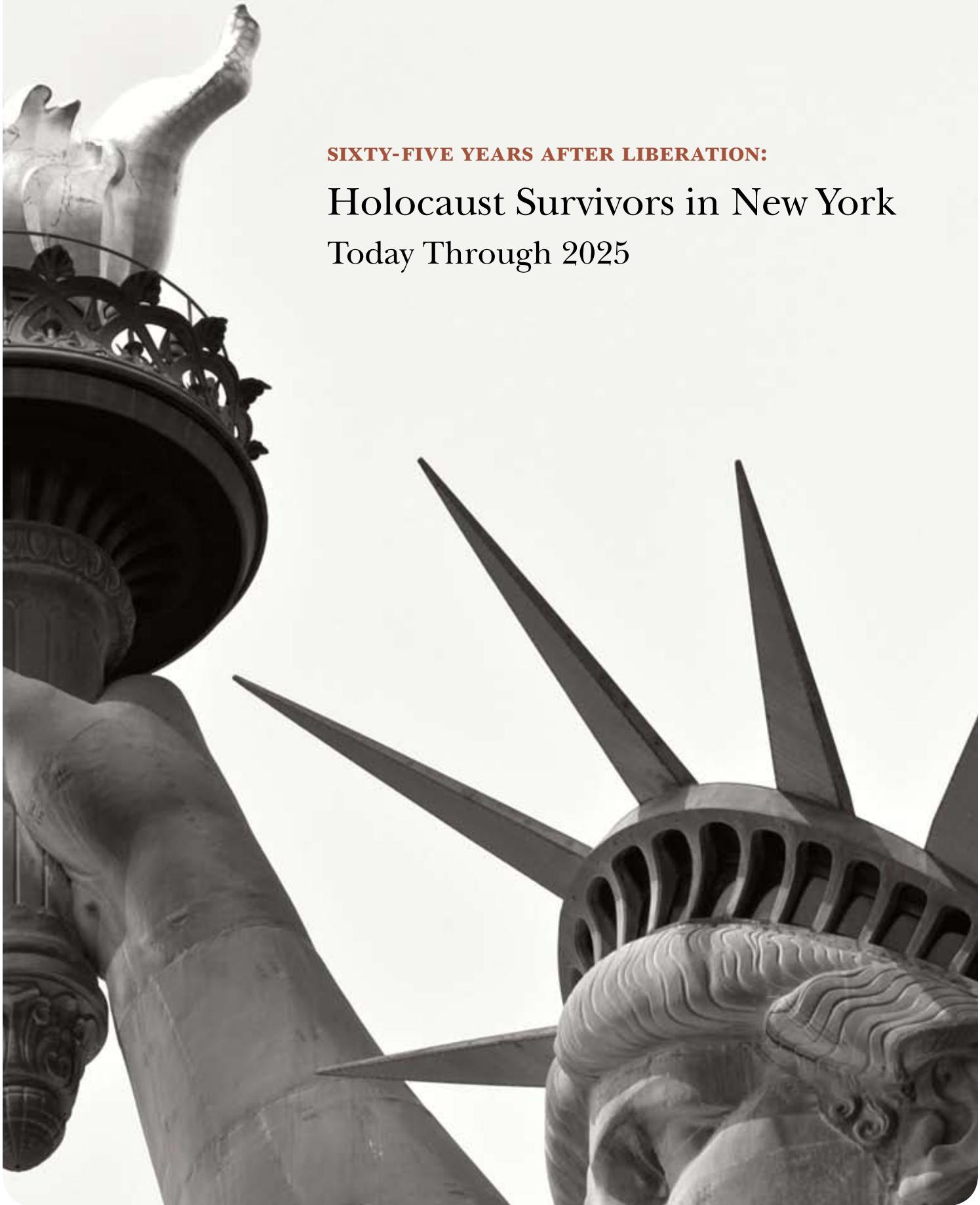


SIXTY-FIVE YEARS AFTER LIBERATION:

Holocaust Survivors in New York Today Through 2025



EXECUTIVE SUMMARY

Selfhelp Community Services, Inc. (Selfhelp) was founded in 1936 by a small group of émigrés from Central Europe, who gathered in a one-room apartment in New York City to discuss the rapidly deteriorating political situation in Germany and ways they could help their fellow refugees, not only to escape to safety, but also to rebuild their lives in America. As the horrors of the Holocaust brought unimaginable tragedy to the European Jewish community, the organization that sprang from this meeting was there to receive and embrace survivors in America – offering job training, housing, home care, social services, and myriad other forms of support.

Over its 73-year history, Selfhelp's mission has been to serve as the “last surviving relative” to Holocaust survivors and other victims of Nazi persecution.¹ Today, Selfhelp is the largest provider of services to Holocaust survivors in North America, serving upwards of 5,600 survivors a year. Our core services include enhanced case management, chore services/housekeeping, subsidized home health care services, financial management, guardianship, social programming, and emergency cash assistance. These core services are delivered through seven dedicated program sites, including two locations in Manhattan, two in Brooklyn, and one location each in Queens, the Bronx, and Nassau County. (A full description of Selfhelp's services is provided in the Appendix, page 12.)

To plan for the future provision of services, we have recently completed a demographic analysis of the existing population of Nazi victims, which yielded some surprising and some not-so-surprising results:

1. In the year 2025, we project that approximately 19,000 Holocaust survivors will still be living in the New York City Metropolitan Area.
2. Through the year 2020, the number of Holocaust survivors in the New York City Metropolitan Area who are older than 75 – the age at which they often begin to require services – will still be greater than 24,000.
3. This last generation of survivors is likely to have complex needs. Fully 35 percent of survivors will be coping with serious or chronic illnesses, and 51 percent will be “very poor” or “near poor” under Federal guidelines. Therefore, this group of survivors will have significant needs for home health care and financial assistance.

In short, although the total survivor population is decreasing, the number of survivors who will require services will continue to grow as survivors age and begin to develop increasing frailty and other debilitating conditions. The need to provide services, and funding for those services, will remain great for this last generation of survivors.

¹ For purposes of simplicity, this report uses the term “Holocaust survivor” to include all those who suffered Nazi persecution, whether they lived through the Holocaust in Europe or were able to flee their home countries before they were engulfed by the Holocaust. Individuals must have been residing in their country at the time that it was under the Nazi regime. This usage is in keeping with the definition employed by the Conference on Jewish Material Claims Against Germany.

1. BASELINE POPULATION, 2002

As a first step in projecting the population of Holocaust survivors into the future, we established a baseline from the recent past, drawing on comprehensive studies of survivors residing in the United States² and the New York City area.³ As shown in Table 1, below, an estimated 55,000 survivors were living in the New York City Metropolitan Area in 2002, fully half of the survivors residing in the United States. Fifty-one thousand survivors were living in Selfhelp's current service areas.

TABLE 1: GEOGRAPHIC DISTRIBUTION OF HOLOCAUST SURVIVORS, 2002⁴

Geographic Area	2002 Population
World	687,900
United States	110,000 (16% of world population)
New York City Metropolitan Area (5 boroughs, plus Nassau, Suffolk, and Westchester Counties)	55,000 (50% of United States population)
New York City (5 boroughs)	47,900
Selfhelp current service areas (Bronx, Brooklyn, Manhattan, Queens, and Nassau County)	51,000

² United Jewish Communities (December, 2003). Nazi Victims Now Residing in the United States: Findings from the National Jewish Population Survey 2000-2001.

³ UJA-Federation of New York (November, 2003). The Jewish Community Study of New York City, 2002. Special Report: Nazi Victims in the New York Area: Selected Topics. Prepared for UJA-Federation by Ukeles Associates.

⁴ The statistics presented throughout this report are estimates. Some numbers may not add exactly due to rounding.

2. GEOGRAPHIC DISTRIBUTION THROUGH 2025

Using the 2002 figures shown in Table 1, combined with additional county-specific information from the studies we reviewed, we projected the total population of survivors in the New York City area through the year 2025. The year 2020 marks a turning point at which all survivors will be at least 75 years of age, which is when individuals' health often first begins to deteriorate. Projecting out to 2025 shows how the size and needs of this population may begin to change after that benchmark is reached.

In conducting our projections, we assumed an annual 4.5 percent mortality rate, and that any migration into the overall New York City area or into specific counties would be offset by outward migration.

Our results are shown in the table below. Of particular note, in the year 2025, we estimate that more than 19,000 survivors will still be living in the New York City Metropolitan Area. More than half of these (an estimated 10,300) will reside in Brooklyn. Relatively large populations of survivors will also remain in Queens (an estimated 3,191) and Manhattan (an estimated 2,324), as well as Nassau County (an estimated 1,248). **In the areas currently served by Selfhelp, more than 17,500 survivors will still be alive in 2025.** In the next pages, we develop rough projections about the needs of this population for health care and financial assistance.

TABLE 2: PROJECTED GEOGRAPHIC DISTRIBUTION OF HOLOCAUST SURVIVORS, 2008 - 2025

Borough	2008	2010	2015	2020	2025
Bronx *	1,441	1,315	1,044	829	659
Brooklyn *	22,531	20,549	16,323	12,966	10,300
Manhattan *	5,083	4,636	3,682	2,925	2,324
Queens *	6,979	6,365	5,056	4,017	3,191
Staten Island	303	277	220	175	139
<i>Subtotal, NYC five boroughs</i>	<i>36,338</i>	<i>33,141</i>	<i>26,326</i>	<i>20,912</i>	<i>16,612</i>
Nassau *	2,731	2,491	1,979	1,572	1,248
Suffolk	1,062	969	769	611	486
Westchester	1,593	1,453	1,154	917	728
Total, NYC Metropolitan Area	41,724	38,053	30,228	24,012	19,074
* Total, current Selfhelp service areas	38,765	35,356	28,084	22,309	17,722

II. Need for Social Services Among the Survivor Population

As the largest provider of services to survivors in North America, Selfhelp's experience shows that survivors often begin seeking services as they *age* and as they begin to develop *health conditions* or need *financial assistance*. Our analyses on the next pages focus on these needs.

The estimates provided here are based on data collected in recent demographic studies on Holocaust survivors and Jews who were living in the New York City Metropolitan Area in the years 2000-2003. The future need for services is derived from this data.

3. AGE OF NEW YORK CITY'S HOLOCAUST SURVIVORS

Age at which survivors require care

The overall population of survivors currently living in New York City is significantly younger than the population of survivors served by Selfhelp. In 2002, the median age of survivors in New York City was 72 (see Table 3a, next page), which implies that the median age in 2008 was 78. In other words, half of the survivors living in New York were younger than 78 years of age.

Selfhelp clients are typically older than this. As shown in Table 3b, next page, the median age of Selfhelp clients in 2008 was between 84 and 85. This suggests that there will be a number of survivors who will "age in" to Selfhelp's services; that is, they will begin seeking assistance as their physical or emotional circumstances change.

Some evidence for this projection comes from the fact that there is currently a steady stream of new clients seeking assistance from Selfhelp. Indeed, of the more than 5,600 survivors served by Selfhelp each year, 1,068 new clients turned to Selfhelp for assistance in 2008, and 1,064 in 2009.

Judging from past experience, we also project that the clients who require care will continue to do so for as long as they are alive. We can therefore assume that Selfhelp's client caseload will decline more slowly than the attrition rate of the Nazi victim population as a whole, as the survivors we support develop additional needs.

**TABLE 3A: AGE DISTRIBUTION OF HOLOCAUST SURVIVORS
NEW YORK CITY METROPOLITAN AREA, 2002⁵**

Age	Estimated Number in New York Metropolitan Area	Percent (2002)
Under 65	9,000	16%
65-75	21,900	40%
75-84	19,000	35%
85 and older	5,000	9%
Total	55,000	100%
<i>Median age, 2002</i>	72	
<i>Median age, 2008 (estimated)</i>	78	

**TABLE 3B: AGE DISTRIBUTION OF SELFHELP CLIENTS
SELFHELP SERVICE AREAS, 2008**

Age	Percent (2008)
60-69	4%
70-79	22%
80-89	58%
90-99	15%
100+	1%
Total	100%
<i>Median age, 2008</i>	84-85

⁵ Table reproduced from Ukeles, J. (2002). Jewish Community Study of New York, 2002 (commissioned by UJA-Federation of New York). Special Report: Nazi Victims in the New York Area, Selected Topics.

Total number of survivors aged 75 and over

Another way to approach the need for services is to determine the number of survivors aged 75 and over. As shown in Table 3c, below, we estimate that there will be more than 24,000 survivors who are older than 75 living in the New York City Metropolitan Area, through the year 2020.

**TABLE 3C: ESTIMATED SURVIVORS AGED 75 AND OVER
NEW YORK CITY METROPOLITAN AREA, 2008 - 2025⁶**

	2008	2010	2015	2020	2025
Total Number of Survivors	41,724	38,053	30,228	24,012	19,074
Survivors aged 75 or above	24,617	24,734	24,787	24,012	19,074

This is a critical finding, which is counterintuitive for those who believe that the survivor population has already significantly diminished, and that the need for services has declined.

Indeed, the need to provide services to the last generation of survivors is likely to remain constant as this population begins to “age in” to the need for care.

4. HEALTH STATUS OF NEW YORK CITY'S HOLOCAUST SURVIVORS

A primary reason for elderly individuals to begin seeking assistance from a social service organization is the perceived or actual need for physical care as their physical abilities begin to decline.

In May 2004, in New York City's Jewish community as a whole, 35 percent of persons aged 75 and over were in a household which had sought help in coping with a serious or chronic illness within the past twelve months.⁷ As we project this percentage out through 2025, we expect to see a steady number through 2017 of approximately 8,600 survivors, aged 75 and over, who are in families coping with serious or chronic illnesses. Only then will the number gradually begin to decline, but we expect that by the year 2025 there will still be more than 6,600 survivors who need assistance with chronic illnesses in the New York City area.

⁶ Estimates derived from Ukeles, J. (2000). A Plan for Allocating Successor Organization Resources. Report of the Planning Committee, Conference on Jewish Material Claims Against Germany.

⁷ Ukeles, Jack (May, 2004). From Crisis to Comfort: What Do We Know About Aging in the Jewish Community?

TABLE 4A: PROJECTED NUMBERS OF HOLOCAUST SURVIVORS COPING WITH SERIOUS OR CHRONIC ILLNESSES NEW YORK CITY METROPOLITAN AREA, 2008 - 2025

	2008	2010	2015	2020	2025
Total Number of Survivors	41,724	38,053	30,228	24,012	19,074
Survivors aged 75 or above	24,617	24,734	24,787	24,012	19,074
Number coping with Serious or Chronic Illness (35%)	8,616	8,657	8,675	8,404	6,676

The graph below is a pictorial representation of the same numbers.

TABLE 4B: NAZI VICTIM POPULATION: NEW YORK CITY METROPOLITAN AREA



The actual needs of this population may be greater than projected because of the ways in which surviving the Holocaust impacted their physical development. During their childhood and adolescence, this generation of survivors experienced long periods of malnutrition, direct physical assault, and exposure to severe weather conditions with poor clothing and footwear. These circumstances had a direct impact on their physical condition, leading to ailments such as brittle bones, stomach disorders, impaired vision, heart and circulation problems, high blood pressure, dental problems, and foot problems.

Holocaust survivors, as a group, also have a high incidence of chronic depression, anxiety, and sleeping disorders. All these factors may lead to substantial deterioration in the health of elderly survivors.

Even those Holocaust survivors who are not currently coping with serious or chronic illness may still require services. As a whole, survivors tend to provide more negative assessments of their health than the general population. Among respondents to the 2000-2001 National Jewish Population Survey, 27 percent of survivors described their health as poor, compared to 8 percent of their contemporaries. Thirty-three percent of survivors described their health as fair, compared to 21 percent of their peers.⁸

Projecting this statistic forward, through 2020, we can expect to see a steady number of over 14,000 Nazi victims living in the New York City Metropolitan Area who describe their health as “poor” or “fair,” and who thus may turn to Selfhelp for assistance with home care, emotional support, or other supportive services. In 2025, there will still be almost 11,500 living survivors in these categories.

**TABLE 4C: PROJECTED NUMBERS OF HOLOCAUST SURVIVORS
PERCEIVING A NEED FOR ASSISTANCE WITH HEALTH CARE
NEW YORK CITY METROPOLITAN AREA, 2008 - 2025**

	2008	2010	2015	2020	2025
Survivors aged 75 or above	24,617	24,734	24,787	24,012	19,074
Number reporting health as <i>poor</i> (27%) or <i>fair</i> (33%)	14,770	14,841	14,872	14,407	11,444

Based on the percentage of survivors over age 75 who will require assistance with acute or chronic illness, and the number of survivors who self-report their health status as “poor” or “fair,” we project that the need for health-related services will continue to hold steady for this population through 2020, and will still be significant in 2025.

⁸ United Jewish Communities (December, 2003). Nazi Victims Now Residing in the United States: Findings from the National Jewish Population Survey 2000-2001. A United Jewish Communities Report.

5. POVERTY AMONG HOLOCAUST SURVIVORS

Compounding their physical needs, more than half of the Holocaust survivors in the New York City Metropolitan Area are in financial distress, living below 150 percent of the Federal poverty level. Table 5, below, presents the 2002 percentage breakdown of poverty among Holocaust survivors,⁹ and projects the numbers of survivors who are “very poor” or “near-poor” through 2025.¹⁰

**TABLE 5: ESTIMATED POVERTY LEVELS OF HOLOCAUST SURVIVORS
NEW YORK CITY METROPOLITAN AREA, 2008 - 2025**

Household Income	Percent of total living survivors, 2002	Estimated survivors, 2008	Estimated survivors, 2010	Estimated survivors, 2015	Estimated survivors, 2020	Estimated survivors, 2025
Below 100% of Poverty Guidelines (“very poor”)	38%	15,855	14,460	11,487	9,125	7,248
Between 100% and 150% of Poverty Guidelines (“near poor”)	13%	5,424	4,947	3,930	3,122	2,480
Above 150% of Poverty Guidelines	49%	20,445	18,646	14,812	11,766	9,346
Total	100%	41,724	38,053	30,228	24,012	19,074

We can expect that a significant proportion of those survivors in the “very poor” and “near poor” categories will turn to Selfhelp for financial assistance, including subsidies for home care, assistance with emergency needs, and assistance applying for public benefits and entitlements.

As well, although our estimates suggest that approximately half of the survivor population are living above 150 percent of federal poverty guidelines, individuals in this group are still likely to be experiencing a degree of financial distress. The income levels set by the Federal government as national indicators of poverty are very low when applied to New York City.¹¹ For example, in 2008, individuals living just at 150 percent of Federal poverty guidelines had an annual income of \$15,600. In the New York City Metropolitan Area, this amount barely covers the cost of housing; the median rent for rent stabilized apartments in that same year was \$11,100, leaving only \$86 a week to cover food and other expenses. **It is thus likely that some of the survivors whose income places them above the “very poor” or “near poor” categories will also require financial assistance.**

⁹ UJA-Federation of New York, 2003, *op cit*, page 21.

¹⁰ Although there may be some fluctuations in survivors’ financial circumstances during this period, Selfhelp’s past experience suggests that it is likely that those survivors in the poorest groupings will remain there. Because many older people tend to spend down their assets as they age, we think it is likely that there will actually be a gradual increase in the “very poor” and “poor” categories.

¹¹ Federal poverty guidelines for 2002 specified that 100% of poverty was limited to annual incomes of \$9,000 for an individual (\$12,000 for a couple). Those living within 150% of poverty had maximum incomes of \$13,000 for an individual (\$18,000 for a couple). In 2008, the 100% thresholds were \$10,400 for an individual (\$14,000 for a couple). The 150% thresholds were \$15,600 for an individual (\$21,000 for a couple).

III. Projection of Funding Needs

We now project the level of funding that will be required to meet the increasing needs of the survivors living in the New York City Metropolitan Area. We base our calculation on Selfhelp's current service level and the funding needed to maintain that level through the coming years. Our assumptions are specified below:

1. In fiscal year 2008, Selfhelp served 5,629 survivors. This number was 22.87 percent of the survivors aged 75 and older who were living in the New York City Metropolitan Area.
2. Based on the analyses in this document, we expect that Selfhelp will continue to serve a similar proportion of survivors aged 75 years and older in the coming years. We utilize an annual 4 percent increase in the cost of providing services.

Table 6 shows the estimated cost per client, and the estimated total cost of Selfhelp's services for Holocaust survivors, through the year 2025. This includes the cost of services that we expect survivors to particularly need, including case management, subsidized home care, emergency financial assistance, and assistance applying for benefits and entitlements.*

** Please note that these projections describe only the specific services that Selfhelp provides directly to survivors. We assist clients in applying for and accessing the public benefits and entitlements that are available to all older adults living in New York City. For example, a typical Nazi victim client is an 85 year old widow, living alone. She receives a modest Social Security payment of \$850 per month, and a German reparations payment of \$400. Due to numerous physical ailments she requires home health care services every day, for 8 hours. Utilizing funding for Nazi victims, we provided subsidized services on the weekdays, while her daughter assisted on the weekends. The Selfhelp social worker counseled the family regarding Medicaid, and with the help of our Legal Services Program successfully assisted them in filing the application and documents. She now receives her home care services from Medicaid. [The annual value of this is approximately \$35,000]. We also obtained Food Stamps for her, in the amount of \$1,200 annually, and made sure that her Senior Citizen Rent Exemption was kept current [\$1,800 annually]. Thus, for this case we were able to use the specific funding for Nazi victims at a critical time, and then assist her in accessing additional public entitlements valued at \$38,000 annually.*

**TABLE 6: ESTIMATED COST PER CLIENT AND TOTAL COST OF SERVICES
NEW YORK CITY METROPOLITAN AREA, 2008 - 2025**

	2008	2010	2015	2020	2025
Number of survivors, New York City Metropolitan Area	41,724	38,053	30,228	24,012	19,074
Number of survivors, 75 and older	24,617	24,734	24,787	24,012	19,074
Number of Selfhelp clients served	5,629	5,657	5,669	5,492	4,362
Projected cost per client	\$1,206	\$1,305	\$1,587	\$1,931	\$2,350
Projected total cost	\$6,788,574	\$7,382,385	\$8,996,703	\$10,605,052	\$10,250,700

With a conservative estimate that Selfhelp will continue to serve approximately 23 percent of living Holocaust survivors through 2025 and beyond, the cost to do so will remain steadily high as survivors continue to age, and require care.

APPENDIX

Current Services Provided to Holocaust Survivors by Selfhelp Community Services, Inc.

Enhanced Case Management: Caseworkers develop an individualized care plan for each client that reflects his or her unique psychological and physical needs. Each caseworker is a highly-skilled advocate for the interests of the client, making sure that the client receives not only optimum care, but also all entitlements for which they are eligible. Last year, Selfhelp social workers provided 43,662 hours of case management services to Holocaust survivors.

Chore Service/Housekeeping: Staff housekeepers provide clients with an average of three hours per week of light housework, shopping assistance, laundry, and escort service. Housekeepers are a primary source of information regarding deterioration in a client's health. Over the past year, 16,787 hours of chore service/housekeeping were provided to victims of the Holocaust.

Subsidized Home Health Care Services: Selfhelp's Licensed Home Care Services Agency (LHCSA) and Certified Home Health Agency (CHHA) offer a full array of home health services including personal care and skilled nursing. Depending on client needs, services may be provided on a long-term, short-term, or interim basis. Over the past year, Selfhelp provided a total of 46,046 hours of subsidized home care to Holocaust survivors.

Social Programs: Recreational and social programs enhance the development of relationships, social contacts, and communication. Selfhelp's celebrated Coffee Houses, which are held in local synagogues and community centers, feature refreshments and entertainment reminiscent of life in Europe before the Nazis. Selfhelp also sponsors Passover Seders, Chanukah parties, day trips, discussion groups, a creative writing group, and other social activities. Last year, aggregate attendance at Selfhelp social programs was 7,322.

Emergency Cash Assistance: Cash grants are provided to clients in need with funding from the Claims Conference, UJA-Federation of New York and private donors. These grants are used to pay for a range of expenses to cover critical needs, such as medical, dental, utilities, emergency rent payments, special winter clothing, and food. Over the past year, Selfhelp distributed a total of \$1,070,612 in cash assistance.

Financial Management: Holocaust survivors may encounter difficulty managing their finances due to impediments ranging from diminished vision and reduced motor function to more serious complications including Alzheimer's disease and other types of dementia. Selfhelp's financial management program utilizes three levels of intervention: 1) a visiting bookkeeper to help with bill paying and checkbook balancing; 2) serving as a representative payee to receive client's income and pay their bills; and, in the most severe cases; 3) serving as court-appointed guardian. During the past year, Selfhelp assisted 58 Holocaust survivors with financial management services.

Volunteer Programs: Trained volunteers make scheduled, friendly visits to homebound clients to provide socialization, communication, and a connection to the outside world. Volunteers also assist at Coffee Houses and other social events, make telephone reassurance calls, help with shopping and housework, or work in the office. Friendly visitors include volunteers from local college campuses, and the Action Reconciliation Service for Peace program, which enables young Germans to serve individuals and communities affected by the Holocaust.

Based on 2009 data.

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Selfhelp is a not-for-profit organization dedicated to maintaining the independence and dignity of seniors and at-risk populations through a spectrum of housing, home health care, and social services and will lead in applying new methods and technologies to address changing needs of its community. Selfhelp will continue to serve as the "last surviving relative" to its historic constituency, victims of Nazi persecution.

