalgamated Clothing Workers of America, The Taxi Drivers Union, The Retail and Wholesale Store Clerks Union, among others. In addition, discussions were held with officials of the Central Labor Rehabilitation Council, a union-based counseling and referral service of the Central Labor Council, the New York Association for New Americans, and the Jewish Labor Committee.

Our respondents were asked to describe the economic status of the Jewish workers in their unions and to present their perceptions of the needs and problems of this group. (Appendix II contains a complete list of the groups interviewed as well as a summary of each interview.) It should be pointed out that as this study focussed on the needs of the lower income Jewish working class, we excluded from consideration some unions with large Jewish memberships, such as the United Federation of Teachers and the Typographical Union, because incomes of members of these unions tend to fall outside the income range with which we are concerned.

The Jewish Working Class - A Declining But Significant Group

The number of Jewish workers in New York City employed in industrial, factory, and low white collar work has declined sharply during the past two

1) No precise data on the size of the Jewish membership of any particular union is available. Union officials were asked to make estimates with regard to their own union or local.
decades according to a diverse sampling of some of the City's leading union officials. Whereas during the 1940's and 1950's, in such unions as the ILGWU, the Amalgamated Clothing Workers, the Retail and Wholesale Store Clerks, the Painters Union, among others, Jewish workers approached, and in some cases surpassed, a majority of the total membership, by and large, Jewish workers now account for less than a quarter of the total. Concomitantly, there has been a sharp upsurge in the ratio of Black and Spanish-speaking workers within New York's trade union movement.

In general, union officials report that very few young Jews are entering the trade unions, the major exception apparently being some of the higher paid skilled trades such as electrical work, and, of course, the unionized professions such as teaching. Indicative of this trend was the remark of one union officer: "The Jewish parents used to send us their children and ask us to give them jobs. Now they no longer come."

Consequently, the typical Jewish worker in the union tends to be older, predominantly in his forties or fifties, than workers from most other ethnic groups. In addition, Jews tend to account for a high percentage of the membership of the various retiree groups affiliated with the unions.

Union leaders repeatedly referred to "the disappearance of the Jewish working class" in New York, characterizing the Jewish occupational structure as an inverted pyramid, with the bottom representing the working class. A variety of data confirm the decline, if not the disappearance. For example, the 1957 U. S. Religious Census revealed that three-fourths of all Jewish employed males worked in white collar positions compared to only 35 percent of the total white male population. For Jewish women the figure was even higher. Current data from the National Survey of Jewish Population
indicate that 22.7 percent of Jewish males were in blue collar occupations compared to 45.2 percent of all white males.

While it is undoubtedly true that the Jewish working class is shrinking from year to year, and that Jews as a group attain a relatively high level of educational achievement and are heavily concentrated in the higher occupational categories (e.g., professional, technical, management, white collar), nevertheless there remains a significant residue of Jewish people employed in relatively low paying manual and white collar jobs. It is to this group, where family income for a four person family may range from $6,000 to $12,000, an income group above the various poverty criteria but often in need of a wide range of services to meet important family needs, that we turn our attention. The discussion will focus on (1) the Jewish worker, (2) the Jewish retiree, (3) and the recent Jewish arrival to New York City.

Needs and Problems of the Jewish Worker

While it is a triumph of the obvious to point to the diverse panoply of public and private social welfare agencies designed to serve the people of the City (including, of course, Federation of Jewish Philanthropies and its agencies), it is significant that despite their existence, union leaders and others involved with lower income Jewish workers saw fit to stress a wide variety of unmet needs. The following are the concerns which are identified as being most prominent:

- The need for low or moderate cost good quality housing was

2) It must be recognized that the service needs of the Jewish worker are often not separable from those of other workers.
frequently mentioned as a high priority for the lower income Jewish worker, though this need is by no means limited to Jews. It is common for such workers to be located in transitional or declining neighborhoods from which many are anxious to leave. Apparently, when individual housing needs come to the union's attention, the union brings to bear its own contacts and resources. In many cases, however, unions are simply unable to respond effectively. While union officials were uncertain how an agency like Federation could be helpful in this regard, they seemed interested in holding discussions with Federation officials on the problem.

- The need for additional moderate cost recreational and social programs was frequently cited as a high priority. Given the need to meet such basic obligations as food, housing, and clothing for their families, and the rise in cost of many leisure-time activities, the lower income family finds its opportunities for recreational pursuits narrowly circumscribed. Also contributing to this situation is the fact that the union no longer plays as significant a part in the worker's social life as it has in the past.

With the revival of a strong ethnic consciousness in the nation, many union leaders pointed to the desire of many Jewish workers for social and cultural activities with a distinct Jewish orientation. The Jews generally have lagged behind many other ethnic groups who have already formed their own union-based social and cultural clubs. Union officials indicated they would be receptive to assistance in planning such programming from an agency such as Federation.

- With the soaring costs of a college education, the need for scholarship funds for the children of union members is increasing. While many of these youths undoubtedly attend the tuition-free City University,
there are those who for a variety of reasons prefer to enroll at private universities, both out of town and in the City. In some cases, even attendance at the City University may pose financial problems for the family. Some unions have small amounts of money available for such purposes, but these are by no means adequate to meet the need.

- The need to institute a more professional informational and referral system which would improve upon current ad hoc, informal techniques is apparent. One observer deeply familiar with this problem observed: "So many of these people simply do not know where to go for help." This is not altogether surprising since this working class group, on the whole, has had little experience in dealing with public social welfare bureaucracies (though this may be changing with the growing politicization of blue collar workers) and does not possess the resources, contacts, and knowledge of middle and upper income groups when it comes to obtaining services.

Although the Central Labor Rehabilitation Council is attempting to fulfill this function for those unions affiliated with the Council, and indeed has succeeded in bringing about broader utilization of social services by union members and their families, there still remains a significant gap in this area. The worker's response to referrals obtained through the union is by all accounts reported to be positive. Union leaders evinced strong interest in exploring this problem with an agency such as Federation.

- Another category of need prominently mentioned was that of family-type services - counseling, planning and help with social problems (e.g., housing, vocational, legal). One official believes that many Jewish workers are hiding individual and family problems and failing to obtain the necessary help. He referred specifically to unmarried working women as such a group. In a sense, this need may be more closely linked to the inadequacy of
informational and referral resources within the unions than to a gap in actual service delivery because of what union leaders describe as a lack of knowledge about Jewish oriented family services among their Jewish members.

Need and Problems of Jewish Retirees

Within the unions represented in the interviews, the percentage of Jewish workers in the retiree group is far higher than among the active group of workers, reflecting the fact that it was during the 1930's and 1940's that large numbers of Jewish workers entered the unions; these are the people who are now at the end of their working careers or already retired.

The response to the needs and problems of their retired workers varies from union to union. Generally speaking, most retired workers continue to receive some medical and health benefits, although the scope of such coverage is by no means uniform or as comprehensive as it is for working members. Virtually all unions sponsor or in some way subsidize retiree organizations. Usually these are primarily social or recreational in purpose, although many are active in seeking continuing participation in the affairs of the union and pressuring for increased pensions, opportunities for part-time work, and other benefits. One official remarked: "There is a large segment of our retired workers who remain vigorous and vociferous and who are looking for opportunities to make a contribution and not sit passively on the sidelines." While a few unions permit their retired workers to retain a full-fledged, active membership and make an effort to involve their retirees in constructive opportunities for service, most union leaders admit to shortcomings in this area. Many retirees seem to feel that the union's concern for their interests and welfare is less forcefully expressed than it is for the active workers in the union.
With reference to the needs of retired Jewish workers as identified by leading union officials, the following were accorded high priority:

- Given the variety of problems posed by retirement for the worker, many union officials feel that there is a need for retirement counseling programs which would cushion the worker's adjustment as well as provide him with information concerning benefits, programs, and services for senior citizens. A few unions have initiated such programs and report that they are well received. One official suggested that such a program could also serve as a vehicle to deal with the older Jewish worker's attitude toward accepting public social welfare benefits. (In fact, one union has had a measure of success in this area through the use of group sessions.)

- The need for a union-based referral and information service accessible by phone or personal visit, for retired workers was cited. Such a service could provide informational and practical help in obtaining the benefits of health and welfare programs offered by government and voluntary community resources: for example, Medicaid; Medicare reimbursement; admission to hospital, nursing home or old age home; low-cost housing; homemaker help; visiting nurse service; and legal services. While some unions have such a service, the vast majority do not; they rely on the volunteer counseling of business agents or other personnel most of whom lack the requisite expertise. There was some difference of opinion whether such a service should be centralized (as is the Central Labor Rehabilitation Council) or decentralized through the individual unions.

3) While almost all of the people with whom we spoke stressed the pressing financial needs of this group, they were asked to concentrate on non-pecuniary concerns.
The need to enhance creatively the use of leisure time was assigned a high priority. Retiree clubs and centers, which vary widely in quality and scope, have been developed in most unions. Many of the officials interviewed indicated that they were anxious to improve their retiree programming. One official said that their retirees "don't want another trip to the Amish Country." Among the possibilities they suggested were the expansion of opportunities for active community service, continuing education, and social action. The need for professional help in implementing such activities was acknowledged.

Union leaders expressed concern for the large number of retirees who do not participate in the activities of the union or do not seek help through information and referral services. (The Friendly Visiting Service, an outreach program of the ILGWU, discovered that many of their retirees do require some kind of help, although they have not requested any of their own. The type of help needed includes nursing, homemaker, household, reassurance, and food services, among others.) It was therefore felt that outreach-type programs to retirees were worthy of development.

It is not known how many retirees want to continue working, but it appears to some union officials that large numbers do. For some older people the objective may be income supplementation while for others a sense of personal fulfillment. Although a few unions make some part-time work available for their retirees, most do not. Thus some union leaders advocated the need to expand employment programs for the middle-aged and elderly. Also mentioned in this regard was the desire of some older people to perform volunteer service.

The need for additional nursing care and old age facilities was referred to repeatedly. Officials spoke of the many cases of older retirees or relatives of union members who are placed on waiting lists for periods of
over a year before they can enter a facility.

**Needs of the Jewish Immigrant**

The recent Jewish immigrant's record of adjustment and adaptation in New York City is an impressive one. This is to a considerable extent attributable to the New York Association for New Americans (NYANA) and the various services it provides, ranging from financial assistance to vocational and educational services. Also bearing directly on this satisfactory adjustment is the changing character of the immigrant himself; namely, he is better educated than his predecessors and predominately middle class in his orientation. Nevertheless, while adjustment studies reveal a picture of general upward economic mobility accompanied by successful social and cultural adaptation, there still remain some needs that are not being fully met for this group. Among these are the following:

- **Programs for Jewish immigrant youth which stress Jewish culture and heritage.** Such a program is in operation at the 92nd Street "Y" for Polish and Czech youth and might usefully be expanded to other areas of the City where there are clusters of immigrant families.

- **Another area in need of strengthening is college scholarship funds for immigrant youth.** These youth are not entitled to a free education at the City University until they have been residents of the city for two years. For those youth interested in enrolling at private colleges, the cost is in many cases prohibitive without some scholarship supplementation.

**Impediments to the Delivery of Social Services to Jewish Workers**

The workplace, like the neighborhood, school, or hospital, is an environment where social service needs may be identified and delivered, either
in the work setting or in concert with existing community facilities. Three major factors, however, impede the delivery of such services to Jewish workers and their families. These are the nature of the prevailing relationship between community social services and the labor unions, the attitude of Jewish workers and retirees toward social services, and the communications gap between the labor unions and community social services, two institutions which, by and large, have traveled separate paths.

(1) Social Services and the Unions

A longstanding tradition within major segments of the labor movement confines the union's role to fighting for strictly monetary objectives or for passage of legislation to improve working conditions generally. In these unions, there is little inclination for officials to become involved in the personal affairs of individual members because it is felt that such involvement diverts the union from achievement of its major objectives. In part, this attitude also stems from the fact that worker demands have traditionally centered principally on the improvement of job-related benefits - pensions, health and medical coverage - and there has been little articulation of non-work related needs. Moreover, some labor people feel that the unions lack the know-how, personnel, and financial resources to be effective in the social services area. As a result, existing social services are often not utilized. Another factor bearing on the underutilization of social services by union members are the contrasting techniques, tempos and attitudes of labor unions and social welfare agencies. Thus far these agencies have not developed service modalities sufficiently attentive to the needs of working men and women.

4) See interview with the Central Labor Rehabilitation Council in Appendix for a fuller discussion of this point.
Changes in the narrow conception of the union's role are, however, becoming evident. Labor is becoming increasingly conscious of the non-work related needs of workers and, accordingly, some efforts are being made to establish union-based counseling and referral services to bring about broader utilization of public and voluntary social and rehabilitation services by union members and their families. In New York City, for example, the Central Labor Council and District Council 37 of the State, County, Municipal Employees Union have respectively established a Rehabilitation Council and a Personal Services Unit, both designed to provide personal and family services for members. Other unions are developing or are interested in developing social welfare components too.

(2) Attitudes of Jewish Workers Toward Social Services

Generally speaking, the Jewish worker is not likely to take the initiative, nor is he apt to take readily to a suggestion that he seek assistance with his problems. This attitude is most manifest when it involves emotional or psychological problems that the worker or a family member may be experiencing. In this regard, one union leader with a long history of involvement with Jewish workers, stated that the scope and nature of "important individual and family problems of Jewish workers are largely hidden and they often fail to obtain services to which they are entitled." One of the few exceptions concerns needs relating to the welfare of children; in this case, they are usually vigorous in seeking such services.

If the worker overcomes his traditional reluctance to seeking assistance, he is more likely to turn to a private rather than a public agency for help.

5) To a great extent, the attitudes of workers from other ethnic groups are similar to those of Jewish workers, although union leaders feel the characteristics discussed above are more pronounced among the Jews.
To most Jewish workers, public social service agencies as a group are associated in their minds almost exclusively with "welfare programs" and admission of a life defeat. Consequently, they hold strongly felt negative feelings toward such agencies. Retired Jewish workers are even more deeply confirmed and vociferous in expressing this attitude. In the words of one observer: "Many of these older workers are still haunted by nagging memories of the Depression and the idea of public welfare strikes panic in them."

This negative attitude, however, does not extend to certain categories of help proffered under public auspices; for example, the Jewish worker and retiree displays little hesitation in accepting social security, unemployment and Medicare benefits because these programs are perceived as applying without distinction to the totality of the population and have been earned.

While Jewish workers and retirees are less negatively inclined toward private social agencies (that is, if they are aware of their existence), they have nevertheless, to a great extent, failed to avail themselves of services offered by the private and voluntary sector. It should be pointed out that in those cases where the union member does bring a problem to the union's attention, he usually responds positively to the information and referrals obtained through the union's efforts. A major problem for the unions, however, is how to improve the content and enlarge the scope of its programming.

(3) Communications as a Barrier to Delivery of Service

The conjunction of the attitudinal factors and relationships discussed above, intensified over time, has resulted in a circular communications gap extending from the social agency to the union, from the union to the worker, and from the worker to the social agency. This gap is of paramount importance because in order to deal with the attitudinal impediments to the delivery of
services, it is first necessary to establish communications linkages between these groups and this requires an awareness and appreciation of the characteristics of each group.

For too long, the labor unions and social service agencies have traveled separate paths and, therefore, links should be created to narrow the distance between them with a view toward developing an innovative collaboration.

Federation and the Unions

It is clear both from the analysis of Jewish income distribution and from discussions with union leaders and representatives of social service organizations, that there are a significant number of lower income Jewish families and individuals in New York City who fall within the $6,000 - $12,000 income group. Although this group is diminishing in number, it nevertheless accounts for 23 percent of the City's Jewish population and, moreover, represents a diverse cross-section of needs which are to a significant extent not being met by current efforts.

It would appear on the basis of discussions with labor leaders regarding the lower income Jewish worker and retiree, that a number of potentially fruitful areas of cooperation between Federation and the unions are open for exploration. Further, an atmosphere of receptivity is apparent in the unions toward collaboration with an organization such as Federation. To be sure, the needs enumerated in the previous sections cannot be assumed to provide a basis for programming by Federation, rather they are indicative of what the major areas of need are. Also, it cannot be overlooked that in attempting to bring Federation and the Jewish union members closer together, the unions must continue to be mindful of the needs and problems of its entire
membership. Therefore, it is recommended that, as a beginning, a series of exploratory meetings between Federation and labor union representatives should be initiated.

According to a certain segment of the union leadership, many rank and file Jewish workers believe that Federation is not designed to serve them or is insufficiently geared to their needs. To some extent, union officials themselves reflected this attitude and stressed the need for Federation to make a greater effort to educate the labor movement as to the panoply of services available through Federation. Some union representatives also emphasized that Federation's programs and services are simply not known at all to the average union member despite their long record of service in the City. Adjectives such as "invisible" and "remote" frequently cropped up to describe the relationship between Federation and the average worker. In the words of one official: "The labor movement and Federation haven't been close enough to each other."

As we have already suggested, this situation is by no means peculiar to Federation's relationship with the unions, but rather appears to exemplify a prevailing relationship between social services and the world of work. One recent study, for example, concluded that "community social welfare and the world of work have traveled different paths." According to the report, a major reason for this situation is that professional manpower does not know how to deal with, or custom-tailor its approach to the unique circumstances of the work setting. An altered role model is required if community social welfare is to attend to the needs of employed men and women.

Yet, we also know that Federation has a wide network of services. In fact, given the communications gap which appears to exist between Federation and the unions, it is to some extent likely that Federation's programming may not require the addition of new services or even the expansion of current ones. It may, however, necessitate the redesigning or restructuring of some services so that they can be made more responsive to the needs of Jewish workers. Certainly, the Jewish workers in the trade unions are entitled to Federation help. Indeed, some are no doubt making use of Federation services but many are not. The unions know who and where these workers are. In conjunction with their fraternal offshoots they also provide the best access to the retired Jewish worker. Thus, it is recommended that an educational effort, in cooperation with the unions, be undertaken to inform the Jewish worker and his family about Federation sponsored services. Such an effort can be pursued in union newspapers, counseling and referral services; the Jewish press and radio; and the fraternal and social organization of Jewish workers.

Research Needs

Many union leaders referred to the bitterness exhibited by blue collar or low white collar workers who, economically speaking, do not fall into one of the poverty classifications and yet can hardly be considered affluent. Often, for example, these workers believe they earn too much money to be eligible for Medicaid yet cannot afford certain types of medical care which cost so much as to be catastrophic financially.\(^7\) This sense of

\(^7\) Part of the problem may be that because of the incredible complexity of the criteria for eligibility for medical assistance, the worker does not know what his rights are.
feeling entrapped and not receiving adequate services transcends ethnic lines within the unions.

As a result of the growing restiveness and politicization of the working class, reflected in the revival of a strong ethnic politics, a resurgence of interest in the blue collar worker has occurred in recent years, accompanied by an outpouring of academic literature on the subject; however, the Jewish blue collar worker has, in the main, been ignored. This, in all likelihood, is due to the fact that (1) the income level of the Jewish population is above that of the general population and (2) the proportion of Jews engaged in blue collar work is small, both in terms of the Jewish occupational structure itself and when compared to other groups. Nevertheless, while the overall trend, both nationally and in New York City, is toward an enlargement of the professional, managerial, and sales categories and a diminution in manual work, there does remain a significant number of Jewish families with incomes ranging from $6,000 - $12,000, many of whom are in trade unions.

Generally speaking, workers in their thirties or forties who fall within this income range tend to be anonymous and less visible as a group when compared, for example, to the poor who are eligible for public social and who are, in addition, frequently known to various social services agencies. This is not surprising in view of the fact that the "poverty" issue captured the attention and imagination of many in the 1960's. Furthermore, a major thrust of governmental efforts has been to provide the poor with increased

8) It is reasonable to assume that this will change as such key socioeconomic differentials as education, income, and occupation narrow between various ethnic groups. See Sidney Goldstein, American Jewry, 1970: A Demographic Profile, American Jewish Yearbook, Vol. 72, 1971.
access to the entire range of social services. By contrast, the needs and problems of the working class have, until quite recently, been largely unsung in the media, neglected in public discourse and, in significant measure, not attended to by the public and voluntary sectors.

When compared to higher income groups, one finds that working class people are far less likely to belong to the types of voluntary associations which provide visible institutional expression and pressure for the articulation of non-work related interests and needs. Furthermore, unlike most middle and upper class people, workers as a group do not possess the information, contacts, and other resources which facilitate the obtaining of needed services.

As a consequence of this situation, we know less about the needs and problems of the lower middle class, particularly the Jewish lower middle class, than we do about the poor or the well-to-do. Therefore, it would be useful to conduct more intensive research on the lower income Jewish worker. Such research might profitably pursue the following kinds of questions:

- What do Jewish workers regard as their major problems?

- How do they deal with them? To what extent, for example, do they turn to religious leaders or Jewish agencies for help?

- What, more precisely, are their views of the public and voluntary service sectors?

- What types of service modalities are they likely to respond to favorably?
APPENDIX I

METHODOLOGY OF ESTIMATES

OF

INCOME DISTRIBUTION

OF THE

JEWISH POPULATION OF NEW YORK CITY
The basic data for the estimate of the income distribution of the Jewish population in New York City in 1970 are the data, purchased by the Center for New York City Affairs, from the Current Population Survey (CPS) conducted by the U.S. Bureau of the Census on the income distribution of unrelated individuals and families in New York City, by size of family. These data are available for whites, including Puerto Ricans, and for non-whites.

This appendix describes the various steps and estimates which were necessary to move from the CPS data for whites, including Puerto Ricans to the estimate of the income distribution of the Jewish Population and of the numbers of Jews in New York City who are below the poverty level, or between the poverty level and the U.S. Bureau of Labor Statistics (BLS) lower, moderate, and higher standards of living.

Since the CPS data covered whites, including Puerto Ricans, it was first necessary to extract the Puerto Rican group from the distribution since it is known that the Puerto Rican group is heavily concentrated in the lower income levels and is not comparable with other whites in the city. Data on the income distribution of Puerto Rican families and unrelated individuals for 1969 were available from the recent decennial census. These data were adjusted to 1970 prices and the number of Puerto Rican families and unrelated individuals in 1970 in N.Y.C. were distributed according to the resulting percentage distribution. Thus, the Puerto Ricans could be subtracted from the CPS income distribution for white families including Puerto Ricans to provide the data on income distribution of white families and unrelated individuals excluding Puerto Ricans.

The problem then was to determine how different the income distribution of the Jewish population was from the distribution for all whites. The best available guide to earnings and, therefore, to income is occupational distribution. A series of studies in different cities in the United States conducted at varying years during the decade of the 60's provides a clear indication that there are significant differences in the occupational distribution of Jewish and non-Jewish whites.1) One may be critical of any particular study but when large differences are found in six or seven different studies, the evidence is weighty. All of these studies show that about twice as high a proportion of Jewish males are in the professional-technical or managerial-administrative categories, than the proportion of the non-Jewish white male population.

The only study of the occupational distribution of Jewish males in New York City, at the time the present estimates of income distribution were in preparation, was a sample survey done in 1963-64.2) The data in this


2) J. Elinson, D.W. Haberman, C. Gell, Ethnic and Educational Data on Adults in New York City 1963-64, School of Public Health and Administrative Medicine, Columbia University, 1967.
study were presented separately for native-born and foreign-born Jews. We weighted the two distributions in the ratio of 2:1, a ratio somewhat higher than in the study sample, to reflect changes which have occurred between 1963-64 and 1970 in the ratio of native-born and foreign-born Jews. These data were then further adjusted in the light of changes in the occupational structure of white males in New York City between 1960 and 1970. Thus, the proportion of Jewish males in the professional and managerial categories was raised slightly, from 53.8 percent to 55.1 percent, and the proportion in sales and clerical occupations from 19.2 to 19.8 percent; other categories were reduced slightly to 12.7 percent for craftsmen and foremen, 9.3 percent for operatives and 3.1 percent for laborers and service workers.

The estimate of the occupational distribution of the Jews in New York City is a crucial factor in the estimate of the income distribution. It is fair to ask whether it is a reasonable estimate. One can only say that it seems reasonable in relation to such other estimates as are available for other cities. For example, the estimate of the proportion of Jewish males in the professional and managerial categories was 58 percent in a 1964-5 study in Milwaukee, 59 percent in a 1965 study in Boston, 61.4 percent in a 1963 study in Providence, and 74 percent in a 1963 study in Detroit. It is generally assumed that because of the larger proportion of foreign-born Jews in the Jewish population in New York City as compared to other cities in the country, that New York has a somewhat lower proportion in the professional and managerial categories than would be found in other Jewish communities.

A further check on the reasonableness of the figure was provided by tentative data, obtained by telephone from Fred Massarik, Scientific Director, National Jewish Population Study. The NJPS data indicated that in 1970 in New York City, 55.7 percent of Jewish males were in the professional and managerial categories, 21.6 percent in sales and clerical occupations, 9.5 percent were craftsmen, 9.8 percent operatives, and 3.4 percent laborers. This distribution is practically the same as the adjusted "Elinson" estimate with respect to the professional and managerial categories, but differed somewhat with respect to other categories. The differences, however, cancel each other out, and result in the same figure for median earnings of Jewish males.

Median earnings of males by occupation were weighted by the occupational distribution for all white males and for Jewish white males; the weighted mean earnings was 11.8 percent higher for the Jewish group than for all whites. (Appendix Table I)

The next problem was to estimate the percent distribution of Jewish families by income and size of family. While, as indicated above, data are available, from the decennial census for the income distribution of all Puerto Rican families, they are not yet available for Puerto Rican families by size of family. Thus, it was not possible to subtract out the Puerto Ricans from other whites. We, therefore, calculated the difference between the median income for all Jewish families and for all whites including Puerto Ricans from the CPS data. This indicated the necessity for an upward adjustment of 18.1 percent. Thus, the CPS data by size of
APPENDIX TABLE I

Weighted Median Earnings for White (excluding Puerto Ricans) and Jewish Males, 16 years of age and over, by Occupation in New York City, in 1969

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Median Earnings&lt;sup&gt;a&lt;/sup&gt;</th>
<th>White Males (excluding Puerto Ricans)</th>
<th>Jewish Males (adjusted &quot;Elinson&quot; estimate)</th>
<th>Jewish Males (National Jewish Survey)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional, technical, managerial, administrative</td>
<td>$10,996</td>
<td>30.7</td>
<td>55.1</td>
<td>55.7</td>
</tr>
<tr>
<td>Sales and Clerical Workers</td>
<td>$7,800</td>
<td>24.1</td>
<td>19.8</td>
<td>21.6</td>
</tr>
<tr>
<td>Craftsman &amp; Foremen</td>
<td>$8,175</td>
<td>16.5</td>
<td>12.7</td>
<td>9.5</td>
</tr>
<tr>
<td>Operatives</td>
<td>$6,557</td>
<td>13.0</td>
<td>9.3</td>
<td>9.8</td>
</tr>
<tr>
<td>Laborers and Services Workers</td>
<td>$6,309</td>
<td>15.7</td>
<td>3.1</td>
<td>3.4</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Weighted median earnings $8,448 $9,447 $9,443

<sup>a</sup> Data from 1970 census except for sales and clerical workers and laborers and services workers which are estimated on basis of 1959 census data adjusted to 1969.
family for 1-2-3-4-5-6 or more person families were raised by the factor of 18.1 percent to obtain the distribution of Jewish families by size of family. It should be noted that when all Jewish families of two or more are added together as in Table I in the text, the median income is $11,885 or four percent rather than 11.8 percent higher than the median for white families excluding Puerto Ricans. This is due to the far heavier proportion of two person families in the Jewish group than among whites and these families have lower incomes than families of three or more. (See pages 9-10)

The data shown in Table I may underestimate Jewish income because of the possibility that Jewish families may have a higher average number of earners per family than other white families. This is probable in view of the higher educational levels among Jewish women and the somewhat smaller average size of Jewish families, but no data are available and it was deemed imprudent to try to make any further adjustment.

The final goal of the study was to estimate the number of Jews below the poverty level, and at the various levels of living reflected in the BLS Standards for the lower, moderate, and higher income levels. This involved a number of steps as follows:

1) The BLS publishes the cost of the family budget standards (including taxes and contributions) at the three levels of living for a four-person family. In Spring 1970 prices for the New York - Northeast New Jersey area, the costs were $7,183, $12,134, and $18,545 for the lower, moderate, and higher levels respectively. These figures were adjusted in accordance with BLS equivalence scales, after discussion with an official in the BLS in Washington, for other size families and for the unrelated individual. The poverty level was set at the welfare standard in New York City in 1970 for various size families, plus a) an allowance for federal, state, and local taxes, and for the families of three or more, for social security and New York State disability taxes, and b) an allowance for transportation to work for families of three or more.3) The near poverty level, in accordance with standard usage, is equal to 1.25 times the poverty level. The cost of the various standards for different size families is shown in Table II in the text.

2) On the basis of the estimated income distribution of the Jewish population by size of family, we calculated for the unrelated individual and for each size family the proportion which fell below the poverty level, between the poverty level and the lower level, between the lower and moderate level, etc.

3) At this stage, we faced the question of what is the size of the total Jewish population in New York City and of how it is distributed among unrelated individuals and various family sizes.

3) The one or two person families, with a full time earner even at the minimum wage would be above the poverty level. It was assumed, therefore, that one or two person families below the poverty level were not working and therefore not paying social security taxes or transportation costs to work.
With respect to the size of the Jewish population, we had available to us

a) the estimate of 1,836,000 from the American Jewish Yearbook, an estimate which has been unrevised since 1967.

b) An unpublished estimate of 1,814,000 prepared by Dr. Abe Burstein, Human Resources Administration; this is a tentative estimate subject to revision. It is based on the 1957 Census, the only census which provided data by religious affiliation, adjusted slightly for changes up to 1960; the 1970 estimate was based on the assumption that the net outward migration of Jews was in the same ratio to the total Jewish population as was the net out-migration of whites, excluding Puerto Ricans, to the total white population in the period 1960-70.

c) An estimate of 1,895,000 prepared by Dr. Leland Gartrell, Council of Churches, based on the work Dr. Gartrell has done over the years, with respect to estimates of the religious and ethnic distribution of New York City's population. Dr. Gartrell, however, has some doubts about the validity of the estimate, though it is his own, and considers it possible that the Jewish population may not exceed 1.5 or 1.55 million.

d) The estimate from the National Jewish Population Study for New York City is not yet available. Dr. Massarik has provided us with a tentative estimate of 2.6 million Jews in the metropolitan area but he considers this high and is likely to revise it downward.

We chose to take a figure of 1,800,000 as the Jewish population of New York City in 1970. In effect, this is a rounding downward of Dr. Burstein's estimate. If anything, it is probably on the high side.

The next problem was to distribute the estimated Jewish population among unrelated individuals and families of two or more and the latter group by size of family. The 1970 decennial census data are not yet available for whites and Puerto Ricans by size of family. We had available, however, the distribution of white families, including Puerto Ricans, from the CPS 1970 Income Survey. Unpublished data on the distribution of Puerto Rican families by size of family in 1960 was made available to us by the Community Council of Greater New York. This percentage distribution was applied to the number of Puerto Rican families according to the 1970 census count and the resulting distribution subtracted from the distribution of white families including Puerto Ricans in the CPS data.

The average size white family, excluding Puerto Ricans, is 3.15 for families of two or more persons or 2.76 when the unrelated individuals are included. Tentative figures obtained from Dr. Massarik indicated that the
average size of the Jewish household in the New York metropolitan area is 2.9 for families of two or more persons and 2.6 when the unrelated individual is taken into account. Dr. Massarik indicated, however, that the final figures might show a lower average size household and that in any event, it was anticipated that the average size household in New York City would be lower than in the three suburbs. It should also be noted that the average size household is slightly larger than the average size family. In the light of these various pieces of information, it seemed reasonable to estimate the average size Jewish family in New York at 2.82 for families of two or more or 10 percent smaller than for all white families.

In the white population as a whole, according to CPS 1970 data, 16 percent of the total are unrelated individuals and 84 percent are members of families of two or more persons. The estimate of the distribution of the Jewish population assumes that 17.6 percent are unrelated individuals (that is, 10 percent more than in the white population as a whole). The remaining population of 1,483,000 was distributed by family size to achieve a median size family of 2.82 percent. The respective distributions are shown in Appendix Table II.

The final step in the estimate of the number of Jews at various economic levels was then fairly simple. The percent distribution shown in Table II was applied to the numbers of single individuals and the numbers of various size families to obtain the distribution of families by the various levels of living as shown in Table III.

APPENDIX TABLE II

Distribution of White Families (excluding Puerto Ricans) and Jewish Families by Size of Family in New York City, 1970

(in 000's)

<table>
<thead>
<tr>
<th>Size of Family</th>
<th>White Families (excluding Puerto Ricans)</th>
<th>Jewish Families</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>2</td>
<td>599</td>
<td>43.0</td>
</tr>
<tr>
<td>3</td>
<td>336</td>
<td>24.1</td>
</tr>
<tr>
<td>4</td>
<td>256</td>
<td>18.4</td>
</tr>
<tr>
<td>5</td>
<td>140</td>
<td>10.1</td>
</tr>
<tr>
<td>6 or more</td>
<td>62</td>
<td>4.4</td>
</tr>
<tr>
<td>Total</td>
<td>1,385</td>
<td>100.0</td>
</tr>
</tbody>
</table>
APPENDIX II

SUMMARY OF INTERVIEWS ON THE JEWISH WORKING CLASS
AND JEWISH IMMIGRANTS IN NEW YORK
Interview with Knit Goods Union - Local 155

The local has a membership of between 15,000 - 16,000. The union officials, when asked to estimate the number of Jewish workers in the union, gave widely divergent figures. One estimated there to be about 1,500, while another believes the figure to be between 2,500 - 2,700. Both agree, however, that the largest concentration of Jewish workers is in Brooklyn, in terms of residence and employment.

Although there is some disagreement as to the size of the Jewish membership, there is no doubt that there has been a sharp and steady decline in the number of Jewish workers (also Italian) in the local during the past decade. Once predominantly Jewish in composition, it is now comprised of more than a 50 percent Black and Spanish-speaking membership. Furthermore, the average age of Jewish workers remaining in the union has increased markedly during this period because (1) very few young Jewish workers are entering the local and (2) some of the younger Jewish workers have left the union for other jobs. In the words of one official, "the Jewish parents used to send us their children and ask us to give them jobs. Now they no longer come."

The approximate salary range for the various jobs available in the union is as follows:

- Mechanics - $12,000
- Cutter - $10,000 - 12,000
- Presser - $10,000 - 12,000
- Knitter - $7,000 - 8,000
- Operator - $5,000
- Finisher - $4,000 - 5,000

Union officials stated that the Jewish workers are fairly evenly distributed throughout these categories, pointing out that the "finishers" group, for example, is made up mainly of elderly, unskilled Jewish women usually only able to find part-time work paying a wage of around $1,800 - 2,000 per year. (Interestingly, males occupy most of the higher paid job categories and women the lower paid ones.) It is also their opinion that about one-half of the Jewish workers with families have more than one wage-earner.

In terms of the needs of the Jewish workers, the officials feel, at least as far as their local is concerned, that their needs are pretty much the same as those of the other workers and center mainly around the need for better housing and more recreational and social programs at moderate costs. With respect to the older Jewish workers in the lower paying jobs (many of whom can only work part-time), they spoke of their entrenched negative attitude toward applying for or accepting public welfare and social service benefits and that a major educational effort in this area has to be undertaken.
(Curiously, the officials observed that these same workers will unhesitatingly apply for unemployment benefits when out of work but not for any public assistance they may be entitled to while working.)

During the past decade or so, the number of retired Jewish workers in the local has increased steadily and now accounts for well over half of the retired group. Again, as with the older Jewish workers, the officials state that the same negative attitude toward welfare prevails among this group. They do note, however, that these people are somewhat more positively disposed toward accepting housekeeping, social and recreational, medical, and visiting-type services, especially if obtained through the union's efforts. Retired workers continue to receive free medical exams, drugs, and eyeglasses at union health centers.

The ILGWU sponsors a "Friendly Visiting Service" for retired workers in which ex-union members visit other retired workers to provide companionship or help with individual problems (e.g., obtaining nursing service). Senior citizen "Golden Ring Clubs" are supported and organized by the ILGWU and other unions in conjunction with community groups. Many Jewish retirees from the local are active in these organizations. Officials also stated that the local encourages retired workers to participate in their own social and recreational activities and that many do. The ILGWU also has a Retiree Service Department for those in need of information and practical help in obtaining benefits and services.

Finally, local officers cited the need to "institutionalize an informed and reliable counseling and referral service" for their membership as well as for retired workers. Of course, they emphatically stated that any programs or services sponsored by the union would have to be done with the entire membership in mind.
Officials assert that there are substantial numbers of Jewish people with significant needs that are not currently being met. Furthermore, these people are not poor by most government standards nor are they the retired or elderly. In their opinion, they are Jewish families of lower middle class or even middle class status. Despite strong efforts on the part of the union, it is believed that many of these Jews are hiding important family and individual problems and failing to obtain services to which they are entitled. For example, they referred to assorted mental and emotional problems (especially among unmarried working women), strong family conflicts, and drug abuse among members' children as being largely hidden. They believe that the deep-rooted negative attitudes workers hold toward public welfare and social services contribute to this masking of problems. In their view, many Jewish workers are not turning to Federation or other Jewish agencies for help because they view them as not sufficiently geared to their needs and interests. Paradoxically, when the desirability of discussions and stronger cooperation between the union and Federation was suggested, it was cautioned that one must proceed cautiously in this regard.

In this union, unlike most of the others we have spoken with, the size of the Jewish membership has remained fairly stable over the years. In part, this seems attributable to the fact that Jewish immigrants from Czechoslovakia, Poland, Israel, Cuba and Argentina have joined the union in recent years. Many of these people are already equipped with skills and are therefore able to move into the higher paying jobs. Those without skills generally have the incentive to rapidly acquire the requisite skills and also move up. Officials stated that more could be done in the way of promoting Jewish identity and culture, within an American context, for this group.

With respect to the retirees, officials enumerated the health and medical benefits retirees continue to receive, as well as the Friendly Visiting Service and Golden Ring Clubs sponsored by the union. Again, the resistant attitude of the Jewish elderly toward accepting both publicly and some privately sponsored forms of help for which they are eligible was stressed as well as the need to mount an educational effort to deal with this problem.
Interview With Amalgamated Clothing Workers of America

The Amalgamated has a membership of approximately 50,000 in New York City which includes not only needle and manufacturing workers but laundry and dry cleaning workers as well. While officials would not hazard a guess as to the size of the Jewish membership, they believe there has been a substantial decline in the size of this group within the ranks. Further, they believe there are relatively fewer Jews in the Amalgamated than in the ILGWU because the men's apparel industry has become geographically more dispersed than the women's. Again, as is the case in so many of the other unions, a large proportion of the Jews are nearing the end of their working careers or number among the retiree group. The officials also feel that very few young Jews are entering factory or industrial work in general.

Regarding the workers in their thirties or forties with incomes of $7,000 - $12,000, they referred to their anonymity as a group when compared for example, to the poor eligible for public benefits and known to various social service agencies. While unable to give specific recommendations for new or expanded philanthropic intervention with respect to this group, the leaders nevertheless felt it worthy of careful exploration. Among the retiree group of Jewish workers, they mentioned monetary needs as the most pressing, at least as far as the Amalgamated is concerned, because of the weak pension program; non-monetary needs rarely come to their attention. While the Amalgamated operates senior citizen centers, they believe that the union lacks the know-how, personnel, and financial resources to get deeply involved in social welfare type programs. Nor do they feel it should, because such programs are not central to the union's main objective - improving the wage, pension and medical structures.

One official rejects the view that Jews have been terribly reluctant to accept welfare benefits and thinks it is more accurate to talk about differences in need and not attitude (although he was not concrete) with regard to assistance or social welfare programs.
Interview With Retail, Wholesale, and Department Store Union

The local has a membership of 14,000 workers, concentrated almost entirely in the Gimbel's and Bloomingdale's stores. Officials estimate that the Jewish membership comprises about 25 percent of the total, although during the 1940's this figure was closer to 50 percent. In recent years, there has been a sharp upsurge in the size of the Black and Puerto Rican membership. There tends to be a larger number of Jewish workers employed in the branch stores outside of Manhattan, mostly middle-aged, lower middle class women with wage-earning husbands and grown children. (To some extent, this is because there are fewer Black and Puerto Rican workers located in these areas.)

Most of the Jewish employees work in the selling fields where a typical salary is about $120-$125 per week. Despite the low salaries, these workers tend to think of themselves as middle class. A majority of the Jewish male union members (who account for about 20-25 percent of the Jewish work force) work as commissioned salesmen in the furniture, carpet, and shoe departments, earning anywhere between $10,000-$20,000 a year. According to union leaders, there are virtually no young Jews entering the rank and file. Within the industry as a whole, there has even been a decline in the number of Jews entering the executive ranks (including merchandising). These leaders feel that by the second and certainly by the third generation most educated Jews are in the professional or managerial ranks. Indeed, they think it is more meaningful to talk about the disappearance of the Jewish working class and characterized the Jewish work forces as resembling an inverted pyramid with the bottom representing the lower income working class.

There are approximately 1,500 retired workers (80 percent women), of whom about one-third are Jewish. The union has no compulsory retirement age. The pension plan provides a maximum of $160 per month, with the typical worker receiving about $125. Retirees continue to receive health and medical benefits. The local conducts a pre-retirement counseling program in which workers discuss the prospects and problems of retirement. In group sessions they can vocalize and share their feelings about retirement with similarly situated workers. Social security, union benefits, pensions, medicare and other financial resources are also reviewed. The union allows their older members to experiment with a "trial retirement," that is workers may retire for a period of up to one year and at the end of that year if they still want to return to work the union will rehire them at their former job. It was pointed out that very few do, in fact, express a desire to return to full-time work, most workers retiring around age 66. The union encourages part-time work for retired workers who desire income supplementation and tries to ensure the availability of sufficient slots to meet the demand; however, more part-time jobs must be found.

In general, the union attempts to promote the feeling that it can exist as a continuing and vital part of the retirees' lives by actively fostering their participation in union-connected activities. An organized program for the retired workers is functioning in which a variety of social,
recreational, educational, and volunteer activities are promoted. For example, retired workers make home visits and telephone calls to other retirees or sick workers in need of companionship or assistance. Speakers are invited to meetings to discuss subjects of interest to the retirees. Some retirees work as volunteer clerks and receptionists within the union. In addition, the retirees have their own union structure and select delegates to the union's various decision-making bodies. The local provides meeting space and special staff assistance as well as some financial support for these activities.

The local has a social services committee which acts as a referral source for both active and retired members. In terms of the expressed needs of the Jewish worker, the officials feel that it is hard to differentiate their needs from those of other workers. Among the retired group of Jewish workers, however, the most frequently voiced problem is that of the critical need for housing in safer neighborhoods. They said this need often takes precedence over strictly financial problems. In an informal way the local uses its own resources and contacts to obtain apartments when possible.

When asked about the attitudes of Jewish workers and retirees toward accepting public social welfare assistance, they reported that as far as social security, unemployment, and Medicare are concerned there exists no negative attitude because these benefits apply to the totality of the population and do not, as in the case with welfare, admit of a life defeat. Furthermore, they feel that the Jews are not the only workers who see welfare as a stigmatizing and degrading process. One official said that a major variable in determining their attitudes toward public assistance is that of generation, and not only culture and ethnicity. Another official stated that "the problem is to some extent one of ignorance" and that their staff, in conjunction with a worker committee, is undertaking an effort to educate the membership as to their rights and the availability of social welfare benefits and services. They also observed that an important consideration, especially for the older worker, is the source of the referral - when it is the union making the referral, the response is almost always positive.
Interview With Retail, Wholesale, Store Clerks Union (Macy's)

In this union, as in so many other unions which have traditionally had significant concentrations of Jewish workers, there has been a decline in the size of the Jewish membership. Of the local's total membership of 8,500, perhaps 25-30 percent are estimated to be Jewish. More than half of the entering membership is Black and Puerto Rican, with virtually no young Jews coming into the union. There is also an increasing number of Oriental workers entering the union. Approximately 70 percent of the workers are females and among the Jews tend to be middle-aged women with older children and working husbands. Most of the Jewish male members are employed in the higher paying (over $10,000) commission sales jobs while the women are mostly employed in Grade 3-6 type sales jobs paying around $120-145 per week. Generally, most of the Jews in the union started work in the late 1930s and 1940s and are now retired or nearing the end of their working careers. The retiree group amounts to about 1,000, with Jews accounting for around 40 percent.

Union officials felt hard pressed to cite the needs and problems of the Jewish workers with whom they are in contact, other than to rehearse the commonplace themes of housing, occasional psychological problems, or the need for money to fund the education of their children.

The local has a small scholarship program for members or the children of members. It also conducts a political affairs program with a fair amount of membership participation in such activities as voter registration and discussions of relevant public issues. There is an activities committee too which plans and develops social and recreational activities. Officials noted that there has been a decline in participation in such activities in recent years and attribute this in part to the changing complexion of the union during the late 1950's and 1960's. As a result, there is the general feeling that the union is no longer an important part of the worker's social life. A social service committee, to which the workers elect members, also functions and is trained at the Central Labor Council where they learn about available social services and eligibility requirements.

The retiree program is reported to be very active. There is a separate organization for such workers (including a Florida branch), predominantly social in emphasis, with the union providing meeting space, literature, and subsidizing trips. In addition, retired workers continue to receive health and medical benefits and can maintain an active membership in the union if they so choose.

When asked to consider the role of philanthropy vis a vis the union and their Jewish members, officials said that the area of social and recreational services for workers should be explored, cautioning against excluding the rest of their membership from any program or informational service that might be established. The need for help in placing some retirees and elderly relatives of members in nursing homes was also cited.
Interview with Taxi Union

Out of a membership of almost 40,000, about 50 percent of the drivers are estimated to be Jewish while among the owner-drivers this figure is closer to 80 percent. The size of the Jewish membership has remained fairly stable over the years. Drivers in their early twenties or thirties tend to remain for shorter periods of time (usually returning to employment elsewhere), while those who come into the union in their late thirties or afterwards tend to remain. For many years the taxi industry has served as a safety valve for large numbers of New York City's Jews who have been unemployed, displaced from their jobs, or failed in a small business endeavor. Indeed, according to officials, the Jewish owner-driver typically thinks of himself as a small businessman. In recent years, officials believe that Jews find it harder to admit they are taxi drivers because of the image of professionalism typically associated with the Jewish population today.

Seventy-five to eighty percent of the retirees are Jewish. For this group, there is a need to expand social services, especially recreational and cultural services. Off the record, officials admit to shortcomings in this area and would welcome assistance from an agency such as Federation.

Concerning the active Jewish workers, officials feel there is a desire on their part to form their own social and cultural clubs as have many of the Black and Spanish-speaking members. Here, too, union leaders are receptive to help in planning programs. In addition, officials stated that a program on consumer education would benefit all members. They also indicated their feeling that the working class Jewish population has been underserved by Federation, although they could not specifically document this assertion.
Interview With Hebrew Butcher's Workers Union

Of this local's total membership of 1,700, almost 1,500 are Jewish. Many of the older Jewish workers were trained in the tradition of a service trade - that is one man in the store actually cut the meat while the other men served almost exclusively as salesmen and lacked the skill of meat cutting. In recent years, the industry has shifted from "service" to "self-service," the result being that many of the older workers with little skill in butchering have been displaced from their jobs or else can only obtain part-time work. While the size of the Jewish membership has remained fairly constant, the local has at times been forced to go to other locals for skilled meat cutters, some of whom are not Jewish.

For full-time wage earners, the base pay ranges from $170 - $218 per week. Despite their relatively good earnings, union officials cited housing problems and the need for increased opportunities for moderately priced social and recreational activities as important concerns of workers.

Among the group of 190 retirees, financial and medical needs appear to be paramount. Retirees have organized their own club which concentrates its energies on social activities and pressuring for expanded medical coverage and higher pensions. Union officers stated that these older people are quite receptive to programs and services obtained through the union's efforts, although resistant to the idea of using public services.
Interview With Local 51 of Baker’s and Confectionary Worker’s Union

There has been a steady decline in the number of Jewish workers in this local, from about 70 percent in the 1950s to around 35 percent today. Moreover, virtually no young Jewish workers are joining the union. Officials stated that this decline is similar to the experience of other locals in the industry, although these other locals always have had a lower percentage of Jewish workers. During this period, a sharp increase in the number of Black and Spanish-speaking workers has occurred. Salaries in the union average close to $200 per week.

Generally, most worker demands center on improvement of job-related benefits. With respect to the non-union connected needs of Jewish workers, union officials stated that over the years they have developed a "good relationship" with many agencies (including Federation sponsored agencies) and can usually count on "getting an attentive hearing from them" when a union member requires help. The worker's problem is usually channeled to a union representative for referral or advice in an informal manner. Most requests for help seem to be for assistance with medical problems and placement of children in summer camps. Only occasionally do other kinds of problems come to the attention of the union.

The retiree group, about half of whom are Jewish, is the "most vociferous". Although the union sponsors a retiree club and continues to provide some medical and health coverage, it is this group's feeling that the union's concern for their interests and welfare has diminished. In addition to desiring larger pensions and so forth, they are in need of more organized, low-cost social and recreational activities ("they don't mean another trip to the Amish country"), as well as opportunities for part-time work.

In the opinion of local officials, there is a widespread lack of knowledge about Federation's programs and services in New York City among Jewish workers. "Jewish philanthropy - not UJA - in New York seems fairly remote to most workingmen and therefore Federation might want to make a stronger effort at letting the average worker know who it is and what it does. The labor movement in New York hasn't been close enough to Federation."
Interview With District Council 37, American Federation of State County Municipal Employees Union

This union, representing New York City line civil servants, excluding the uniformed services, includes among its 100,000 members large groups of immigrant laborers, older adults, and black women, many of whom are at relatively low earning levels. The lower income Jewish workers are concentrated in the nine locals which make up the union's Clerical-Administrative Division. It is estimated that between 20-25 percent of the Division's 30,000 members are Jewish. Most of the workers are employed in clerical, secretarial, and supervisory clerk positions where salaries tend to be in the $7,000 - $8,000 range. About 75-80 percent of the Division's members are women, most of whom, it is believed, have working husbands. (Those Jews in the union's Professional Division earn between $12,000 - $16,000 and are mostly males.) During the past decade, there has been a decrease in the size of the Clerical Division's Jewish membership and an increase in the number of other minority group workers.

In cooperation with Columbia University's Industrial Social Welfare Center, District Council 37 initiated a Personal Services Unit geared to servicing some of the personal needs of its members. The unit is manned by a social worker as director, an experienced union official, three graduate social work students and a secretary case-aide. Although less than one year old, the unit has serviced around 600 people. Those who seek help represent a cross section of the union along demographic and job related characteristics.

The unit has adopted a functional-crisis oriented approach to service delivery because it is believed that this method is in keeping with worker expectations and preferences. At the same time, the strategy of the unit seeks to optimize the contribution of other parts of the union structure through training and collaborative activity. It is reported that "helping people negotiate the various service systems seems to be the single most important contribution the unit has made." In addition, it has helped workers become more aware of their rights.

As the Personal Services Unit unfolded, evidence mounted that many of the needs for which union members turned to social service for help were actually legal problems, or other personal problems with a legal component. A survey of the membership was undertaken which identified considerable demand for legal services; 89 percent of the respondents were positively disposed to utilizing a lawyer if available through the union. Workers cited the problems of garnishment of wages, consumer fraud, tenant-landlord, and domestic relationships as unfilled areas for legal help.

With respect to the kinds of problems brought to the unit's attention by Jewish workers, most tend to center around difficulties involving family interrelationships, mental health, housing, legal services, and financial needs related to health care. One complaint voiced by some Jewish workers concerns the long-term family therapy approach taken by most Jewish family agencies when more direct and prompt action is apparently desired. Another dissatisfaction
is the cost involved in obtaining these services, even though fees in some cases are provided on a sliding scale. One staff member said, "for a worker earning $7,000 a fee of only $15 per week is often a hardship."

The services of the Personal Services Unit are also available to the retired workers. Requests for help from the Jewish retirees tend to focus on the need for better and safer housing, financial problems relating to health care, and assistance with legal affairs. The union has developed a Widow's Consultation Service which assists the widow in adjusting to her new circumstances and provides her with information concerning legal rights and benefits.
Interview With The Central Labor Rehabilitation Council

The Rehabilitation Council was created within the labor union structure as a means of broadening the base of union services available to members. The experience of the organized pension, health and welfare units within various unions had revealed the fact that many members were in need of a variety of medical, vocational, and social services which were being denied them through lack of knowledge on their part and from the frustration experienced in trying to understand how the agencies operated and their criteria for establishing eligibility. "As good as the health plans were that labor had won for its members, there remained urgent needs that could not be met through these plans," and more direct collaboration with community agencies was necessary to secure important supplementary services because "the individual member was the loser."

Volunteer union counselors, usually business agents, had traditionally provided some help in this area; but even so, not all union officers were convinced that this type of professional service had any place in a union organization. (Due to the sheer proliferation of social service programs and the complex set of procedures, requirements, and eligibility standards which accompany them, the volunteer union counselor was unable to stay abreast of new developments.) Many felt more comfortable with the traditional role of labor fighting for passage of legislation to improve working conditions generally or for strictly monetary objectives. They harbored considerable doubt about the wisdom of the union getting involved with the personal affairs of individual members.

By the early 1960's, however, the concept of creating a mechanism which would enable local unions to provide their members with greater access to social and rehabilitation services had acquired increased currency in New York City and elsewhere. The Central Labor Rehabilitation Council, a union-based counseling and referral service staffed by professionals, was established in 1963 as part of the Community Services Committee of the New York Central Labor Council and charged with bringing about broader utilization of health and rehabilitation services by union members and their families. While many union people retained strong reservations about such an endeavor, as long as the service was to be confined to union people there was no active objection.

The Council reports that the prevailing tendency of union members to define family problems in relation to money matter still persists, often with the result that the distinction between financial as opposed to other needs is blurred. Indeed, some union officials still dismiss the idea of referring workers to social agencies because their men "make too much money to need that sort of thing." One staff member stated that "just as the union man has traditionally resisted involving the employer in his personal problems so, to a lesser extent, he has done likewise with the union."

According to staff members, to the population represented by union members, social welfare agencies as a group are associated in their minds almost exclusively with memories of or experience of "home relief." This attitude and the concomitant lack of communication between union memberships and social services continues to be of major concern to the Council.
The attitudinal gap between the very personal, informal approach of the working man and the more professional, formal attitude of the agency worker is a major source of difficulty in delivering social services to union people. The latter are more accustomed to a pace and method of working that will guide the client to a recognition of his basic problems and to its solution or amelioration through supportive services as needed, taking for granted that the process is time consuming. Union men, on the other hand, have approached the job problems of members in a radically different way and in their relations with agencies have tended to become impatient at the agency process being inclined to interpret it as a lack of interest in the worker. They are accustomed to grievance procedures and tend to equate the personal problem of the union member with a grievance, expecting prompt solution. The direct confrontation approach of the grievance technique is far more usual than the subtle, indirect approach existing elsewhere. To meet this problem, the Council conducts a series of educational sessions, to which public and community agency staff members are invited to explain their intake requirements, policies, and so forth, for the benefit of the union counselors. In addition, a comprehensive directory of social and health agencies with specific referral directions is issued annually. Case finding techniques are taught too.

According to a staff member, just as the people served by the Rehabilitation Council represent a cross section of the population of the metropolitan area as a whole, so the problems that affect them "range from the simple to the complex and from emergency situations to longstanding chronic conditions. As might be expected, our caseload is concentrated in the semi-skilled and unskilled categories."

With reference to the Jewish worker, one staff member said "he (or she) is most commonly someone who, economically speaking, does not fall into one of the poverty classifications and yet can hardly be considered affluent. He makes too much money for Medicaid yet cannot afford many types of medical care. Oftentimes he is very bitter, feeling he is caught in the crunch." Also noted was the fact that this sense of bitterness is by no means limited to the Jewish blue collar worker but cuts across ethnic lines. Another major category of Jewish people served by the Council is the retired worker or elderly relation of a union member. "Many of these older people are still living with the memory of the Depression and the idea of public welfare services strikes panic in them." Among both the blue collar worker and the elderly there is a clear lack of knowledge about where to go for help and how to obtain it.

Still another major group of Jewish people served by the Council are the children and youth of the union members. A striking characteristic of the Jewish parent seeking help for his child, standing in stark contrast to his manner in seeking help for himself, is the "aggressiveness and the amount of effort he exerts on their behalf."
The active wage-earning Jewish union member's needs appear to cluster around the following*:

- The unpleasant and often devastating fact of medical indigency, even among fairly well paid skilled workers, is especially pressing when there is an emotional or long-term illness.

- The need for services related to health, including physical and mental or emotional problems not covered by union medical plans. The demand for services for the disabled and handicapped children of union members is also significant. Regarding drug addiction, there has been an increase in the number of children and youth referred as well as young workers from some of the more highly paid skilled trades.

- Counseling and training services related to vocational needs, mainly help in looking for different work or upgrading skills.

- Family counseling services also rank high in need despite the fact that many people harbor an underlying skepticism about its relevance to what the individual believes to be his unique problem.

- Referrals related to housing are also quite numerous.

Among the retired workers, most are looking for nursing home or custodial care while for those who are not in the unions (usually aged parents of a union member) the reported need is somewhat less. Also prominent in need are homemaking, visiting, social and recreational services and advice concerning pensions, social security, or Medicare. In the Council's view, "medical care for the retired worker poses an even more severe crisis than it does for the wage-earning union member."

With specific reference to Jewish philanthropy, they detect a strong bitterness toward it among many active and retired Jewish workers despite the fact that they often make contributions beyond their means. One official referred to clients who have remarked of "feeling foreign in their own place" and of "Jewish agencies not adequately serving Jews." For example, one client recently said: "they use our money and then they tell us to go to the city for help." In this official's view, this attitude can to a large degree be traced to the experience of Jewish workers in Federation-supported hospitals.

* To be sure, as the staff observed, the needs and problems of the Jewish worker are in many instances not separable from those of other workers.
She also observed that many Jewish workers are not aware of the panoply of services sponsored by Jewish philanthropy in New York.

Concerning potential areas of cooperation between Federation and the labor unions the following were suggested as worthy of exploration:

- The establishment of pre-retirement counseling and guidance programs for workers. Some locals have already initiated such programs.

- The continuing need to strengthen and enlarge informational and referral services for union members.

- Investigation of the Teamster's medical and health operation which ties in directly with first rate voluntary hospitals thereby avoiding the necessity of setting up separate health facilities which are often underutilized by unions.
Although there has been a sharp decline in the number of Jewish immigrants to the United States in recent years, NYANA continued to serve about 1,000 new arrivals in 1971, while since 1949 it has helped 140,000.

In recent years there has been a change in the character of the Jewish immigrant served by NYANA. Whereas during the late 1940's and 1950's many highly orthodox and chassidic Jews entered the United States, NYANA now sees mostly "highly westernized, motivated, less orthodox Jews with a predominantly middle class orientation." Further, the educational levels of the recent arrivals-mostly Poles, Czechs, Hungarians, Rumanians, Cubans, and Russians - are generally higher than those immigrants who preceded them. Even among the Russian immigrants, whose educational level tends to be lowest, most have a high school diploma. To be sure, there are still highly orthodox and less educated immigrants coming in but in small numbers.

The basic purpose of NYANA is to make rapidly available a package of services, including casework services, financial assistance, and vocational and educational services, to enable the new arrivals to move quickly toward self-support and full adjustment to their new surroundings. NYANA attempts to avoid duplicating existing services; however, when there is a gap in the services needed by its clients it may develop its own program - e.g., its sheltered workshop program for the elderly, or physically, emotionally, and socially handicapped immigrants.

Generally, the record of adjustment and adaptation outlined by the staff is a quite positive and impressive one. NYANA's adjustment studies indicate that within three months more than half become self-sufficient and within six months over 75 percent. Follow-up studies, usually conducted after a one or two year period, reveal a picture of upward economic mobility accompanied by successful social and cultural adaptation. "Only a very small percentage remain at the lower paying unskilled or semi-skilled job for any appreciable length of time and hardly any are to be found on the welfare rolls." For a time, some of the immigrants who were professionals in their former country of residence may have to settle for lower paying, semi-skilled jobs, but virtually all enter the professional ranks again.

The story with respect to learning English is likewise one of rapid adaptation as is the area of education generally. Most young people enroll in college or university work, many combining their education with part-time employment.

In the opinion of the director, this record of adjustment is all the more remarkable because most of these people come to the United States with little money. Also the record of repayment of money borrowed from NYANA is a good one.

The story sketched above is not to gainsay the fact that there are problems; however, by and large, they are isolated exceptions within an overall pattern of success. According to the director, there have been problems in
upgrading the occupational skills of some of the middle aged and older immigrant workers and efforts have been intensified in this area, although more remains to be done.

With respect to Federation services, it is reported that "good use is made of Federation sponsored hospitals, camps, recreational, and social programs." One program which staff members would like to see expanded is a co-op program at the 92nd Street "Y" for Polish and Czech youth in Jewish culture and identity. Another area in need of some strengthening is scholarship funds. In New York City, the immigrant youth does not receive a free education at the City University until he has been a resident for two years.