Kasinitz, Gregory Smithsimon, and Binh Pok; and Francesca Polletta and Lesley Wood, which are based on research that continued into 2003—they discuss responses in the first year or so after the attack.

Although the working group and this volume concentrate on communities and groups that were deeply affected by the attack, for others the impact was less dramatic; sometimes in fact it was quite fleeting and superficial. For many New Yorkers, life in the months after September 11 was mainly business as usual. This point needs to be emphasized at the very outset. Most New Yorkers did not know anyone personally who was killed in the attack, and their everyday lives went on much as before. Even in the immediate aftermath of September 11, New Yorkers responded differently, in large part on the basis of where they worked and lived in the city. Those living closest to Ground Zero or working in or near the site, for example, were likely to have experienced
TABLE 2.1  NEW PROBLEMS FACED BY ADULTS AND CHILDREN SINCE THE 9/11 TERRORIST ATTACK

<table>
<thead>
<tr>
<th>Problems</th>
<th>Weighted Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic hardship since 9/11</td>
<td></td>
</tr>
<tr>
<td>Respondent or family member lost job</td>
<td>14%</td>
</tr>
<tr>
<td>Adult health since 9/11</td>
<td></td>
</tr>
<tr>
<td>New health problems</td>
<td>15</td>
</tr>
<tr>
<td>Problem sleeping</td>
<td>30</td>
</tr>
<tr>
<td>Problem concentrating at work</td>
<td>31</td>
</tr>
<tr>
<td>Prefers to stay at home</td>
<td>37</td>
</tr>
<tr>
<td>Any health problem</td>
<td>55</td>
</tr>
<tr>
<td>Cut freedom of children</td>
<td>43</td>
</tr>
<tr>
<td>Child’s health since 9/11</td>
<td></td>
</tr>
<tr>
<td>New health problems</td>
<td>8</td>
</tr>
<tr>
<td>Problem sleeping</td>
<td>12</td>
</tr>
<tr>
<td>Problem concentrating at work</td>
<td>14</td>
</tr>
<tr>
<td>Prefers to stay at home</td>
<td>19</td>
</tr>
<tr>
<td>Is worried that parent might go away</td>
<td>28</td>
</tr>
<tr>
<td>Is afraid of crowded places</td>
<td>17</td>
</tr>
<tr>
<td>Any health problem</td>
<td>45</td>
</tr>
<tr>
<td>Sample size</td>
<td></td>
</tr>
<tr>
<td>Adults</td>
<td>1,501</td>
</tr>
<tr>
<td>Children</td>
<td>791</td>
</tr>
</tbody>
</table>

Source: Authors' compilation.

percent of parents reported that their child was afraid the parent might go away and not come back. In all, 45 percent of parents reported that their child experienced at least one of these outcomes.

Who Experienced the Adverse Affects?

The analyses reported in table 2.1 are based on means, and therefore they describe the problems faced by New Yorkers on average. Did 9/11 have different effects on people with different ethnicity, age, religion, or immigration status? To answer these questions, we turn to a multivariate regression analysis. Regression analysis enables us to isolate the effects of one variable on vulnerability while holding constant all other variables. For example, we can study the vulnerability of respondents from different religions, but with the same other personal characteristics such as age, race, education, immigration status, family size, gender, and income.
### Table 2.2 Predictors of New Problems Faced by Adults Since the 9/11 Terrorist Attack

<table>
<thead>
<tr>
<th>Explanatory Variables</th>
<th>Respondent or Family Member Lost Job</th>
<th>Number of Ill-Health Symptoms Experienced by Adults</th>
<th>Number of Ill-Health Symptoms Experienced by Children</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Parent’s education</strong> (omitted: B.A. plus)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>0.057</td>
<td>0.262</td>
<td>0.431</td>
</tr>
<tr>
<td></td>
<td>(0.031)*</td>
<td>(0.118)***</td>
<td>(0.180)***</td>
</tr>
<tr>
<td>High school</td>
<td>0.036</td>
<td>0.030</td>
<td>0.270</td>
</tr>
<tr>
<td></td>
<td>(0.025)</td>
<td>(0.094)</td>
<td>(0.153)*</td>
</tr>
<tr>
<td>Some college</td>
<td>0.060</td>
<td>0.012</td>
<td>0.178</td>
</tr>
<tr>
<td></td>
<td>(0.025)**</td>
<td>(0.090)</td>
<td>(0.142)</td>
</tr>
<tr>
<td><strong>Work- and activity-limiting disability</strong></td>
<td>−0.007</td>
<td>0.551</td>
<td>0.296</td>
</tr>
<tr>
<td></td>
<td>(0.028)</td>
<td>(0.104)***</td>
<td>(0.171)*</td>
</tr>
<tr>
<td><strong>Religion (omitted: Protestant)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roman Catholic</td>
<td>−0.010</td>
<td>0.214</td>
<td>0.449</td>
</tr>
<tr>
<td></td>
<td>(0.031)</td>
<td>(0.109)*</td>
<td>(0.182)***</td>
</tr>
<tr>
<td>Other Catholic</td>
<td>0.031</td>
<td>0.093</td>
<td>0.314</td>
</tr>
<tr>
<td></td>
<td>(0.034)</td>
<td>(0.121)</td>
<td>(0.200)</td>
</tr>
<tr>
<td>Jewish</td>
<td>−0.026</td>
<td>0.089</td>
<td>0.303</td>
</tr>
<tr>
<td></td>
<td>(0.041)</td>
<td>(0.145)</td>
<td>(0.258)</td>
</tr>
<tr>
<td>Muslim</td>
<td>0.010</td>
<td>0.806</td>
<td>0.899</td>
</tr>
<tr>
<td></td>
<td>(0.060)</td>
<td>(0.216)***</td>
<td>(0.286)***</td>
</tr>
<tr>
<td>Other</td>
<td>0.015</td>
<td>0.028</td>
<td>0.159</td>
</tr>
<tr>
<td></td>
<td>(0.032)</td>
<td>(0.113)</td>
<td>(0.188)</td>
</tr>
<tr>
<td><strong>Family type (omitted: single, no kids)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married or cohabiting, with kids</td>
<td>0.023</td>
<td>−0.193</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.039)</td>
<td>(0.142)</td>
<td></td>
</tr>
<tr>
<td>Single, with kids</td>
<td>−0.006</td>
<td>−0.058</td>
<td>0.159</td>
</tr>
<tr>
<td></td>
<td>(0.035)</td>
<td>(0.123)</td>
<td>(0.134)</td>
</tr>
<tr>
<td>Married or cohabiting, no kids</td>
<td>0.003</td>
<td>−0.071</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.029)</td>
<td>(0.107)</td>
<td></td>
</tr>
<tr>
<td><strong>Family size</strong></td>
<td>−0.001</td>
<td>0.023</td>
<td>0.023</td>
</tr>
<tr>
<td></td>
<td>(0.011)</td>
<td>(0.040)</td>
<td>(0.045)</td>
</tr>
<tr>
<td><strong>Immigrant</strong></td>
<td>0.045</td>
<td>0.023</td>
<td>0.141</td>
</tr>
<tr>
<td></td>
<td>(0.020)**</td>
<td>(0.072)</td>
<td>(0.111)</td>
</tr>
</tbody>
</table>

(Table continues on p. 34)
<table>
<thead>
<tr>
<th>Explanatory Variables</th>
<th>Respondent or Family Member Lost Job</th>
<th>Number of Ill-Health Symptoms Experienced by Adults</th>
<th>Number of Ill-Health Symptoms Experienced by Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age of the respondent (omitted: 35 to 44 years)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18 to 24 years</td>
<td>−0.017</td>
<td>−0.157</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.033)</td>
<td>(0.119)</td>
<td></td>
</tr>
<tr>
<td>25 to 34 years</td>
<td>0.003</td>
<td>0.068</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.024)</td>
<td>(0.086)</td>
<td></td>
</tr>
<tr>
<td>45 to 59 years</td>
<td>−0.025</td>
<td>−0.078</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.026)</td>
<td>(0.092)</td>
<td></td>
</tr>
<tr>
<td>60 years or older</td>
<td>−0.015</td>
<td>−0.511</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.034)</td>
<td>(0.124)**</td>
<td></td>
</tr>
<tr>
<td>Child's age (omitted group: 0 to 10 years)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 to 14 years</td>
<td>0.016</td>
<td>−0.367</td>
<td>−0.333</td>
</tr>
<tr>
<td></td>
<td>(0.019)</td>
<td>(0.069)**</td>
<td>(0.113)**</td>
</tr>
<tr>
<td>Respondent is male</td>
<td>0.016</td>
<td>−0.367</td>
<td>−0.333</td>
</tr>
<tr>
<td></td>
<td>(0.019)</td>
<td>(0.069)**</td>
<td>(0.113)**</td>
</tr>
<tr>
<td>Child is male</td>
<td>0.021</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.097)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Race (omitted: non-Hispanic white)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Hispanic black</td>
<td>−0.008</td>
<td>−0.010</td>
<td>0.246</td>
</tr>
<tr>
<td></td>
<td>(0.028)</td>
<td>(0.101)</td>
<td>(0.169)</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0.048</td>
<td>−0.001</td>
<td>0.218</td>
</tr>
<tr>
<td></td>
<td>(0.028)**</td>
<td>(0.100)</td>
<td>(0.160)</td>
</tr>
<tr>
<td>Other</td>
<td>0.043</td>
<td>0.148</td>
<td>−0.054</td>
</tr>
<tr>
<td></td>
<td>(0.039)</td>
<td>(0.138)</td>
<td>(0.227)</td>
</tr>
<tr>
<td>Borough of residence (omitted: Manhattan)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bronx</td>
<td>−0.038</td>
<td>−0.074</td>
<td>−0.172</td>
</tr>
<tr>
<td></td>
<td>(0.031)</td>
<td>(0.100)</td>
<td>(0.175)</td>
</tr>
<tr>
<td>Brooklyn</td>
<td>0.007</td>
<td>−0.220</td>
<td>−0.260</td>
</tr>
<tr>
<td></td>
<td>(0.028)</td>
<td>(0.098)**</td>
<td>(0.167)</td>
</tr>
<tr>
<td>Queens</td>
<td>−0.024</td>
<td>−0.118</td>
<td>−0.317</td>
</tr>
<tr>
<td></td>
<td>(0.028)</td>
<td>(0.098)</td>
<td>(0.167)**</td>
</tr>
<tr>
<td>Staten Island</td>
<td>−0.011</td>
<td>−0.198</td>
<td>−0.368</td>
</tr>
<tr>
<td></td>
<td>(0.043)</td>
<td>(0.156)</td>
<td>(0.241)</td>
</tr>
</tbody>
</table>
problems. On the other hand, although immigrants and Hispanics were more likely to lose a job, neither group reported a significantly greater number of health problems. But a more detailed analysis of particular questions (see tables 2A.1 through 2A.7) indicates that Hispanics were significantly more likely to have problems concentrating at work, more likely to prefer to stay home, and more likely to limit the freedom of their children. (The more detailed results also indicate that blacks were more likely than whites to report preferring to stay home.) Furthermore, when we do not control for employment in the regressions, Hispanics were more likely than whites to report health problems, suggesting that they did suffer disproportional health effects because of job losses. What differentiates the findings on job loss and health effects is the large number of significant group differences in the prevalence of health problems. Adults with a work disability, adults who lost a job, Catholics, and especially Muslims reported a significantly greater number of symptoms. Male respondents, those over age sixty, and residents of Brooklyn reported significantly fewer problems.

That those with a work disability would have suffered disproportionately
## Table 2.3 Predictors of Help-Seeking and Problem Persistence Since the 9/11 Terrorist Attack

<table>
<thead>
<tr>
<th>Explanatory Variables</th>
<th>Adult Problem Persisted</th>
<th>Child Problem Persisted</th>
<th>Adult Sought Help</th>
<th>Child Sought Help</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Parent’s Education (omitted: B.A. plus)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>0.052</td>
<td>−0.060</td>
<td>0.052</td>
<td>−0.401</td>
</tr>
<tr>
<td></td>
<td>(0.117)</td>
<td>(0.475)</td>
<td>(0.120)</td>
<td>(0.498)</td>
</tr>
<tr>
<td>High school</td>
<td>0.005</td>
<td>0.298</td>
<td>0.119</td>
<td>−0.283</td>
</tr>
<tr>
<td></td>
<td>(0.103)</td>
<td>(0.526)</td>
<td>(0.105)</td>
<td>(0.552)</td>
</tr>
<tr>
<td>Some college</td>
<td>0.082</td>
<td>−0.152</td>
<td>0.007</td>
<td>−0.124</td>
</tr>
<tr>
<td></td>
<td>(0.093)</td>
<td>(0.351)</td>
<td>(0.096)</td>
<td>(0.368)</td>
</tr>
<tr>
<td><strong>Work- and activity-limiting disability</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.322</td>
<td>0.047</td>
<td>0.138</td>
<td>0.214</td>
</tr>
<tr>
<td></td>
<td>(0.082)***</td>
<td>(0.255)</td>
<td>(0.085)</td>
<td>(0.278)</td>
</tr>
<tr>
<td><strong>Religion (omitted: Protestant)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roman Catholic</td>
<td>−0.161</td>
<td>−0.258</td>
<td>0.281</td>
<td>0.139</td>
</tr>
<tr>
<td></td>
<td>(0.122)</td>
<td>(0.585)</td>
<td>(0.125)**</td>
<td>(0.614)</td>
</tr>
<tr>
<td>Other Catholic</td>
<td>−0.230</td>
<td>−0.813</td>
<td>0.298</td>
<td>−0.083</td>
</tr>
<tr>
<td></td>
<td>(0.140)</td>
<td>(0.593)</td>
<td>(0.144)**</td>
<td>(0.622)</td>
</tr>
<tr>
<td>Jewish</td>
<td>−0.022</td>
<td>0.032</td>
<td>0.192</td>
<td>0.188</td>
</tr>
<tr>
<td></td>
<td>(0.166)</td>
<td>(0.487)</td>
<td>(0.170)</td>
<td>(0.511)</td>
</tr>
<tr>
<td>Muslim</td>
<td>0.127</td>
<td>0.225</td>
<td>0.289</td>
<td>−0.436</td>
</tr>
<tr>
<td></td>
<td>(0.190)</td>
<td>(0.560)</td>
<td>(0.195)</td>
<td>(0.588)</td>
</tr>
<tr>
<td>Other</td>
<td>−0.036</td>
<td>0.174</td>
<td>0.248</td>
<td>0.158</td>
</tr>
<tr>
<td></td>
<td>(0.131)</td>
<td>(0.560)</td>
<td>(0.134)**</td>
<td>(0.588)</td>
</tr>
<tr>
<td><strong>Family type (omitted: single, no kids)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married or cohabiting, with kids</td>
<td>−0.111</td>
<td></td>
<td>0.118</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.133)</td>
<td></td>
<td>(0.137)</td>
<td></td>
</tr>
<tr>
<td>Single, with kids</td>
<td>0.097</td>
<td>0.627</td>
<td>0.269</td>
<td>0.249</td>
</tr>
<tr>
<td></td>
<td>(0.125)</td>
<td>(0.279)**</td>
<td>(0.129)**</td>
<td>(0.292)</td>
</tr>
<tr>
<td>Married or cohabiting, no kids</td>
<td>0.114</td>
<td></td>
<td>−0.048</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.110)</td>
<td></td>
<td>(0.113)</td>
<td></td>
</tr>
<tr>
<td><strong>Family size</strong></td>
<td>0.009</td>
<td>−0.028</td>
<td>−0.014</td>
<td>0.086</td>
</tr>
<tr>
<td></td>
<td>(0.035)</td>
<td>(0.093)</td>
<td>(0.036)</td>
<td>(0.097)</td>
</tr>
<tr>
<td><strong>Immigrant</strong></td>
<td>−0.086</td>
<td>−0.262</td>
<td>−0.200</td>
<td>−0.074</td>
</tr>
<tr>
<td></td>
<td>(0.076)</td>
<td>(0.227)</td>
<td>(0.078)**</td>
<td>(0.239)</td>
</tr>
<tr>
<td>Explanatory Variables</td>
<td>Adult Problem Persisted</td>
<td>Child Problem Persisted</td>
<td>Adult Sought Help</td>
<td>Child Sought Help</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-------------------------</td>
<td>-------------------------</td>
<td>------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Age of the respondent (omitted: 35 to 44 years)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18 to 24 years</td>
<td>-0.111</td>
<td>0.128</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(0.146)</td>
<td>(0.150)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25 to 34 years</td>
<td>0.066</td>
<td>0.159</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(0.091)</td>
<td>(0.094)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>45 to 59 years</td>
<td>-0.045</td>
<td>0.227</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(0.085)</td>
<td>(0.087)**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>60 years or older</td>
<td>-0.318</td>
<td>0.234</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(0.133)**</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Child's age (omitted group: 0 to 10 years)

| | | | |
| 11 to 14 years | -0.433 | -0.354 | | |
| (0.273) | (0.286) | | |
| 15 to 18 years | 0.086 | -0.295 | | |
| (0.269) | (0.282) | | |

Respondent is male

| | | | |
| 0.088 | 0.018 | -0.014 | -0.079 | |
| (0.070) | (0.322) | (0.072) | (0.337) | |

Child is male

| | | | |
| 0.132 | 0.120 | | |
| (0.189) | (0.199) | | |

Race (omitted: non-Hispanic white)

| | | | |
| Non-Hispanic black | -0.113 | -0.054 | 0.044 | -0.179 | |
| (0.113) | (0.381) | (0.116) | (0.400) | |
| Hispanic | 0.002 | -0.158 | -0.285 | -0.058 | |
| (0.108) | (0.313) | (0.111)** | (0.329) | |
| Other | -0.116 | 0.017 | -0.112 | -0.164 | |
| (0.137) | (0.535) | (0.141) | (0.561) | |

Borough of residence (omitted: Manhattan)

| | | | |
| Bronx | 0.186 | 0.009 | -0.034 | 0.219 | |
| (0.107) | (0.298) | (0.110) | (0.312) | |
| Brooklyn | 0.004 | 0.015 | -0.086 | 0.201 | |
| (0.105) | (0.332) | (0.108) | (0.349) | |
| Queens | 0.132 | -0.146 | -0.170 | 0.024 | |
| (0.100) | (0.346) | (0.103) | (0.363) | |

(Table continues on p. 42.)
estimates from other sources have indicated that the number of jobs lost in the fourth quarter of 2001 in New York City ranged from 74,000 (Fiscal Policy Institute 2002) to 100,000 (New York State Assembly 2002).

Similarly, many other studies have documented widespread indirect adverse physical and mental health effects among adults, including post-traumatic stress disorder (PTSD), depression, and anxiety. Two months after the attack, 9.7 percent of adults in New York City reported symptoms consistent with depression (Galea et al. 2002), 7.5 percent reported symptoms consistent with a diagnosis of current PTSD (Galea et al. 2002), and one-third were at increased risk of PTSD (ARCGNY 2002). A study from the Center for Urban Epidemiologic Studies conducted five to eight weeks after the attack found that 29 percent of Manhattan residents below 110th Street reported an increase in the use of cigarettes, alcohol, or marijuana, and that persons who increased

<table>
<thead>
<tr>
<th>Explanatory Variables</th>
<th>Adult Problem Persisted</th>
<th>Child Problem Persisted</th>
<th>Adult Sought Help</th>
<th>Child Sought Help</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staten Island</td>
<td>-0.017</td>
<td>0.121</td>
<td>-0.394</td>
<td>0.107</td>
</tr>
<tr>
<td></td>
<td>(0.161)</td>
<td>(0.549)</td>
<td>(0.165)**</td>
<td>(0.576)</td>
</tr>
<tr>
<td>Family income (omitted: 500 percent of poverty line or more)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below poverty line</td>
<td>-0.101</td>
<td>-0.220</td>
<td>0.070</td>
<td>0.389</td>
</tr>
<tr>
<td></td>
<td>(0.117)</td>
<td>(0.410)</td>
<td>(0.121)</td>
<td>(0.430)</td>
</tr>
<tr>
<td>0 to 200 percent of poverty line</td>
<td>-0.073</td>
<td>0.107</td>
<td>-0.159</td>
<td>0.094</td>
</tr>
<tr>
<td></td>
<td>(0.115)</td>
<td>(0.287)</td>
<td>(0.118)</td>
<td>(0.301)</td>
</tr>
<tr>
<td>200 to 300 percent of poverty line</td>
<td>-0.043</td>
<td>-0.021</td>
<td>-0.183</td>
<td>0.490</td>
</tr>
<tr>
<td></td>
<td>(0.129)</td>
<td>(0.377)</td>
<td>(0.132)</td>
<td>(0.396)</td>
</tr>
<tr>
<td>300 to 500 percent of poverty line</td>
<td>0.045</td>
<td>0.005</td>
<td>-0.086</td>
<td>0.009</td>
</tr>
<tr>
<td></td>
<td>(0.114)</td>
<td>(0.335)</td>
<td>(0.117)</td>
<td>(0.352)</td>
</tr>
<tr>
<td>Respondent or family member lost job</td>
<td>0.140</td>
<td>0.339</td>
<td>0.235</td>
<td>-0.177</td>
</tr>
<tr>
<td></td>
<td>(0.086)</td>
<td>(0.282)</td>
<td>(0.088)**</td>
<td>(0.296)</td>
</tr>
<tr>
<td>Sample size</td>
<td>216</td>
<td>56</td>
<td>216</td>
<td>56</td>
</tr>
</tbody>
</table>

*Source: Authors’ compilation.*

*Note: Standard errors are in parentheses.*

*p < .10  **p < .05  ***p < .01
### Table 2.4 Change in Indicators of Well-Being of New Yorkers, 1997 to 2002

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Respondent and partner income</td>
<td>$35,309</td>
<td>$38,767***</td>
<td>$38,086**</td>
<td>4,149</td>
</tr>
<tr>
<td>Adult is in good to excellent health</td>
<td>81.32</td>
<td>76.12***</td>
<td>81.48</td>
<td>4,144</td>
</tr>
<tr>
<td>Family has at least one full-time worker</td>
<td>45.72</td>
<td>47.12</td>
<td>44.15</td>
<td>4,143</td>
</tr>
<tr>
<td>Family members did not experience hunger</td>
<td>91.64</td>
<td>92.05</td>
<td>95.61**</td>
<td>1,941</td>
</tr>
<tr>
<td>Family can borrow $1,000</td>
<td>60.67</td>
<td>68.55***</td>
<td>67.85***</td>
<td>4,045</td>
</tr>
<tr>
<td>Family members were not victims of crime</td>
<td>89.56</td>
<td>91.65*</td>
<td>91.93**</td>
<td>4,142</td>
</tr>
<tr>
<td>Adult rates New York City as a good to excellent place to live</td>
<td>60.60</td>
<td>70.96***</td>
<td>80.55***</td>
<td>4,120</td>
</tr>
<tr>
<td>Adult rates neighborhood as good or very good</td>
<td>70.13</td>
<td>70.45</td>
<td>71.77</td>
<td>4,138</td>
</tr>
<tr>
<td>Adult rates police protection as good or very good</td>
<td>63.74</td>
<td>65.83</td>
<td>71.22***</td>
<td>3,989</td>
</tr>
<tr>
<td>Child indicators</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child is in good to excellent health</td>
<td>93.58</td>
<td>92.25</td>
<td>93.30</td>
<td>2,392</td>
</tr>
<tr>
<td>Child was suspended from school</td>
<td>5.62</td>
<td>5.68</td>
<td>3.72</td>
<td>1,718</td>
</tr>
<tr>
<td>Child often or sometimes doesn’t get along with others</td>
<td>19.03</td>
<td>16.93</td>
<td>13.01***</td>
<td>2,083</td>
</tr>
<tr>
<td>Child often or sometimes feels sad or depressed</td>
<td>19.76</td>
<td>21.52</td>
<td>21.82</td>
<td>2,071</td>
</tr>
</tbody>
</table>

*[^a]Combined sample size of the three waves.
[^*]p < .10  **p < .05  ***p < .01

Source: Authors’ compilation.
**TABLE 2.5  INTERACTION EFFECTS FOR SURVEY WAVE BY VULNERABILITY OF FIVE GROUPS OF NEW YORKERS, 1997 TO 2002**

<table>
<thead>
<tr>
<th>Adult indicators</th>
<th>Immigrants</th>
<th>Muslims</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wave 2</td>
<td>Wave 3</td>
</tr>
<tr>
<td>Respondent and partner income</td>
<td>$-2,253</td>
<td>$-6,148**</td>
</tr>
<tr>
<td>Adult is in good to excellent health</td>
<td>0.22</td>
<td>-0.23***</td>
</tr>
<tr>
<td>Respondent works</td>
<td>0.08</td>
<td>-0.04</td>
</tr>
<tr>
<td>Family members did not experience hunger</td>
<td>0.15</td>
<td>0.32</td>
</tr>
<tr>
<td>Family can borrow $1,000</td>
<td>0.52***</td>
<td>-0.17a</td>
</tr>
<tr>
<td>Family members were not victims of crime</td>
<td>-0.25</td>
<td>-0.24</td>
</tr>
<tr>
<td>Adult rates New York City as a good to excellent place to live</td>
<td>-0.41**</td>
<td>-0.32*</td>
</tr>
<tr>
<td>Adult rates neighborhood as good or very good</td>
<td>-0.17</td>
<td>-0.28</td>
</tr>
<tr>
<td>Adult rates police protection as good or very good</td>
<td>-0.24</td>
<td>-0.12</td>
</tr>
<tr>
<td>Child indicators</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child is in good to excellent health</td>
<td>0.78*</td>
<td>0.61</td>
</tr>
<tr>
<td>Child was suspended from school</td>
<td>0.02</td>
<td>0.42</td>
</tr>
<tr>
<td>Child often or sometimes doesn't get along with others</td>
<td>0.20</td>
<td>-0.10</td>
</tr>
<tr>
<td>Child often or sometimes feels sad or depressed</td>
<td>0.11</td>
<td>0.18</td>
</tr>
</tbody>
</table>

*Source: Authors’ compilation.

The picture for children is different. The second panel in table 2.5 provides no evidence that children from vulnerable populations experienced smaller improvements in the indicator outcomes than did children from other populations. Indeed, one of the few significant differences in the table indicates that Muslim children gained ground, relative to non-Muslims, in terms of our mental health indicator (“often or sometimes feels sad or depressed”). Bear in mind, however, that our data on Muslim children and children more generally are limited. Only thirty-four Muslim children were included in wave 3, only three
of whom reported sadness or depression, so little weight should be given to this result. More generally, recall from table 2.1 that the sample size for the children’s analyses in wave 3 is about half the sample size for the adult analyses—791 versus 1,501. In addition, a smaller proportion of children than adults reported adverse reactions to 9/11. Thus, our data have less power to detect group differences among children compared to adults. This lack of power helps explain our failure to find that children in groups more vulnerable to 9/11 gained less from the positive effects of the economic boom and decline in crime. Note also that four of our adult indicators—increase in family income, increase in ability to borrow, reduction in hunger, and reduction in crime—apply to children as well as to adults.
fostered a greater sense of community, a more positive view of city institutions, and generally greater satisfaction about being part of New York. In other words, despite having a clear negative impact on mental health, the attacks may also have had positive effects on other indicators of well-being.

APPENDIX 2.1: MORE DETAILED ANALYSIS OF SOME NYSIS QUESTIONS

<table>
<thead>
<tr>
<th>Table 2A.1</th>
<th>New Problems Faced by Adults and Children in New York City Since the September 11 Terrorist Attack</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problems</td>
<td>Number</td>
</tr>
<tr>
<td>Economic hardship</td>
<td></td>
</tr>
<tr>
<td>Respondent or family member lost job</td>
<td>184</td>
</tr>
<tr>
<td>Respondent did not work at time of survey</td>
<td>66</td>
</tr>
<tr>
<td>No family member worked at time of survey</td>
<td>42</td>
</tr>
<tr>
<td>Adult health</td>
<td></td>
</tr>
<tr>
<td>New health problems since 9/11</td>
<td>223</td>
</tr>
<tr>
<td>New post-9/11 health problems continue</td>
<td>152</td>
</tr>
<tr>
<td>Problem sleeping since 9/11</td>
<td>394</td>
</tr>
<tr>
<td>Problem concentrating at work since 9/11</td>
<td>465</td>
</tr>
<tr>
<td>Any health problem</td>
<td>770</td>
</tr>
<tr>
<td>Adult anxiety</td>
<td></td>
</tr>
<tr>
<td>Cut freedom of children after 9/11</td>
<td>329</td>
</tr>
<tr>
<td>Prefers to stay at home after 9/11</td>
<td>590</td>
</tr>
<tr>
<td>Child's health</td>
<td></td>
</tr>
<tr>
<td>New health problems since 9/11</td>
<td>65</td>
</tr>
<tr>
<td>New post-9/11 health problems continue</td>
<td>30</td>
</tr>
<tr>
<td>Problem sleeping since 9/11</td>
<td>85</td>
</tr>
<tr>
<td>Problem concentrating since 9/11</td>
<td>97</td>
</tr>
<tr>
<td>Any health problem</td>
<td>284</td>
</tr>
<tr>
<td>Child's anxiety</td>
<td></td>
</tr>
<tr>
<td>Child prefers to stay at home</td>
<td>151</td>
</tr>
<tr>
<td>Child is worried that parent might go away</td>
<td>219</td>
</tr>
<tr>
<td>Child is afraid of crowded places</td>
<td>128</td>
</tr>
<tr>
<td>Sample size</td>
<td></td>
</tr>
<tr>
<td>Adults</td>
<td>1,501</td>
</tr>
<tr>
<td>Children</td>
<td>791</td>
</tr>
</tbody>
</table>

Source: Authors’ compilation.
**Table 2A.2** OLS Estimates of the Determinants of New Problems Faced by New York City Adults Since September 11 Terrorist Attack

<table>
<thead>
<tr>
<th>Explanatory Variables</th>
<th>New Health Problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education (omitted: B.A. plus)</td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>0.027</td>
</tr>
<tr>
<td></td>
<td>(0.036)</td>
</tr>
<tr>
<td>High school</td>
<td>-0.018</td>
</tr>
<tr>
<td></td>
<td>(0.029)</td>
</tr>
<tr>
<td>Some college</td>
<td>0.016</td>
</tr>
<tr>
<td></td>
<td>(0.028)</td>
</tr>
<tr>
<td>Work-limiting disability</td>
<td>0.206</td>
</tr>
<tr>
<td></td>
<td>(0.031)**</td>
</tr>
<tr>
<td>Religion (omitted: Protestant)</td>
<td></td>
</tr>
<tr>
<td>Roman Catholic</td>
<td>0.028</td>
</tr>
<tr>
<td></td>
<td>(0.034)</td>
</tr>
<tr>
<td>Other Catholic</td>
<td>0.000</td>
</tr>
<tr>
<td></td>
<td>(0.037)</td>
</tr>
<tr>
<td>Jewish</td>
<td>0.025</td>
</tr>
<tr>
<td></td>
<td>(0.045)</td>
</tr>
<tr>
<td>Muslim</td>
<td>0.096</td>
</tr>
<tr>
<td></td>
<td>(0.065)</td>
</tr>
<tr>
<td>Other</td>
<td>-0.013</td>
</tr>
<tr>
<td></td>
<td>(0.035)</td>
</tr>
<tr>
<td>Family type (omitted: single, no kids)</td>
<td></td>
</tr>
<tr>
<td>Married or cohabiting, with kids</td>
<td>0.005</td>
</tr>
<tr>
<td></td>
<td>(0.043)</td>
</tr>
<tr>
<td>Single, with kids</td>
<td>-0.006</td>
</tr>
<tr>
<td></td>
<td>(0.037)</td>
</tr>
<tr>
<td>Married or cohabiting, no kids</td>
<td>0.028</td>
</tr>
<tr>
<td></td>
<td>(0.032)</td>
</tr>
<tr>
<td>Family size</td>
<td>-0.003</td>
</tr>
<tr>
<td></td>
<td>(0.012)</td>
</tr>
<tr>
<td>Immigrant</td>
<td>0.024</td>
</tr>
<tr>
<td></td>
<td>(0.022)</td>
</tr>
<tr>
<td>Age (omitted: 35 to 44 years)</td>
<td></td>
</tr>
<tr>
<td>18 to 24 years</td>
<td>-0.083</td>
</tr>
<tr>
<td></td>
<td>(0.036)**</td>
</tr>
<tr>
<td>25 to 34 years</td>
<td>-0.031</td>
</tr>
<tr>
<td></td>
<td>(0.026)</td>
</tr>
</tbody>
</table>
TABLE 2A.2  Continued

<table>
<thead>
<tr>
<th>Explanatory Variables</th>
<th>New Health Problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>45 to 59 years</td>
<td>−0.010 (0.028)</td>
</tr>
<tr>
<td>60 years or older</td>
<td>−0.084 (0.038)**</td>
</tr>
<tr>
<td>Respondent is male</td>
<td>−0.026 (0.021)</td>
</tr>
<tr>
<td>Race (omitted: non-Hispanic white)</td>
<td></td>
</tr>
<tr>
<td>Non-Hispanic black</td>
<td>−0.013 (0.031)</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0.051 (0.031)*</td>
</tr>
<tr>
<td>Other</td>
<td>0.053 (0.042)</td>
</tr>
<tr>
<td>Borough of residence (omitted: rest of Manhattan)(^a)</td>
<td></td>
</tr>
<tr>
<td>Proximity to Ground Zero</td>
<td>−0.001 (0.039)</td>
</tr>
<tr>
<td>Rest of Bronx</td>
<td>0.035 (0.035)</td>
</tr>
<tr>
<td>Rest of Brooklyn</td>
<td>−0.033 (0.033)</td>
</tr>
<tr>
<td>Rest of Queens</td>
<td>0.002 (0.032)</td>
</tr>
<tr>
<td>Rest of Staten Island</td>
<td>0.004 (0.058)</td>
</tr>
<tr>
<td>Family income (omitted: 500 percent of poverty line or more)</td>
<td></td>
</tr>
<tr>
<td>Below poverty line</td>
<td>−0.031 (0.034)</td>
</tr>
<tr>
<td>100 to 200 percent of poverty line</td>
<td>−0.013 (0.034)</td>
</tr>
<tr>
<td>200 to 300 percent of poverty line</td>
<td>−0.010 (0.037)</td>
</tr>
<tr>
<td>300 to 500 percent of poverty line</td>
<td>−0.035 (0.030)</td>
</tr>
<tr>
<td>Respondent or family member lost job</td>
<td>0.098 (0.029)****</td>
</tr>
</tbody>
</table>

Source: Authors’ compilation.
\(^a\)In Manhattan, but not in the proximity of Ground Zero.
\(*p < .10\  **p < .05\  ***p < .01\)
<table>
<thead>
<tr>
<th>Explanatory Variables</th>
<th>Any Problem</th>
<th>Problem Concentrating at Work</th>
<th>Prefers to Stay at Home</th>
<th>Cut Freedom of Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education (omitted: B.A. plus)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>0.056</td>
<td>0.123</td>
<td>0.072</td>
<td>0.079</td>
</tr>
<tr>
<td></td>
<td>(0.049)</td>
<td>(0.045)***</td>
<td>(0.046)</td>
<td>(0.048)*</td>
</tr>
<tr>
<td>High school</td>
<td>−0.020</td>
<td>−0.005</td>
<td>0.014</td>
<td>0.047</td>
</tr>
<tr>
<td></td>
<td>(0.039)</td>
<td>(0.036)</td>
<td>(0.037)</td>
<td>(0.038)</td>
</tr>
<tr>
<td>Some college</td>
<td>−0.026</td>
<td>0.032</td>
<td>0.003</td>
<td>−0.015</td>
</tr>
<tr>
<td></td>
<td>(0.038)</td>
<td>(0.035)</td>
<td>(0.035)</td>
<td>(0.037)</td>
</tr>
<tr>
<td>Work-limiting disability</td>
<td>0.159</td>
<td>0.173</td>
<td>0.073</td>
<td>0.096</td>
</tr>
<tr>
<td></td>
<td>(0.043)***</td>
<td>(0.040)***</td>
<td>(0.040)*</td>
<td>(0.042)**</td>
</tr>
<tr>
<td>Religion (omitted: Protestant)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roman Catholic</td>
<td>0.048</td>
<td>0.060</td>
<td>0.075</td>
<td>0.106</td>
</tr>
<tr>
<td></td>
<td>(0.046)</td>
<td>(0.042)</td>
<td>(0.043)*</td>
<td>(0.045)**</td>
</tr>
<tr>
<td>Other Catholic</td>
<td>0.023</td>
<td>−0.009</td>
<td>0.028</td>
<td>0.112</td>
</tr>
<tr>
<td></td>
<td>(0.051)</td>
<td>(0.046)</td>
<td>(0.048)</td>
<td>(0.050)**</td>
</tr>
<tr>
<td>Jewish</td>
<td>0.009</td>
<td>0.049</td>
<td>0.015</td>
<td>0.117</td>
</tr>
<tr>
<td></td>
<td>(0.061)</td>
<td>(0.056)</td>
<td>(0.057)</td>
<td>(0.060)**</td>
</tr>
<tr>
<td>Muslim</td>
<td>0.229</td>
<td>0.233</td>
<td>0.275</td>
<td>0.270</td>
</tr>
<tr>
<td></td>
<td>(0.089)**</td>
<td>(0.082)***</td>
<td>(0.084)***</td>
<td>(0.087)***</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td></td>
<td>(0.048)</td>
<td>(0.043)</td>
<td>(0.045)</td>
<td>(0.047)</td>
</tr>
<tr>
<td><strong>Family type (omitted: single, no kids)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married or cohabiting, with kids</td>
<td>-0.049</td>
<td>-0.073</td>
<td>-0.063</td>
<td>-0.009</td>
</tr>
<tr>
<td></td>
<td>(0.060)</td>
<td>(0.055)</td>
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<td>(0.047)***</td>
<td>(0.049)***</td>
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(Table continues on p. 56.)
TABLE 2A.3  *Continued*

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<th>Problem Concentrating at Work Since 9/11</th>
<th>Prefers to Stay at Home After 9/11</th>
<th>Cut Freedom of Children After 9/11</th>
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<td>(0.061)*</td>
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<td>(0.053)</td>
<td>(0.054)</td>
<td>(0.057)**</td>
<td>(0.084)*</td>
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<td>Rest of Staten Island</td>
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</table>

Source: Authors' compilation.

*An index of physical and mental health problems that goes from 0 to 4.

*p < .10  **p < .05  ***p < .01
### Table 2A.4 OLS Estimates of the Determinants of New Health Problems Faced by New York City Children Since 9/11

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<tr>
<td>Family size</td>
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<td>0.149</td>
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<td>(0.119)*</td>
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<td>(0.097)</td>
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<td>(0.026)</td>
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(Table continues on p. 60.)
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<td>−0.205</td>
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<td>--------</td>
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<tr>
<td>Below poverty line</td>
<td>0.020</td>
<td>0.060</td>
<td>0.014</td>
<td>−0.079</td>
<td>−0.217</td>
</tr>
<tr>
<td>100 to 200 percent of poverty line</td>
<td>−0.013</td>
<td>0.461</td>
<td>−0.004</td>
<td>−0.155</td>
<td>−0.518</td>
</tr>
<tr>
<td>200 to 300 percent of poverty line</td>
<td>0.036</td>
<td>0.003</td>
<td>0.033</td>
<td>−0.017</td>
<td>0.018</td>
</tr>
<tr>
<td>300 to 500 percent of poverty line</td>
<td>0.028</td>
<td>−0.220</td>
<td>0.024</td>
<td>0.049</td>
<td>0.258</td>
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</table>

Parent or other family member lost job

<table>
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<th>Category</th>
<th>0.049</th>
<th>0.262</th>
<th>−0.021</th>
<th>−0.205</th>
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<td>Below poverty line</td>
<td>0.020</td>
<td>0.060</td>
<td>0.014</td>
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<td>−0.217</td>
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<tr>
<td>100 to 200 percent of poverty line</td>
<td>−0.013</td>
<td>0.461</td>
<td>−0.004</td>
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<tr>
<td>200 to 300 percent of poverty line</td>
<td>0.036</td>
<td>0.003</td>
<td>0.033</td>
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<td>0.018</td>
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<tr>
<td>300 to 500 percent of poverty line</td>
<td>0.028</td>
<td>−0.220</td>
<td>0.024</td>
<td>0.049</td>
<td>0.258</td>
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</table>

Source: Authors’ compilation.

*a* An index of physical and mental health problems that goes from 0 to 6.

*b* Married or cohabiting, with kids, as the omitted group.

*p < .10  **p < .05  ***p < .01*
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<td>Parent’s education (omitted group: B.A. plus)</td>
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<tr>
<td>Less than high school</td>
<td>0.062 (0.047)</td>
<td>0.041 (0.048)</td>
<td>0.028 (0.057)</td>
<td>0.168 (0.065)**</td>
<td>0.104 (0.055)*</td>
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<tr>
<td>High school</td>
<td>0.043 (0.039)</td>
<td>0.051 (0.041)</td>
<td>0.008 (0.048)</td>
<td>0.149 (0.055)**</td>
<td>0.040 (0.046)</td>
</tr>
<tr>
<td>Some college</td>
<td>−0.005 (0.037)</td>
<td>0.027 (0.038)</td>
<td>0.017 (0.043)</td>
<td>0.084 (0.051)*</td>
<td>−0.016 (0.043)</td>
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<td>Activity-limiting disability</td>
<td>0.113 (0.044)**</td>
<td>0.054 (0.046)</td>
<td>0.055 (0.055)</td>
<td>0.093 (0.061)</td>
<td>0.107 (0.052)**</td>
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<tr>
<td>Roman Catholic</td>
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<td>0.133 (0.058)**</td>
<td>0.000 (0.065)</td>
<td>0.041 (0.055)</td>
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<td>0.041 (0.053)</td>
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<td>−0.004 (0.072)</td>
<td>0.035 (0.061)</td>
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<td>0.086 (0.081)</td>
<td>0.031 (0.092)</td>
<td>0.078 (0.078)</td>
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<td>0.060 (0.077)</td>
<td>0.127 (0.090)</td>
<td>−0.012 (0.103)</td>
<td>0.259 (0.086)**</td>
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<tr>
<td>Other</td>
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<td>−0.015 (0.050)</td>
<td>0.028 (0.060)</td>
<td>−0.049 (0.068)</td>
<td>0.042 (0.057)</td>
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<td>Family type (omitted group: two-parent family)</td>
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<td>−0.063</td>
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<tr>
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<td>(0.036)</td>
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<td>(0.048)*</td>
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<td>(0.016)</td>
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<td></td>
<td>(0.029)</td>
<td>(0.030)</td>
<td>(0.035)</td>
<td>(0.040)**</td>
<td>(0.034)**</td>
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<td>Age (omitted group: 0 to 10 years)</td>
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<td>11 to 14 years</td>
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<td>0.083</td>
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<td>(0.032)***</td>
<td>(0.038)**</td>
<td>(0.043)***</td>
<td>(0.037)***</td>
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<td>−0.026</td>
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<td>(0.047)</td>
<td>(0.040)</td>
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<td>−0.050</td>
<td>−0.085</td>
<td>−0.093</td>
<td>−0.063</td>
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<tr>
<td></td>
<td>(0.029)***</td>
<td>(0.030)*</td>
<td>(0.036)**</td>
<td>(0.041)**</td>
<td>(0.034)*</td>
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<td>(0.043)**</td>
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<td>(0.058)</td>
<td>(0.049)</td>
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<td>−0.011</td>
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(Table continues on p. 64.)
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<td>(0.066)*</td>
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<tr>
<td>Rest of Bronx</td>
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<td>(0.050)**</td>
<td>(0.059)</td>
<td>(0.067)</td>
<td>(0.057)</td>
</tr>
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<td>(0.050)**</td>
<td>(0.059)</td>
<td>(0.067)</td>
<td>(0.057)**</td>
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<td>(0.058)</td>
<td>(0.065)</td>
<td>(0.055)**</td>
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<tr>
<td>Rest of Staten Island</td>
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<td>−0.037</td>
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<td>−0.141</td>
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<td>(0.091)</td>
<td>(0.105)</td>
<td>(0.088)</td>
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<td>Family income (omitted: 500 percent of poverty line or more)</td>
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<td>100 to 200 percent of poverty line</td>
<td>200 to 300 percent of poverty line</td>
<td>300 to 500 percent of poverty line</td>
<td>Parent or other family member lost job</td>
</tr>
<tr>
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<td>(0.038)**</td>
<td>(0.045)</td>
<td>(0.051)***</td>
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*Source: Authors' compilation.*

*p < .10  **p < .05  ***p < .01
**TABLE 2A.6**  **ESTIMATES OF TRENDS IN INDICATORS OF ADULT WELL-BEING IN NEW YORK CITY SINCE 9/11**

<table>
<thead>
<tr>
<th>Explanatory Variables</th>
<th>Adult in Good to Excellent Health</th>
<th>Respondent Works</th>
<th>Family Members Did Not Experience Hunger</th>
</tr>
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<tr>
<td>Wave 3</td>
<td>0.002 (0.014)</td>
<td>0.016 (0.016)</td>
<td>0.040 (0.018)**</td>
</tr>
<tr>
<td>Wave 2</td>
<td>−0.052 (0.014)**</td>
<td>0.014 (0.016)</td>
<td>0.004 (0.018)</td>
</tr>
<tr>
<td>Education (omitted: B.A. plus)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>−0.184 (0.019)**</td>
<td>−0.260 (0.023)**</td>
<td>−0.059 (0.025)**</td>
</tr>
<tr>
<td>High school</td>
<td>−0.070 (0.015)**</td>
<td>−0.0147 (0.018)**</td>
<td>−0.035 (0.023)*</td>
</tr>
<tr>
<td>Some college</td>
<td>−0.020 (0.015)*</td>
<td>−0.058 (0.018)**</td>
<td>−0.033 (0.024)</td>
</tr>
<tr>
<td>Activity-limiting disability</td>
<td>0.455 (0.017)**</td>
<td>0.315 (0.020)**</td>
<td>0.125 (0.018)**</td>
</tr>
<tr>
<td>Religion (omitted: Protestant)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Roman Catholic</td>
<td>−0.004 (0.017)</td>
<td>−0.014 (0.020)</td>
<td>0.005 (0.022)</td>
</tr>
<tr>
<td>Other Catholic</td>
<td>−0.014 (0.019)</td>
<td>0.002 (0.024)</td>
<td>−0.020 (0.024)</td>
</tr>
<tr>
<td>Jewish</td>
<td>−0.040 (0.025)*</td>
<td>−0.060 (0.029)**</td>
<td>0.038 (0.039)</td>
</tr>
<tr>
<td>Muslim</td>
<td>0.036 (0.031)</td>
<td>−0.048 (0.037)</td>
<td>−0.006 (0.039)</td>
</tr>
<tr>
<td>Other</td>
<td>−0.009 (0.020)</td>
<td>0.012 (0.024)</td>
<td>0.024 (0.026)</td>
</tr>
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<td>Family type (omitted: single, no kids)</td>
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<td></td>
</tr>
<tr>
<td>Married or cohabiting, no kids</td>
<td>0.028 (0.019)</td>
<td>0.077 (0.023)**</td>
<td>−0.010 (0.028)</td>
</tr>
<tr>
<td>Single, with kids</td>
<td>0.002 (0.020)</td>
<td>0.092 (0.025)**</td>
<td>−0.032 (0.025)</td>
</tr>
<tr>
<td>Married or cohabiting, with kids</td>
<td>0.009 (0.023)</td>
<td>0.076 (0.028)**</td>
<td>0.039 (0.030)</td>
</tr>
<tr>
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<td>Family Members Were not Victims of Crime</td>
<td>Adult Rates NYC as Good to Excellent Place to Live</td>
<td>Adult Rates Police Protection as Good or Very Good</td>
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<td>(0.040)</td>
<td>(0.043)</td>
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(Table continues on p. 68.)
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<td>(0.012)**</td>
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<td>(0.016)**</td>
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<td>Queens</td>
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Source: Authors’ compilation.

*p < .10  **p < .05  ***p < .01
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<tr>
<th>Family Can Borrow $1,000</th>
<th>Family Members Were not Victims of Crime</th>
<th>Adult Rates NYC as Good to Excellent Place to Live</th>
<th>Adult Rates Police Protection as Good or Very Good</th>
<th>Adult Rates Neighborhood as Good or Very Good</th>
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<td>−0.008</td>
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<td>(0.028)</td>
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<td>(0.022)***</td>
<td>(0.024)***</td>
<td>(0.022)***</td>
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<td>(0.022)***</td>
<td>(0.023)***</td>
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<td>(0.019)</td>
<td>(0.032)**</td>
<td>(0.034)***</td>
<td>(0.031)***</td>
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-0.040                  | −0.020                                   | −0.078                                           | −0.084                                           | −0.133                                        |
| (0.034)                 | (0.021)                                  | (0.034)**                                        | (0.036)**                                        | (−0.033)***                                   |
| −0.047                  | −0.051                                   | −0.085                                           | −0.115                                           | −0.116                                        |
| (0.032)                 | (0.020)**                                | (0.032)***                                       | (0.034)***                                       | (0.031)***                                   |
| −0.043                  | −0.037                                   | −0.008                                           | −0.052                                           | −0.100                                        |
| (0.034)                 | (0.021)**                                | (0.034)                                          | (0.037)                                          | (0.034)***                                   |
| −0.035                  | −0.011                                   | −0.046                                           | −0.067                                           | −0.031                                        |
| (0.032)                 | (0.020)                                  | (0.032)                                          | (0.034)**                                        | (0.031)                                       |
### Table 2A.7 OLS Estimates of Trends in Indicators of Child Well-Being in New York City Since 9/11

<table>
<thead>
<tr>
<th>Explanatory Variables</th>
<th>Child in Good to Excellent Health</th>
<th>Child was Suspended from School</th>
<th>Child Often or Sometimes Doesn’t Get Along with Others</th>
<th>Child Often or Sometimes Feels Sad or Depressed</th>
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<td>–0.003</td>
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<td>Wave 2</td>
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<td>(0.012)</td>
<td>(0.014)</td>
<td>(0.021)</td>
<td>(0.021)</td>
</tr>
<tr>
<td>Parent’s education (omitted group: B.A. plus)</td>
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<td></td>
</tr>
<tr>
<td>Less than high school</td>
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<td>0.043</td>
<td>0.065</td>
<td>0.069</td>
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<td>(0.030)**</td>
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<tr>
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<td>(0.016)**</td>
<td>(0.024)</td>
<td>(0.024)**</td>
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<tr>
<td>Some college</td>
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<td>–0.013</td>
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<td>(0.016)**</td>
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<td>(0.024)</td>
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<tr>
<td>Activity-limiting disability</td>
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<td>(0.023)**</td>
<td>(0.035)**</td>
<td>(0.035)**</td>
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<td>(0.021)**</td>
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<td>Child in Good to Excellent Health</td>
<td>Child was Suspended from School</td>
<td>Child Often or Sometimes Doesn’t Get Along with Others</td>
<td>Child Often or Sometimes Feels Sad or Depressed</td>
</tr>
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<td>-------------------------------------------------</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
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<tr>
<td>10 years or younger</td>
<td>0.027</td>
<td>−0.031</td>
<td>0.074</td>
<td>−0.101</td>
</tr>
<tr>
<td></td>
<td>(0.013)</td>
<td>(0.013)**</td>
<td>(0.022)**</td>
<td>(0.021)**</td>
</tr>
<tr>
<td>11 to 14 years</td>
<td>0.017</td>
<td>Dropped</td>
<td>0.070</td>
<td>Dropped</td>
</tr>
<tr>
<td></td>
<td>(0.016)</td>
<td></td>
<td>(0.025)**</td>
<td></td>
</tr>
<tr>
<td>15 to 18 years</td>
<td>Dropped</td>
<td>0.032</td>
<td>Dropped</td>
<td>0.038</td>
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<tr>
<td></td>
<td>(0.015)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Child is male</strong></td>
<td>−0.011</td>
<td>0.037</td>
<td>0.042</td>
<td>0.012</td>
</tr>
<tr>
<td></td>
<td>(0.010)</td>
<td>(0.011)**</td>
<td>(0.017)**</td>
<td>(0.017)</td>
</tr>
<tr>
<td><strong>Parent’s race</strong></td>
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<tr>
<td>Non-Hispanic black</td>
<td>−0.014</td>
<td>0.057</td>
<td>0.017</td>
<td>−0.067</td>
</tr>
<tr>
<td></td>
<td>(0.017)</td>
<td>(0.019)**</td>
<td>(0.029)</td>
<td>(0.029)**</td>
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<tr>
<td>Hispanic</td>
<td>−0.027</td>
<td>0.016</td>
<td>−0.017</td>
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<td>(0.016)*</td>
<td>(0.018)</td>
<td>(0.027)</td>
<td>(0.027)</td>
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<tr>
<td>Other</td>
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<td>0.007</td>
<td>0.026</td>
<td>−0.005</td>
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<tr>
<td></td>
<td>(0.024)*</td>
<td>(0.028)</td>
<td>(0.041)</td>
<td>(0.041)</td>
</tr>
<tr>
<td><strong>Borough of residence</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bronx</td>
<td>−0.007</td>
<td>0.047</td>
<td>0.043</td>
<td>−0.015</td>
</tr>
<tr>
<td></td>
<td>(0.023)</td>
<td>(0.026)</td>
<td>(0.039)</td>
<td>(0.039)</td>
</tr>
<tr>
<td>Brooklyn</td>
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<td>0.009</td>
<td>0.020</td>
<td>0.009</td>
</tr>
<tr>
<td></td>
<td>(0.022)</td>
<td>(0.024)</td>
<td>(0.037)</td>
<td>(0.037)</td>
</tr>
<tr>
<td>Manhattan</td>
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<td>0.033</td>
<td>0.050</td>
<td>0.067</td>
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<tr>
<td></td>
<td>(0.025)</td>
<td>(0.028)</td>
<td>(0.042)</td>
<td>(0.042)</td>
</tr>
<tr>
<td>Queens</td>
<td>0.012</td>
<td>0.013</td>
<td>0.010</td>
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<td>(0.022)</td>
<td>(0.024)</td>
<td>(0.037)</td>
<td>(0.037)</td>
</tr>
</tbody>
</table>

*Source: Authors’ compilation.*

*p < .10 **p < .05 ***p < .01
**Figure 4.1 The Rockaway Peninsula**

**Places**
1. St. Francis de Sales Church
2. Harbor Light
3. Beach Channel Drive
4. Boardwalk
5. Rockaway Park Branch A-line Subway Station

**Bridges and Tunnel**
6. Verrazano-Narrows Bridge
7. Brooklyn Bridge
8. 59th Street Bridge
9. Marine Parkway Gil Hodges Memorial Bridge
10. Crossbay Bridge
11. Battery Tunnel

Figure 5.1  Jersey City’s Arab Community

Source: Jersey City Planning Division; data source: 2000 census (U.S. Department of Commerce 2000a).
and clothing stores to physicians and dentists. Each garment worker may spend only a small amount at various shops, but multiply this spending by 7,000 and the amounts are significant indeed. The net effect is a Chinatown ethnic enclave where stores are kept stocked and pockets are full. When stores lose customers, such as the garment workers, there is a domino effect: stores stock fewer items, and regular customers who do not live in the vicinity become discouraged because they cannot find necessary items. If they have other options, they do not return to Chinatown.

Chinatown also lost income because, in the wake of the World Trade Center attack, many tourists and shoppers found it difficult to get there. Chinatown and the garment shops are in close proximity to the area known as
### Table 8.1 National Origin of Drivers (Self-Reported)

<table>
<thead>
<tr>
<th>Country of Origin</th>
<th>Surveys</th>
<th>Interviews</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan</td>
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<tr>
<td>Bangladesh</td>
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<tr>
<td>Egypt</td>
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<td>1</td>
</tr>
<tr>
<td>Ghana</td>
<td>1</td>
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<tr>
<td>Guinea</td>
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</tr>
<tr>
<td>Haiti</td>
<td>3</td>
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<td>India</td>
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<td>Nigeria</td>
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<td></td>
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<tr>
<td>Pakistan</td>
<td>19</td>
<td>5</td>
</tr>
<tr>
<td>Palestine</td>
<td></td>
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</tr>
<tr>
<td>Puerto Rico</td>
<td>1</td>
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</tr>
<tr>
<td>United States</td>
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<td>2</td>
</tr>
<tr>
<td>West Africa</td>
<td></td>
<td>4</td>
</tr>
</tbody>
</table>

Source: Author’s compilation.

10, 2001. Operating costs and meter bookings were collected for drivers’ last full shift.

The qualitative data were collected through semistructured interviews I conducted in August 2002. Participants had taken part in my pilot studies, were referred to me by the NYTWA, or had agreed to talk to me when I met them riding cabs in the city. Half of my interviewees were NYTWA members. I asked drivers about pre- and post-9/11 conditions at work and about emergency relief, and I asked for their thoughts on how the industry might recover

### Table 8.2 Religion of Drivers (Self-Reported)

<table>
<thead>
<tr>
<th>Religion</th>
<th>Surveys</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buddhist</td>
<td>1</td>
</tr>
<tr>
<td>Catholic</td>
<td>2</td>
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<tr>
<td>Christian</td>
<td>2</td>
</tr>
<tr>
<td>Hindu</td>
<td>2</td>
</tr>
<tr>
<td>Muslim</td>
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</tr>
<tr>
<td>None</td>
<td>2</td>
</tr>
<tr>
<td>Sikh</td>
<td>3</td>
</tr>
</tbody>
</table>

Source: Author’s compilation.
TABLE 8.1 NATIONAL ORIGIN OF DRIVERS (SELF-REPORTED)

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<tr>
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TABLE 8.2 RELIGION OF DRIVERS (SELF-REPORTED)

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</tr>
<tr>
<td>Sikh</td>
<td>3</td>
</tr>
</tbody>
</table>

Source: Author’s compilation.
first few weeks of reduced or deficit income, in other words, had long-term consequences.

Drivers surveyed between July and November 2002 reported a 30 percent reduction in their income from pre-9/11 averages. On average, they were making $62.03 per shift compared with $88.75 before 9/11. Average incomes, meter bookings, and number of trips with passengers slowly increased between October 2001 and November 2002, but they were far from climbing back to pre-9/11 levels (see table 8.3). Even though most drivers had returned to working the same number of hours per shift by October 2001, and some worked more shifts than usual, they were making less money.

For drivers, losses during the week of 9/11 and the three weeks that followed were the most severe (see table 8.4). The losses resulted from a combination of the drastic drop in fares, shorter hours of work, and fewer shifts worked during this period. Drivers making weekly and monthly lease payments needed to meet costs even though they lost days at work. Their negative income in the week of 9/11 is attributable to their operating costs surpassing what they earned.

### Bridge and Tunnel Closings

In the three days after 9/11, most drivers could not go to work because of bridge and tunnel closings. Drivers who were out on the street when the WTC was hit described being trapped in the city as all arteries connecting Manhat-
<table>
<thead>
<tr>
<th>Per Shift</th>
<th>Pre-9/11 Week (9/4 to 9/10) Average</th>
<th>9/11 Week (9/11 to 9/17) Average</th>
<th>9/18 to 9/24 Average</th>
<th>9/25 to 10/2 Average</th>
<th>10/3 to 10/10 Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$83.67</td>
<td>−$17.01</td>
<td>$2.89</td>
<td>$8.83</td>
<td>$9.49</td>
</tr>
<tr>
<td>Operating costs</td>
<td>103.08</td>
<td>89.58</td>
<td>95.05</td>
<td>101.54</td>
<td>107.52</td>
</tr>
<tr>
<td>Meter bookings</td>
<td>186.75</td>
<td>72.57</td>
<td>97.94</td>
<td>110.37</td>
<td>117.01</td>
</tr>
<tr>
<td>Number of hours worked</td>
<td>9.40</td>
<td>6.16</td>
<td>8.29</td>
<td>8.69</td>
<td>9.09</td>
</tr>
<tr>
<td>Number of trips with passengers</td>
<td>27.43</td>
<td>10.14</td>
<td>14.00</td>
<td>15.86</td>
<td>17.26</td>
</tr>
<tr>
<td>Number of airport passengers</td>
<td>8.82</td>
<td>0.11</td>
<td>1.48</td>
<td>1.19</td>
<td>2.52</td>
</tr>
</tbody>
</table>

Source: Author’s survey conducted between July and November 2002.