

Selfhelp Community Services, Inc.

SECOND EDITION WITH NEWLY RELEASED DEMOGRAPHIC INFORMATION

Holocaust Survivors in New York Today Through 2025

ABOUT SELFHELP

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.

Since its founding, Selfhelp's mission has been to serve as the "last surviving relative" to Holocaust survivors and other victims of Nazi persecution.¹ Today, Selfhelp remains the largest provider of comprehensive services to Holocaust survivors in North America, serving more than 5,300 survivors each year. Our core services include enhanced case management, chore services/housekeeping, home health care, financial management, guardianship, social programming, and financial 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.)

EXECUTIVE SUMMARY

Four years ago, Selfhelp released a demographic analysis which projected the needs of Holocaust survivors through the year 2025. Now, data from UJA-Federation of New York's recently released 2011 *Jewish Community Study of New York*² presents an opportunity to update our findings, with the goal of ensuring that we will have the appropriate services in place to meet survivors' needs as they continue to age.

Selfhelp's 2009 report utilized data from UJA-Federation of New York's 2002 *Jewish Community Study of New York.* At that time, evidence indicated that there were 55,000 Holocaust survivors living in the New York City Metropolitan Area. UJA-Federation's 2011 study identifies an **increase** in the number of survivors to 73,000, and we use this updated figure in our projections.³

Our revised findings continue to challenge the widespread assumption that the survivor population is disappearing:

- 1. In the year 2025, we project that approximately **23,400** 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 **38,000**.
- 3. This last generation of survivors will have complex needs. Fully 35 percent of survivors will be coping with serious or chronic illnesses, and 41 percent will need help with daily tasks. Fifty-two percent will be "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, increase in frailty, and develop other debilitating conditions. The need to provide both services, and the necessary funding for those services, will remain great for this last generation of Holocaust survivors.

¹ For purposes of simplicity, this report uses the term "Holocaust survivor" to include all those who suffered Nazi persecution directly, whether they lived through the Holocaust or were able to flee. Individuals must have been residing in the affected 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.

² UJA-Federation of New York (June 2012; amended March 2013). The Jewish Community Study of New York: 2011. Comprehensive Report.

³ As UJA-Federation explains, "The growth in the number of survivors derives primarily from a higher percentage of seniors ages 66 and over born in the former Soviet Union who report that they had lived under or fled from Nazi-controlled areas, as compared to similar respondents in the 2002 study. The reasons for this shift... may be attributed, at least in part, to changes in the guidelines for Nazi victim compensation programs over the years – changes that have expanded eligibility for certain benefits and services to Jews from some parts of the FSU (previously considered 'war-ravaged' but not 'survivors')." [page 98]

1. BASELINE POPULATION, 2011

I.

As a first step in projecting the population of Holocaust survivors into the future, we established a baseline using recent comprehensive studies of survivors residing in the United States⁴ and the New York City Metropolitan Area.⁵ As shown in Table 1, below, an estimated 73,000 survivors were living in the New York City Metropolitan Area in 2011 – more than half of the survivors residing in the United States.⁶

TABLE 1: GEOGRAPHIC DISTRIBUTION OF HOLOCAUST SURVIVORS, 2011

Geographic Area	2011 Population
World	569,643
United States	120,935
New York City Metropolitan Area (5 boroughs, plus Nassau, Suffolk, and Westchester Counties)	73,000

⁴ Conference on Jewish Material Claims Against Germany (July 2012). 2011 Worldbook: A Guide to Claims Conference Programs Worldwide. (Maximum population estimates used.)

⁵ UJA-Federation of New York (June 2012; amended March 2013). The Jewish Community Study of New York: 2011. Comprehensive Report.

⁶ The statistics presented throughout this report are estimates. Some numbers may not add exactly due to rounding.

2. GEOGRAPHIC DISTRIBUTION THROUGH 2025

Using the 2011 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 Metropolitan 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 an individual's 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 utilized age-specific mortality rates,⁷ and assumed that any migration into the overall New York City Metropolitan Area 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 23,000 survivors will still be living in the New York City Metropolitan Area.** More than half of these (an estimated 13,586) will reside in Brooklyn. Relatively large populations of survivors will also remain in Queens (an estimated 3,279) and Manhattan (an estimated 2,951). In the next pages, we develop more detailed estimates about the needs of this population for health care and financial assistance.

Borough/County	2011 (baseline data) ⁸	2013	2015	2018	2020	2025
Bronx	3,000	2,916	2,554	2,036	1,715	1,054
Brooklyn	42,500	37,591	32,914	26,246	22,104	13,588
Manhattan	9,000	8,166	7,150	5,702	4,802	2,951
Queens	10,000	9,073	7,945	6,335	5,336	3,279
Staten Island	1,000	648	567	453	381	234
Nassau	1,500	1,296	1,135	905	762	468
Suffolk	1,000	648	567	453	381	234
Westchester	5,000	4,472	3,916	3,122	2,630	1,616
Total, NYC Metropolitan Area	73,000	64,810	56,748	45,252	38,111	23,424

TABLE 2: PROJECTED GEOGRAPHIC DISTRIBUTION OF HOLOCAUST SURVIVORS, 2013 – 2025

⁷ CDC/NCHS (September 20, 2010). National Vital Statistics System, Mortality. Worktable 23R. Death rates by 10-year age groups:

United States and each state, 2007. Retrieved electronically from http://www.cdc.gov/nchs/data/dvs/MortFinal2007_Worktable23r.pdf.

⁸ Projections calculated from UJA-Federation of New York, 2012, *op cit.*, p.100. Estimates are rounded.

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 year 2011. 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 2011, the median age of survivors in New York City was 79 (see Table 3A, next page), from which we estimate a median age of 81 in 2013. Therefore, half of the survivors living in New York in 2013 are younger than 81 years of age.

Selfhelp clients are typically older than this. Also shown in Table 3A, the median age of Selfhelp clients in 2013 is between 85 and 86. 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 they grow older and their physical and/or emotional circumstances change.

Some evidence for this projection comes from the fact that there is already a steady stream of new clients seeking assistance from Selfhelp. Indeed, of the more than 5,300 survivors served by Selfhelp each year, 1,128 new clients turned to Selfhelp for assistance in 2011, and 1,209 new clients did so in 2012.

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

TABLE 3A: AGE DISTRIBUTION OF HOLOCAUST SURVIVORS AND SELFHELP CLIENTS NEW YORK CITY METROPOLITAN AREA, 2011 AND 2013

Age	Surviv New York City M	Selfhelp Clients	
	Number, 2011	Percent, 2013	
65-74	22,630 31%		7%
75-84	32,850 45%		35%
85 and older	17,520 24%		58%
Total	73,000	100%	
Median age, 2011	7		
Median age, 2013 (estimated)	8	85-86	

Total number of survivors aged 75 and over

Another way to approach the need for services is to determine the future number of survivors aged 75 and over. As shown in Table 3B, below, we estimate that there will be more than 38,000 survivors who are older than 75 living in the New York City Metropolitan Area through the year 2020, and still more than 23,000 in the year 2025.¹⁰

TABLE 3B: ESTIMATED SURVIVORS AGED 75 AND OVER NEW YORK CITY METROPOLITAN AREA, 2013 – 2025

	2013	2015	2020	2025
Total number of survivors	64,810	56,748	38,111	23,424
Survivors aged 75 or above	48,436	46,216	38,111	23,424

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 survivors is likely to remain constant, as this last generation ages in to the need for care.

⁹ Numbers based on the percentages provided in UJA-Federation of New York, 2012, *op cit.*, p.99.

¹⁰ Projections calculated from UJA-Federation of New York, 2012, op cit., p.98, using age-specific mortality rates (CDC/NCHS, op cit.).

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

A primary reason for elderly individuals to begin seeking assistance from Selfhelp is their perceived or actual need for care, as their physical abilities begin to decline.

In May 2004, 35 percent of Holocaust survivors aged 65 and over were in a household which had sought help in coping with a serious or chronic illness within the past twelve months.¹¹ As we project this percentage through the year 2025, we show only a modest decline between 2013 and 2020, at which point there will be more than 13,000 survivors coping with serious or chronic illnesses. In the year 2025, there will be approximately 8,200 survivors experiencing serious or chronic illnesses in the New York City Metropolitan Area.

The 2011 *Jewish Community Study of New York* found that 41 percent of Holocaust survivors required physical assistance with their daily tasks. Again, projecting this statistic forward, we can expect that over 15,000 survivors will need assistance with daily tasks in the year 2020, and nearly 10,000 in the year 2025.

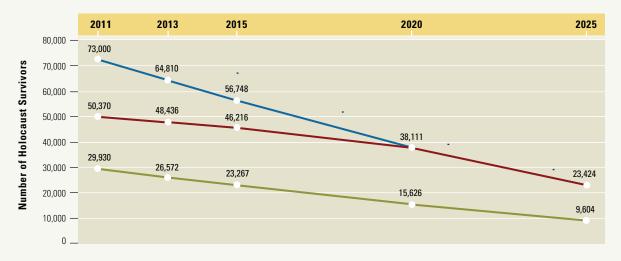
TABLE 4A:PROJECTED NUMBERS OF HOLOCAUST SURVIVORS
COPING WITH SERIOUS OR CHRONIC ILLNESSES
NEW YORK CITY METROPOLITAN AREA, 2013 – 2025

	2013	2015	2020	2025
Total number of survivors	64,810	56,748	38,111	23,424
Survivors aged 75 or above	48,436	46,216	38,111	23,424
Number coping with serious or chronic illness (35%)	16,953	16,176	13,339	8,198
Number who require help with daily tasks (41%)	26,572	23,267	15,626	9,604

The graph on the following page is a pictorial representation of this information.

¹¹ Ukeles, Jack (May, 2004). From Crisis to Comfort: What Do We Know About Aging in the Jewish Community?

TABLE 4B: HEALTH NEEDS OF HOLOCAUST SURVIVORS, NEW YORK CITY METROPOLITAN AREA



Holocaust survivors 75 years and older

Holocaust survivors who require help with daily tasks

The actual needs of this population may be greater than projected because of the ways in which surviving the Holocaust affected their physical development. During their childhood and adolescence, Holocaust survivors experienced long periods of malnutrition, direct physical assault, and exposure to severe weather conditions with minimal 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 of 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 2011 *Jewish Community Study of New York*, 73 percent of Holocaust survivors described their health as poor or fair.¹²

Projecting this statistic forward through the year 2020 (Table 4C, next page), we can expect to see a steady number of over 27,000 Holocaust survivors living in the New York City Metropolitan Area who describe their health as "poor" or "fair," and who may thus turn to Selfhelp for assistance with home care, emotional support, or other services. In the year 2025, there will still be more than 17,000 survivors in these categories.

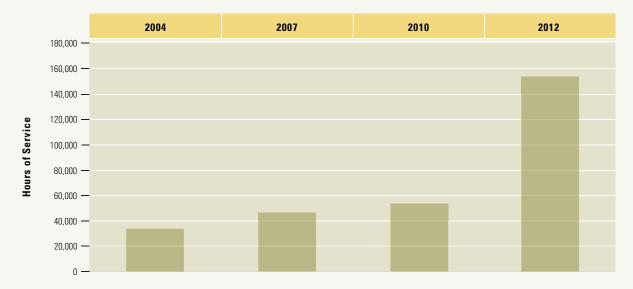
¹² UJA-Federation of New York, 2012, op cit., page 101.

TABLE 4C:PROJECTED NUMBERS OF HOLOCAUST SURVIVORSPERCEIVING A NEED FOR ASSISTANCE WITH HEALTH CARENEW YORK CITY METROPOLITAN AREA, 2013 – 2025

	2013	2015	2020	2025
Survivors aged 75 or above	48,436	46,216	38,111	23,424
Number reporting health as poor (31%) or fair (42%)	35,358	33,738	27,821	17,100

Indeed, Selfhelp is already seeing an increase in the need for one specific healthrelated service: the provision of a home care aide to assist with daily tasks, including housekeeping and chore assistance, as well as basic activities of daily living such as bathing and dressing. As shown in Table 4D, below, the number of hours of such care provided by Selfhelp has increased by **450 percent** in the last eight years, from 34,069 hours of home care in 2004, to 153,478 hours of care in 2012.¹³ For many survivors, receiving such care in their own homes is especially important, as the structure and regimentation of institutional care can re-awaken overpowering fears related to the trauma they experienced during the Holocaust.

TABLE 4D:HOURS OF HOME CARE PROVIDED TO HOLOCAUST SURVIVORSBY SELFHELP COMMUNITY SERVICES, 2004 – 2012



Based on the percentage of survivors over age 75 who will require assistance with serious or chronic illness or with daily tasks (Table 4A), and the number of survivors who self-report their health status as "poor" or "fair" (Table 4C), we project that the need for health-related services will continue to increase for this population.

¹³ In recent years, the Conference on Jewish Material Claims Against Germany has successfully negotiated with the German government to obtain significant increases in funding for home health care services for Holocaust survivors worldwide. As a result, Selfhelp has been able to substantially increase the home health care services provided to survivors.

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 (only \$16,335 for an individual and \$22,065 for a couple in 2011). Table 5, below, presents the 2011 percentage breakdown of poverty among Holocaust survivors,¹⁴ and projects the numbers of survivors who will remain at this level of poverty through the year 2025.

TABLE 5: ESTIMATED POVERTY LEVELS OF HOLOCAUST SURVIVORS NEW YORK CITY METROPOLITAN AREA, 2011 – 2025

Household Income	Percent	2011	2013	2015	2020	2025
Number of survivors	100%	73,000	64,810	56,748	38,111	23,424
Below 150% of federal poverty guidelines	52%	37,960	33,701	29,509	19,818	12,180

We expect that a significant proportion of survivors living in poverty will turn to Selfhelp for financial aid, including subsidies for home care, support for emergency needs, and assistance applying for public benefits and entitlements.

It is probable that the actual numbers of survivors living in poverty will actually be larger than projected over the next 12 years. Many older people tend to spend down their assets as they age, so there is likely to be a gradual increase in the number who earn less than 150 percent of federal poverty guidelines. As well, survivors from the Former Soviet Union include a disproportionately large number of individuals living in poverty – 79 percent, compared to 18 percent among survivors from other regions¹⁵ – and also tend to be younger, comprising 67 percent of all survivors under age 75.¹⁶ As the population of survivors grows older and is composed more heavily of immigrants from the Former Soviet Union, it is also likely to become increasingly poor.¹⁷

Additionally, although our estimates suggest that approximately half of the survivor population earns an income which places them 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. For example, in 2011, individuals living just at 150 percent of federal poverty guidelines had an annual income of \$16,355. In the New York City Metropolitan Area, this amount barely covers the cost of housing; the median annual rent for rent stabilized apartments in that same year was \$13,920, leaving only \$55 a week to cover food and other expenses. It is therefore likely that even those survivors whose income places them above the 150 percent demarcation will require assistance.

¹⁴ UJA-Federation of New York, 2012, op cit., page 101.

¹⁵ Ibid.

¹⁶ *Ibid*, page 99.

¹⁷ *Ibid*.

Maximizing Resources

III.

A major effort of Selfhelp social workers is to ensure that Holocaust survivors receive all the public benefits and entitlements that are available to older adults living in New York City. This practice enables Selfhelp to maximize both the support available for individual survivors and the number of survivors that we can assist.

For example, one of our typical Holocaust survivor clients 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 care services every day.

Utilizing funding for social work and home care services provided through the Claims Conference, and other designated funding, Selfhelp assisted the client and her family in developing a plan of care to enable her to remain at home. Selfhelp provided home care services on the weekdays, while her daughter assisted on the weekends. The Selfhelp social worker then counseled the family regarding Medicaid, and successfully assisted them in filing the application and documents. She now receives four hours a day of home care paid for by Medicaid, which at seven days a week is an annual value of approximately \$26,200. Selfhelp also obtained Food Stamps for her, in the amount of \$1,200 annually, and made sure that her Senior Citizen Rent Increase Exemption (a \$1,800 value) was kept current. Thus, for this client we were able to use the specific funding for Holocaust survivors at a critical time, and then assist her in accessing additional public entitlements valued at \$29,200 annually.

IV. Projection of Funding Needs

We now project the level of funding that will be required to meet the increasing needs of 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 2012, Selfhelp served 5,336 survivors. We expect that we will assist at least 5,500 survivors annually in the years ahead.
- 2. We utilize an annual two percent increase in the cost of providing services.

Table 6, below, 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 enhanced case management, home care, emergency financial assistance, and assistance applying for benefits and entitlements. Even with the conservative estimates specified above, significant funds will be required to provide for their care as they age.

TABLE 6: ESTIMATED COST PER CLIENT AND TOTAL COST OF SERVICES NEW YORK CITY METROPOLITAN AREA, 2013 – 2025

	2013	2015	2020	2025
Number of survivors, New York City Metropolitan Area	64,810	56,748	38,111	23,424
Number of survivors, 75 and older	48,436	46,216	38,111	23,424
Number of Selfhelp clients served	5,500	5,500	5,500	5,500
Cost per client	\$1,805	\$1,878	\$2,074	\$2,290
Projected total cost	\$9,929,147	\$10,330,285	\$11,405,469	\$12,592,559

A P P E N D I X

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

Selfhelp's Nazi Victim Services Program operates seven community-based social service programs for elderly Holocaust survivors in Manhattan (two sites), Brooklyn (two sites), Queens, the Bronx, and Nassau County. In 2012, our programs provided care to 5,336 victims of Nazi persecution, of whom 1,209 came to Selfhelp for the first time.

Our services include:

Enhanced Case Management: Social workers develop a care plan that meets each client's needs most effectively. Our workers understand the psychological significance of the Holocaust, as well as the wide range of benefits available to survivors. Each caseworker is a highly skilled advocate for the interests of the client, making sure that the client receives not only optimal care, but also all entitlements for which they are eligible. Last year, Selfhelp social workers provided 48,759 hours of case management services to Holocaust survivors.

Chore Service/Housekeeping: Housekeeping service helps to keep survivors in their homes by providing clients with an average of three hours per week of light housework, shopping assistance, laundry, and chore service. This modest amount of service helps to maintain clients in their home environment. Housekeepers are an essential part of the care team, and a primary source of information regarding any deterioration in a client's health. In the past year, 17,098 hours of chore service/housekeeping were provided to Holocaust survivors.

Subsidized Home Care: Many clients require more intensive home care services, such as personal and medical-related care, in order for them to remain safely at home. Selfhelp's Licensed Home Care Services Agency (LHCSA) and Certified Home Health Agency (CHHA) provide 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. Services are subsidized for those who cannot afford to pay for private care. In the past year, Selfhelp provided a total of 136,380 hours of subsidized home care to survivors.

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 dementias. Selfhelp's financial management program assists clients using the least restrictive interventions, allowing them to live as independently as possible. Services range from a visiting bookkeeper, who assists with bill paying and checkbook balancing, to serving as court-appointed guardian in the most severe cases. In the past year, Selfhelp assisted 72 Holocaust survivors with financial management services.

Social Programs: Recreational and social programs enhance the development of relationships, social contacts and communication, and are an effective way to decrease isolation. Our most popular social programs are Selfhelp's celebrated Coffee Houses. These programs are held locally in synagogues and community centers and feature refreshments and entertainment. In addition to the Coffee Houses, we also offer events ranging from Passover Seders and Chanukah parties to other activities such as discussion groups and trips to museums and concerts. In the past year, aggregate attendance at Selfhelp social programs was 7,253.

Volunteer Programs: Trained volunteers make scheduled friendly visits to homebound clients to provide socialization, companionship, and a community connection. Volunteers also assist at Coffee Houses and other social events, help transcribe Holocaust survivors' life histories, make telephone reassurance calls, or provide office support. An important aspect of our volunteer program is Selfhelp's participation with Action Reconciliation Service for Peace, a program through which a young German volunteer provides weekly friendly visits and chore assistance to our Nazi victim clients. In the past year, 431 volunteers provided 2,876 hours of invaluable services to our clients.

Emergency Financial Assistance: Clients in financial need receive grants for medical and dental procedures, Medigap insurance, rent, utility bills, citizenship fees, air conditioners and other needed items and services. In the past year Selfhelp distributed \$1,086,475 in emergency financial assistance.

Based on 2012 data.

REFERENCE **M**ATERIAL:

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Discussions with:

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Selfhelp

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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.



