

Child poverty and deprivation in the British Jewish community

Jonathan Boyd

The **Institute for Jewish Policy Research (JPR)** is a London-based independent research organization, consultancy and think-tank. It aims to advance the prospects of Jewish communities in Britain and across Europe by conducting research and developing policy in partnership with those best placed to influence Jewish life.

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1 Introduction

Child poverty is not an issue typically associated with contemporary British Jews. The stereotypical image is of a population that is well-educated and financially secure, vulnerable to life's general vicissitudes, of course, but more often than not part of a community rich in social capital that invests considerable sums in ensuring its most exposed members are provided with the support they need. Part of this image is accurate. According to 2001 UK Census data, Jews, irrespective of age, were 40% less likely to be classified as having 'no qualifications' compared to the general population. Furthermore, Jews were on average 80% *more* likely to have a higher level qualification than the population at large, and in the 25-34 age cohort, the proportional difference was even greater.¹ Professionally, Jews exhibited a clear bias towards certain 'white collar' occupations: 25.1% of all working Jews were 'managers and senior officials' compared with 15.1% of the general population, and 6.6% of Jews worked in manual labour, compared with 20.4% of the general population.² Other data indicate that patterns of charitable giving are high: an estimated 84% of all UK Jews in 1995 donated to charities.³ Furthermore, given that the UK Jewish voluntary sector is comprised of an estimated 2,000 organizations in total, it is revealing that there is no single Jewish organization that focuses exclusively on child poverty.⁴

Nevertheless, there is some clear evidence of social inequality and deprivation within the community. 2001 UK Census data recorded 34.5% of Jewish-headed households in the London Borough of Hackney as living in social rented accommodation, 25 times the rate for Jews in

Hertsmere.⁵ The Census also demonstrated that over a quarter of Jews in Hackney (25.1%) were living in overcrowded conditions, and high levels of overcrowding were also recorded in Newham (19.7%) and Tower Hamlets (16.5%).⁶ Data on educational achievement also noted some striking exceptions to the rule. Whereas the percentages of Jews with no qualifications in the 16-49 age band typically stood at between 6.5% and 10.7% depending on age group assessed, the equivalent figures for Hackney ranged from 37.9% to 43.5%, and 15.3% to 26.5% in Salford.⁷ JPR's report on the 2001 UK Census concluded that whilst "Jews were a prosperous group with high levels of home ownership ... the data also point to considerable variation within the population, depending on location, age and family structure of the households." Hackney, home to a sizeable percentage of the *haredi* population, was singled out as the most striking example of the exception, in which "levels of home ownership were low and overcrowding was high" and "over half of the 3,700 Jewish-headed households ... did not have access to a vehicle at all."⁸ This was not news to the Jewish community when the Census data became available, as Holman and Holman published a landmark report about the *haredi* community in Stamford Hill in 2002 which illustrated in some detail "the very high levels of poverty and deprivation experienced within the *kehillah*."⁹

It is important to stress, however, that cases of financial difficulty are not limited exclusively to areas in which there is a dense *haredi* population. There is evidence to indicate that unemployment rates among Jews are low, but even among the economically active they typically stand at approximately 3.5% and vary little across the country.¹⁰ Among the economically inactive in

1 David Graham, Marlena Schmool and Stanley Waterman, *Jews in Britain: a snapshot from the 2001 Census*. London: JPR, 2007, p.80.

2 Ibid., pp.91-92.

3 Jacqueline Goldberg and Barry A. Kosmin, *Patterns of charitable giving among British Jews*. London: JPR, 1998, p.11. Of the total sample, 44% gave to both Jewish and non-Jewish charities, 25% to only non-Jewish charities, and 15% to only Jewish charities.

4 Peter Halfpenny and Margaret Reid, *The financial resources of the UK Jewish voluntary sector*. London: JPR and the Centre for Applied Social Research, 2000, p.6.

5 Graham, Schmool and Waterman, *2001 UK Census*, p.70.

6 Ibid., p.73.

7 Ibid., p.82.

8 Ibid., p.75.

9 Christine Holman and Naomi Holman, *Torah, worship and acts of loving kindness. Baseline indicators for the Charedi community in Stamford Hill*. Leicester: De Montfort University, 2002, p.59. The term "*kehillah*" means community; there is a full glossary of Hebrew and Yiddish terms at the back of this report.

10 Graham, Schmool and Waterman, *2001 UK Census*, p.90.

the 25-plus age group they are obviously much higher – 14.5% of Jews in England and Wales were recorded as permanently sick or disabled, and these again were spread in fairly equal measure across the country.¹¹ Unemployment is one of the main causes of child poverty or deprivation, and can strike anyone anywhere, particularly during periods of economic downturn. Similarly, sickness and disability are indiscriminate about geography, ethnicity or religion, and Jews are no less prone to finding themselves out of work for these reasons than anyone else. The ramifications for families with children are inevitably serious, and in instances where there is insufficient familial or communal support, the potential for poverty and deprivation is real.

It was these data in part that prompted the Shores Charitable Trust to commission Christine Holman to undertake research to assess the levels of child poverty across the British Jewish community, and her internal report was completed in March 2006. Drawing principally on a combination of data from the 2001 UK Census, other government figures, Free School Meals statistics, several reports on the UK Jewish community and interviews with over twenty informants, she concluded that “over 3,000, and perhaps significantly more” Jewish children in Britain could be classified as “poor.” Some of her figures have been questioned by other community researchers, but her important findings were sufficient to prompt further enquiry into the issue and exploration of possible programmes of action.

The agenda was picked up by Anthony Lerman, then Executive Director of the Institute for Jewish Policy Research, who was eager to investigate what more might be done to help build on Holman’s work, and in July 2006, he convened a policy seminar at JPR’s offices in central London. The seminar concluded that further research on the issue would be welcome, particularly a mapping exercise which would draw together any information on Jewish child poverty currently available, and paint a portrait of the range of existing activities designed to alleviate the problem. Lerman established a Working Group on Child Poverty in British Jewry, under the chairmanship of Lord

Turnberg, the President of the Medical Protection Society, and invited Stephen H. Miller OBE of City University to work with him to outline the broad details of the mapping project. In addition, he raised the funds for the project from several foundations and community charities including the Rothschild Foundation Europe, Norwood, the JL Charity Trust and individual Trustees of JPR.

The ultimate outcome of that work is this report. In accordance with the wishes of the various donors who supported the project, the primary focus is on the ways in which the British Jewish community currently approaches the issues of Jewish child poverty and deprivation, and what more might be done to both ameliorate their effects and to prevent their occurrence in the first place. In addition, the report seeks to locate this within the broader context of the British government’s efforts to eradicate child poverty by 2020, and, using existing data, to provide a thorough and scientific assessment of the scale of the problem within the British Jewish community.

Research Methodology

The research involved three distinct elements. The first was a review of the literature on child poverty in Britain in order to identify existing data, issues and policies. The second was a review of existing quantitative data pertaining to child poverty and deprivation in the British Jewish community, most notably from the UK 2001 Census. The third entailed a series of forty qualitative interviews conducted between mid-2009 and mid-2010, each lasting for 60-90 minutes, with a range of professionals working within Jewish social care organizations, educational institutions, synagogues and other community charities. The original intention was for these interviews to include a quantitative component; when the project was originally conceived, it was hoped that we would be able to measure precisely the community’s investment in tackling child poverty and deprivation on multiple levels: for example, financial outlay; numbers of professional staff and volunteers involved; time devoted, etc. However, organizational quantitative data proved to be rather patchy, and thus the new data that have been generated during the course of this project are entirely qualitative. Interviews were

11 Ibid.

transcribed in full, checked, and key themes were identified both through the use of NVivo software and close reading of the texts.

Due to the sensitive nature of many of the issues surrounding child poverty and deprivation, a considerably larger number of respondents than expected asked for their anonymity to be respected in the final report, and interviewees quite regularly shared their thoughts off the record. Almost all wanted an opportunity to review any comments attributed to them before approving their use in this report. Therefore, we took the decision to quote all qualitative data anonymously, with the exception of those already in the public domain. This undoubtedly affects the potency of the findings to some extent, but, on reflection, this was considered to be the best possible approach under the circumstances. Perhaps most importantly, it indicates both some of the apprehensions that exist within parts of the community (some were particularly cautious when commenting about the *haredi* community), as well as the professionalism of social care workers (many were reluctant to discuss particular cases in detail out of respect for the individuals concerned and standard professional conduct).

A word about terminology and measures

The term ‘child poverty’ is used in a variety of ways in the literature on the subject. There are several technical definitions of it: the one most commonly used in Britain is below 60% of the median income across the country, although even this is often subject to qualification. In certain instances, proxies are used to determine which children may be categorized as being in poverty or not, the most common of which is their eligibility for Free School Meals. In this report, the term is used rather loosely and often alongside similar terms like ‘deprivation’ or ‘social exclusion’, because of the absence of clear economic data about British Jews. The three main sources of data used in this report (the 2001 UK Census, the 2002 Holman and Holman report, and Christine Holman’s 2006 report) provide us with a considerable range of proxies for measuring poverty in the British Jewish community, but crucially not family income, which is the essential measure we would need to produce data that could reliably be compared with the general situation in Britain. As a result, this report is only able to estimate the scale of the challenge of child poverty in the British Jewish community; the figures quoted are reliable estimates based on the data available.

SECTION A: WHAT WE KNOW

2 Understanding child poverty: a general introduction

2.1 What is child poverty?

The experience of child or family poverty in the UK is the struggle to make ends meet. It is facing the pernicious choice in winter between putting sufficient food on the table or heating the home. It is sending children to school without the right uniform, knowing they'll get into trouble or bullied, but also knowing there is nothing you can do about it. It is being stuck in a neighbourhood where parents worry for their children's safety or schooling, but have no realistic way out. It is going without basic necessities as a parent, to try and mitigate the sacrifices children must make. It is struggling to put away £10 a month for a rainy day, and then facing massive debt and interest when unexpected costs strike – a broken fridge, a family incident forcing you to miss work, or the simple prospect of a school trip. It is knowing that many of the opportunities which other children take for granted – after-school activities, holidays, extra tuition for exams, new shoes for sport – are simply out of reach. It is living with the stress of wanting to give children everything they want and need, but struggling just to keep the bailiffs from the door.

"It's when they all need the same clothes at the same time, especially school uniform – that's what I find really difficult ... the children have never been on holiday ... it was a case of do I take them on holiday for a week or pay the bills?"¹²

(Heather, Mother, Barnardos Family Centre, Cardiff)

This, according to the Government's latest figures, is reality for up to four million children in the UK. Most disturbingly, all of these challenges faced by those growing up in poverty can have a profound impact both on their childhood experience as a whole, and their life

chances: the general data that exist clearly indicate that children from poor households have poor education prospects, and are much more likely to suffer from significant ill health in childhood and earlier than average in adulthood.

Of course, confronted by some of the images of poverty in parts of the world, some people question whether there is really significant poverty in the UK today. They may believe there is poverty for a few people right at the bottom, such as those living on the streets. However, they argue that compared to the lives of a billion people in the poorest countries in the world, or millions of people in Britain a century ago, almost no one is really poor. This is an understandable point of view; few in Britain today experience that level of destitution and material hardship. Thus, it quickly becomes clear that any definition of poverty should be understood, in part at least, in its particular social, cultural and historical context. In essence, compared to poor children living in the developing world, the vast majority of children in Britain do not live in poverty. However, relative to the conditions of most children in Britain, they clearly do.

Of course, quantitative measures can, and indeed are employed to assess poverty levels. However, before entering into this debate, the issue of what we actually mean by poverty is arguably more important. A dictionary definition offers a helpful starting point:

"The state or condition of having little or no money, goods, or means of support."

This definition often resonates with our understanding of poverty, and yet it immediately highlights some issues, including, for example, what is meant precisely by the word "little"? In the context of the developing world, poverty is sometimes defined as income below US\$1.25 per day. Clearly, anyone in the UK would need

¹² Neera Sharama (2007) *It doesn't happen here: the reality of child poverty in the UK*, Barnardos.

substantially more than that even to survive, let alone thrive. As soon as we reflect on our different lives and different world, it becomes obvious that the concept of “little or no money” is also a relative one; it only makes sense when we consider the context within which people live.

Nevertheless, the dictionary definition encapsulates a sense of needing to provide at least a minimal set of necessities. This is often understood to comprise physical necessities – sufficient warmth and nutrition, for example – but many also understand it in terms of social necessities. We are social beings, and in many respects those things that nourish our sense of self, dignity and participation are as important as those that take care of our bodies. This is, of course, more subjective, but a quote from Adam Smith from 1776, neatly captures what is meant:

“By necessities, I understand not only the commodities which are indispensably necessary for the support of life, but whatever the custom of the country renders it indecent for creditable people, even of the lowest order, to be without. A linen shirt, for example, is, strictly speaking, not a necessary of life. ... But in the present times, through the greater part of Europe, a creditable day-labourer would be ashamed to appear in public without a linen shirt... Custom, in the same manner, has rendered leather shoes a necessary of life in England. The poorest creditable person of either sex would be ashamed to appear in public without them. ... Under necessities, therefore, I comprehend, not only those things which nature, but those things which the established rules of decency have rendered necessary to the lowest rank of people.”¹³

The challenge of poverty theorists over time has been to capture this sense of necessities in as meaningful way as possible. One recent attempt to define necessities in contemporary Britain was the Joseph Rowntree Foundation’s Minimum Income Study (2008), which aimed to combine expert opinion with democratic deliberation in order to arrive at a definition of necessities that resonated with a majority of people in Britain:

“A minimum standard of living in Britain today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society.”¹⁴

In the context of any discussion about child poverty among Jews, the issue of what is necessary to participate both within British society generally and the Jewish community in particular is going to be important. Viewed from a particular perspective, there should be no difference in the fundamental physical and social needs of one human being from another living in the same place at the same point in time. However, the Jewish community context – for some Jews at least – places additional financial burdens on Jews which, if unmanageable, can result in communal exclusion and isolation.

In essence then, whilst we may often recognize child poverty when we see it or experience it, it is context-specific. It can be measured, certainly, but the feelings that accompany it – of social exclusion, deprivation, stress and fear – accompanied by its long-term effects – impaired levels of achievement and long-term health issues – are far harder to gauge. It is these issues, as Nobel Laureate Amartya Sen argues, that really matter; the reason for seeking to eradicate poverty is to enable a human being to live the kind of life they are capable of living, and to have access to the range of choices and opportunities that serve that purpose. For Sen, poverty is about *capability failure*: “the failure of basic capabilities to reach minimally acceptable levels.”¹⁵

13 Smith, A. (1776). *An Enquiry into the Nature and Causes of the Wealth of Nations*. Book 5, chapter 2.

14 From the Joseph Rowntree Foundation Minimum Income Study. The study involved a series of 39 workshops, during which researchers worked with groups to agree detailed lists of the food, clothes, accommodation, utilities, fuel, household goods, personal goods and services, transport, and social and cultural activities that people believed to be minimum. Having agreed a “basket of goods and services” these were then associated with costs. The collected costs represent the Minimum Income Standard.

15 Amartya Sen (1992), *Inequality Re-examined*. Oxford: Clarendon Press, p.109.

2.2 How is child poverty measured in Britain?

“How we define poverty is critical to political, policy and academic debates about the concept. It is bound up with explanations and has implications for solutions. Value judgements are involved. Definition thus has to be understood as a political as well as a social scientific act and as such has often been the source of controversy. There is no single ‘correct’ definition.”

Ruth Lister, Poverty (p.12)

Whilst Sen cautions against defining poverty in terms of low income or material resources, this is precisely how it is almost always measured in reality. When poverty statistics for Britain are quoted in the media, they typically refer to the Government’s preferred measure which, expressed simply, is below 60% of median income. However, this straightforward calculation is complicated by recognition of the need to cross-reference this income level with the number of children living in a particular household, so as to equalize incomes to account for family size. Furthermore, there is much debate about whether income should be measured *before* or *after* housing costs have been taken into account; the current implications in Britain of opting for one or other of these options is to include – or exclude – an estimated 1.1 million children from the poverty statistics.¹⁶ Notwithstanding the complexities of the measurement, it is important to recognize that it is not a *definition* of poverty, but rather an *indicator* of it: a way of comparing patterns over time, place and between groups, and a tool of analysis. Whether or not it is a good indicator is an important debate; indeed, many argue that it is not. Furthermore, whether or not it is a good indicator in the particular context of the Jewish community is one of the issues this report implicitly raises.

It is, however, important to note that there are at least two other important measures that are often used: the term ‘absolute’ poverty in Britain refers to a family income below a certain level

¹⁶ Many analysts prefer to measure income *after* deducting household costs on the grounds that this is a better reflection of actual living standards.

from a fixed point of time, and the term ‘persistent poverty’ refers to a family income below a certain level over a set period of time (for example, for three years out of a four-year period). Thus, time is a critical factor when measuring poverty; there is a significant distinction to be drawn between those who experience poverty for a short period (for example, the time between the only breadwinner in the family being made redundant – and thus having a severely reduced income – and starting a new job), and those who experience it over a prolonged and seemingly relentless period.

Furthermore, quantitative measures are not the only tools that are utilized in Britain. Other proxy indicators play a significant role too, and are often used for analytic purposes. These include, but are not limited to, families in receipt of means-tested benefits, children in receipt of Free School Meals (FSM – see section 3.2 below) or the Educational Maintenance Allowance (EMA),¹⁷ and families living in social housing and/or a deprived neighbourhood. All of these indicators are useful devices, and are particularly valuable in any analysis of child poverty within the British Jewish community because of the absence of quantitative income data on Jews.

Indicators of poverty typically used in the UK

- Standard measure: Income below 60% median
- Absolute measure: Income below a certain level from a fixed point in time
- Persistent poverty: Income below a certain level for a set period of time (e.g. three years out of a four-year period)

Other proxy indicators often used for analytic purposes

- In receipt of means-tested benefits
- In receipt of Free School Meals (FSM)
- Living in social housing
- Living in a deprived neighbourhood.

¹⁷ The Educational Maintenance Allowance (EMA) was a government benefit designed to keep 16-18 year-olds in education that was scrapped by the coalition government in January 2011. To be eligible, one needed to be enrolled in a recognized programme in England, and for the annual household income to be below £30,810 (for tax year 2008-09).

3 Child poverty in Britain and the British Jewish community: existing data

Existing data on child poverty in Britain provide some critical insights into where and why child poverty exists, and which individuals are particularly at risk. First and foremost however, the data give us a very clear indication of the scale of the problem as a whole in Britain. Using the government's preferred measure of poverty, which is used in its official targets (below 60% of median income), 4.0 million children in the UK were living in low-income households in 2007/08 after deducting housing costs.¹⁸ Using an alternative measure of low income, before rather than after housing costs, the level stood at 2.9 million in 2007/08.¹⁹ Either way, it is clear that in spite of all the efforts that have been made in recent years to eliminate it, child poverty remains a significant problem in Britain today.

Groups at high risk of poverty

- Children in lone parent households
- Children from certain minority ethnic backgrounds
- Children with a disability, or whose parent/s has/have a disability
- Children of parents with poor education
- Children of parents suffering from a mental or physical illness

18 All statistics on child poverty have been taken from <http://www.poverty.org.uk/summary/children.htm>, a website funded by the Joseph Rowntree Foundation to provide up-to-date statistics on poverty and social exclusion in the UK, and the Government's annual Households Below Average Income (HBAI) report – see <http://statistics.dwp.gov.uk/asd/index.php?page=hbai>. These reports also contain statistics for the particular risk groups mentioned.

19 The after housing costs measure is often seen as a more accurate measure of living standards because of the distorting effects of housing costs. For example, for those who receive housing and council tax benefit, having higher rents and council tax bills would make them appear to have higher incomes. Under the before housing costs measure people living in London appear better off simply because their rent is higher than those outside the capital. Therefore discounting housing costs gives a better picture of actual disposable income.

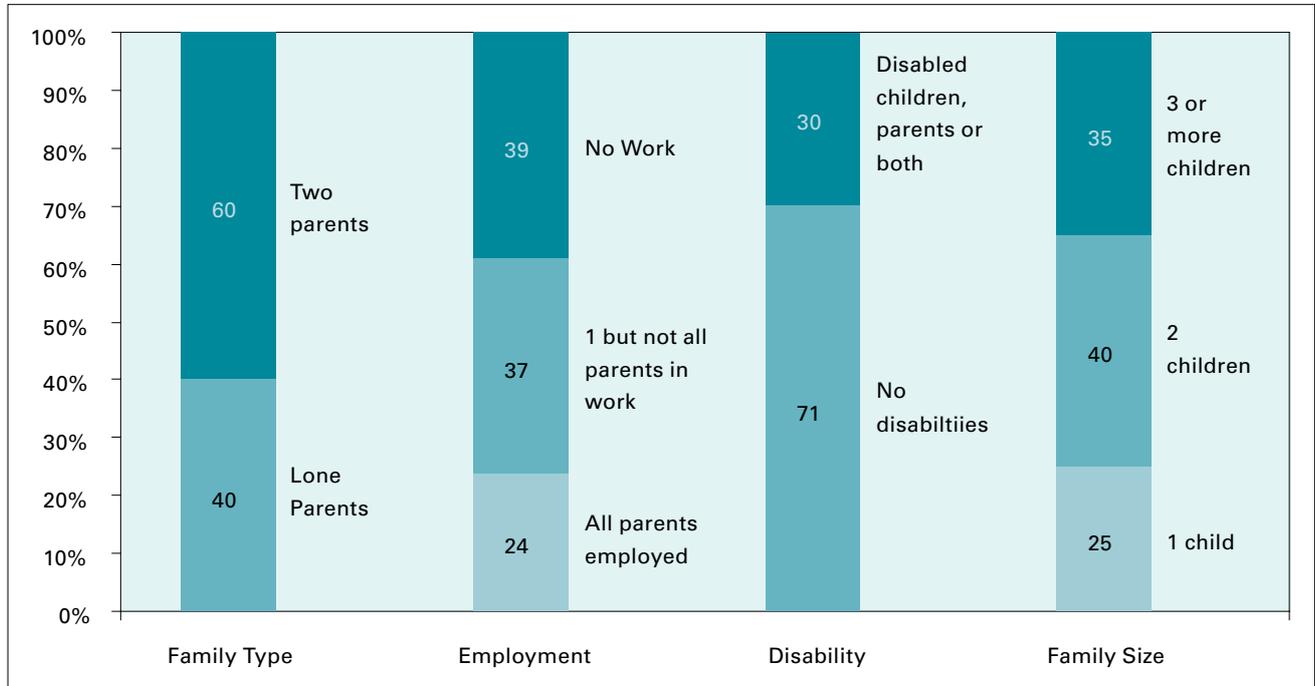
Data further show that half of all lone parent families live in poverty, which is more than twice the rate for couples with children. Indeed, two-fifths of all the children in low-income households are in lone parent households. The reasons for this are fairly self-evident: the challenges of combining income-generating work with caring for a family place a high burden on a single parent, and only a small percentage of families receive a significant amount of child support from an absent parent. Lone parent families, therefore, are an obvious group to bear in mind in the development of policy to combat poverty. Nevertheless, the lone parent factor has limitations; a child's risk of living in a low income family actually varies greatly depending on how much paid work the family does. Indeed, unless both adults in the family are working (and at least one of them full-time), the risks of being in poverty are still high. More than half of children in poverty live in a home where someone is in work. Despite the minimum wage and tax credits, employment at the bottom of the labour market is far from being a guarantee of an adequate standard of living.

Where do you fit in?

Our understanding of poverty is shaped by the world directly around us. Actually, most people have very little idea how others live outside of their very close network. The Institute for Fiscal Studies has a useful tool to show you where you fit in the income distribution. Go to <http://www.ifs.org.uk/wheredoyoufitin/> and see how close you are to guessing your place in the income distribution.

We also know that there are other particular risk groups for child poverty. There are high rates of poverty amongst children who come from certain minority ethnic backgrounds – notably, Pakistani, Bangladeshi, certain groups of African origin, as well as many smaller minority ethnic groups. In addition, disability, both to adults and children, has a profound impact on the economic situation faced by households: their costs are much higher and their ability to earn is greatly affected,

Figure 1: "Composition" of children living in poverty with particular characteristics (based on After Housing Costs)²⁰



Source: Department for Work and Pension (2010), Households Below Average Income 2009, Table 4.3

both factors significantly exacerbating the wider impact of disability. Furthermore, the rise in child poverty in recent decades is associated with the changing face of the labour market in Britain. There are few working opportunities for those with poor education, and the employment which does exist is not as well rewarded as the typical unionized manufacturing work that was such an important feature of Britain’s labour market until its rapid decline from the 1980s.

The issue of child poverty in the British Jewish community is not one that has been investigated in any depth in recent decades, and thus little reliable quantitative or qualitative data exist. This could be for several reasons. One possibility is simple oversight: a problem exists, but it has not been regarded as a sufficiently high priority to merit investigation. It could be financial: insufficient communal funds are being invested in research in general, and the result is a dearth of knowledge about contemporary community realities. It could be, however, that the scale of the problem is so

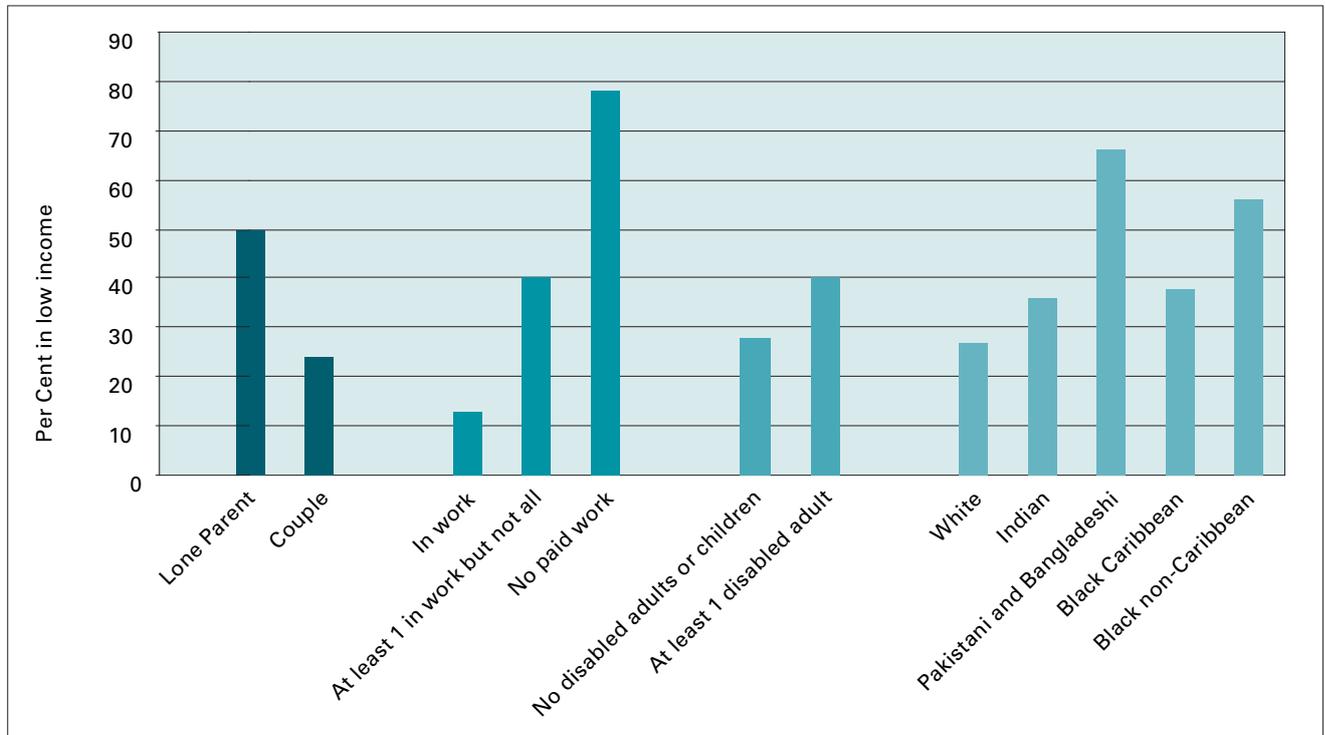
small, that it does not merit costly research by the community, particularly as the high profile government investment in recent years designed to eradicate child poverty in Britain has freed up community leaders from any overarching sense of obligation to tackle the problem at a communal level. Or it may be that the problem exists but, as is often the case with child poverty, it does so in pockets of the community that are rarely, if ever, on the communal radar.

In spite of the lack of information, there are valuable data sources that have not been tapped until now, and that provide us with some important insights. The 2001 UK Census is undoubtedly the most important of these, because, by asking a question about religion for the first time, it created by far and away the largest single dataset ever assembled on Jews in Britain.²¹ It has its weaknesses for our purposes here, certainly – it is almost a decade old now, and it did not include questions on income, wealth, or purchasing ability, so cannot be used to provide data on poverty

20 It is important to draw a distinction between ‘composition’ and ‘risk’. A particular group may have a high risk of being in poverty, but may represent a small component of the overall population in poverty if they are small in number to begin with, and vice versa.

21 See: Graham D, Schmol M, and Waterman S (2007), *Jews in Britain: A snapshot from the 2001 Census*. London: JPR. The next Census will be carried out in March 2011, but basic data will not be available until the end of 2012 at the earliest.

Figure 2: Risk of children living in poverty with particular characteristics (based on After Housing Costs)



Source: Department for Work and Pension (2010) Households Below Average Income 2009, Table 4.5

Is the same thing happening here?

“Your neighbour, who lives in a two-bedroom apartment with eight children, places a mattress in the bathtub every night so that his five year-old has some room to sleep. Your teacher, who was always so impeccably dressed, now waits in the back of the line so that no one can see her using food stamps. Your cousin, a computer programmer and father of seven, is desperately looking for work so that he can stave off those nasty eviction notices. Your classmate, a single mother living in a crammed basement with her four children, is eagerly waiting for that anonymous donation of cash so that her kids will finally stop nagging her for necessities. Your old friend secretly wishes you had gotten married in some far-off country because now she has to scrape up the funds to buy you a wedding gift. This is the new face of Jewish poverty.”

(Description of Jewish poverty in the haredi community in New York, Hamodia Magazine, January 7, 2009).

directly. However, the Census did include a number of questions that provided information about aspects of the home life or the family set-up of Jewish children, and by examining these we can uncover instances where there are clear indicators of poverty or deprivation.²² More specifically, by giving us the total number of Jewish dependent children in the country, we are able to then explore where they live, the type of tenure, whether they live in overcrowded conditions, whether their household has access to a car, whether they live in a single-parent household, as well as parental educational attainment, employment and social class.

Before examining these data, it should be noted that, even though the Census dataset is enormous by any historical standards, it arguably undercounted certain sections of the Jewish community, particularly the strictly Orthodox (*haredim*). This can be determined through various analyses, but putting precise figures on the extent of this undercount is difficult. The Census recorded about 12,000 Jewish people (of any age)

22 Note that all data in the following analysis refer to the Census of 2001 for England and Wales.

in Stamford Hill (Hackney and the adjacent ward of Seven Sisters in Haringey) in 2001. An estimate by the Community Policy Research Unit of the Board of Deputies based on other sources of data suggested the Stamford Hill Jewish population numbered between 10,800 and 18,700 in 2007.²³ Taking the midpoint of this range (and ignoring population growth between 2001 and 2007) we can infer that the *haredi* Census figures are undercounted by approximately 20%. This should be borne in mind when considering the Census counts for *haredi* areas presented below.²⁴

It is very important to stress that the figures quoted throughout sections 3.1 and 3.2 below cannot be compared or contrasted with official government data for child poverty. Because the Census did not include questions on income, we have no capacity to ascertain the numbers of Jewish children who would be categorized by the government as living in poverty (i.e. below 60% of median income). Thus, all of the measures below are simply indicators of poverty or deprivation; using a number of proxies, they sketch a likely picture rather than paint a scientifically accurate one. Throughout this report, any use of the terms ‘child poverty’ or ‘deprivation’ in reference to Jews should be understood in that context.

3.1.1 Indicators of poverty and deprivation from the 2001 UK Census data

The Census data refer to ‘Dependent Children’ (DC).²⁵ A dependent child is “a person in a household aged 0 to 15 (whether or not in a family), or a person aged 16 to 18 who is a full-time student in a family with parent(s).” The 2001 Census recorded 50,646 Jewish dependent children in England and Wales, and 982 in Scotland. Table 1 summarizes their demographic makeup.

23 Vulkan D and Graham DJ (2008), *Population Trends among Britain’s Strictly Orthodox Jews*. Board of Deputies of British Jews, London, p.15.

24 It should be noted that leaders within the *haredi* community argue that research produced both by JPR and the Board of Deputies of British Jews vastly underestimates the number of *haredim* living in the UK. The Board of Deputies report cited above estimated that the total *haredi* population in Britain in 2007 (including Jews living in Stamford Hill, North-west London, Broughton Park and Gateshead) ranged from between 22,801 and 36,360.

25 ONS Table T52.

Table 1. Demographic profiles of Jewish Dependent Children (DC) in the 2001 Census²⁶

		Jewish DC	% of all Jewish DC
Gender (England & Wales)	Males	25,906	51.2
	Females	24,740	48.8
Total		50,646	100.0
Age (England & Wales)	0 to 2	8,225	16.2
	3 to 4	5,616	11.1
	5 to 7	8,396	16.6
	8 to 9	5,681	11.2
	10 to 11	5,562	11.0
	12 to 14	8,215	16.2
	15 to 16	5,092	10.1
17 to 18	3,859	7.6	
Total		50,646	100.0
Age (Scotland)	0 to 4	202	20.6
	5 to 15	631	64.3
	16 to 17	149	15.2
Total		982	100.0

Table 2 presents summary data for Jewish children in England and Wales that potentially relate to impoverished circumstances. Again, it is important to note that these variables are only indicative of poverty; they are not the standard measures of poverty.

To summarize these data, the Census shows that 3,828 or 7.6% of all Jewish children were living in overcrowded conditions in 2001. In addition, 1,093 or 2.2% lived in accommodation rented from the local council, and a further 2.8% lived in ‘Other social rented’ accommodation. More than one in ten (11.2%) Jewish children lived in a single-parent household, and almost one in ten (9.2%) had no access to a family car. 8.5% (or 4,320 children) lived in households in which no adults were employed, and 8% lived in households in which the HRP (household ‘head’) was classified as being in social classes (NS-SeC) categories five or above (i.e. lower supervisory and routine occupations.) In a further 2.3% (1,174 children), the household head had never worked or was long-term unemployed.

26 ONS Table T52 and GROS T25 (Scotland)

Table 2. Summary statistics on Jewish Dependent Children (DC) from the 2001 Census for England and Wales²⁷

		Number of Jewish DC	% of all Jewish DC N=50,646
Household in shared accommodation		40	0.1
Occupancy Rating = -1 or less (overcrowded) ²⁸		3,828	7.6
Doesn't have sole use of bath/shower and toilet		57	0.1
Accommodation does not have central heating		519	1.0
No access to cars or vans in household		4,649	9.2
Tenure	Rented from council	1,093	2.2
	Other social rented	1,424	2.8
Living in a one adult household		4,517	8.9
Lone parent family – male parent		704	1.4
Lone parent family – female parent		4,987	9.8
Married couple family – step family		1,876	3.7
Not in a family		318	0.6
General health - Not good		401	0.8
Provision of care	1 to 19 hours	596	1.2
	20 to 49 hours	39	0.1
	50 or more hours	28	0.1
Has a limiting long-term illness		1,541	3.0
No adults in employment in household		4,320	8.5
NS-SeC of HRP ²⁹	5. Lower supervisory and technical occupations	1,214	2.4
	6. Semi-routine occupations	1,783	3.5
	7. Routine occupations	1,048	2.1
	8. Never worked or long-term unemployed	1,174	2.3

3.1.2 Geographical analysis

Whilst these figures provide us with the prevalence of deprivation across the Jewish community generally, it is necessary to explore these findings in more detail in order to establish whether or not these indicators are spread evenly across the Jewish population as a whole or whether they are biased towards particular geographical areas.

It should be remembered that the Jewish population distribution in Britain is skewed towards only a few places. As Table 3 shows, three-quarters of all Jewish children live in just

19 Local Authority Districts (LADs) out of 376 in England and Wales. Half of all Jewish children live in just six LADs (Barnet, Hackney, Hertsmere, Redbridge, Harrow and Bury). Given this population skew, it is important to bear in mind that some LADs are disproportionately represented in the following list of 'poverty' indicators. For example, 8.4% of all Jewish children live in Hackney, yet that borough accounts for 33.5% of all children in overcrowded homes (see below) – i.e. Jewish children in Hackney experience four times the level of overcrowding than would be expected if overcrowding were distributed evenly among all Jewish children.

3.1.3 The 'occupancy rating' and overcrowding

The Office for National Statistics (ONS) Census Glossary describes the *occupancy rating* as "a

²⁷ ONS Table T52 Religion of all Dependent Children in Households, England and Wales.

²⁸ See section on occupancy and overcrowding below for explanation.

²⁹ HRP = 'Household Reference Person', typically the head of the household.

Table 3. The geographical distribution of all Jewish Dependent Children (DC) in Britain (first three quartiles)

Local Authority District (LAD)	Number of Jewish DC	% of total in LAD (N=50,646)	Cumulative %	Rank order
Barnet	11,492	22.7	22.7	1
Hackney	4,230	8.4	31.0	2
Hertsmere	3,047	6.0	37.1	3
Redbridge	2,480	4.9	42.0	4
Harrow	2,441	4.8	46.8	5
Bury	2,217	4.4	51.2	6
Salford	2,106	4.2	55.3	7
Camden	1,603	3.2	58.5	8
Haringey	1,484	2.9	61.4	9
Leeds	1,280	2.5	63.9	10
Westminster	900	1.8	65.7	11
Epping Forest	840	1.7	67.4	12
Enfield	765	1.5	68.9	13
Gateshead	689	1.4	70.2	14
Brent	688	1.4	71.6	15
Kensington & Chelsea	578	1.1	72.7	16
Trafford	538	1.1	73.8	17
Stockport	408	0.8	74.6	18
Three Rivers	404	0.8	75.4	19

measure of under-occupancy and overcrowding. The occupancy rating assumes that every household, including one person households, requires a minimum of two common rooms (excluding bathrooms).” For example, a value of -1 implies that there is one room too few based on this criterion, and that there is therefore overcrowding in the household. This indicator is sensitive to location, given that inner urban properties tend to be smaller than outer urban and rural properties.

According to the Census, a total of 3,828 Jewish children lived in ‘overcrowded conditions’. Over a third of these (33.5%) lived in Hackney, 12.9% in Barnet and 5.2% in Haringey. Together, these three LADs accounted for over half (52.6%) of all Jewish children in overcrowded homes. Of all Jewish children in Hackney, 30.3% lived in such households; indeed, in relative terms, Jewish children in Hackney were four times more overcrowded than expected, whereas children in Barnet were half as crowded as expected given

the national distribution of Jewish children shown in Table 3. Jewish children in Haringey were 1.8 times as overcrowded as one would expect to see.

3.1.4 Access to a family car

The Census records whether or not families with dependent children have access to a ‘car or van ... including any company car or van if available for private use.’ This indicator is also sensitive to location, since people living in urban areas are less likely than people in rural areas to own a car, if only because they have less need of one given that public transport tends to be more readily available in towns and cities.

A total of 4,649 Jewish children did not have access to a family car in the 2001 Census. Half of these children lived in just three LADs: 36.1% were in Hackney, 12.8% in Salford, and 7.6% in Gateshead. In relative terms, Jewish children in Hackney were four times as likely not to have access to a family car as would be

expected if car access were evenly distributed across all Jewish children; in Salford the level was three times greater than expected, and in Gateshead almost six times greater than expected (although Gateshead hosts several seminaries, and thus has a very high proportion of young Jewish people who are studying).

3.1.5 Tenure: social housing

The Census records the type of tenure people have. In addition to those living in homes 'rented from council', it also records 'Other social rented' which refers to homes 'rented from Registered Social Landlord, Housing Association, Housing Co-operative and Charitable Trust.' In Hackney, this would include an organization like the Agudas Israel Housing Association which serves the needs of the *haredi* community in the area.

There were 1,093 Jewish children living in council houses in 2001, and a further 1,424 in 'other social rented'. Therefore, a total of 2,517 children lived in socially rented accommodation. Table 4 shows that over a third (34.3%) of these lived in Hackney. (In total, 16.5% of Jewish children in Hackney lived in such households.) The next most likely place to find Jewish children in socially rented accommodation was Barnet, with 3.1% of all Jewish children, followed by Leeds at 3%. In relative terms, Jewish children living in Hackney were four times more likely than expected to be in such accommodation, whereas those in Barnet were far less likely than expected (0.1 times). Those in Leeds were 1.2 times as likely.

3.1.6 Single parent households

One of the most common causes of poverty in western societies is lone parenthood, although clearly, merely living in a single parent household does not necessarily mean a child is going to be impoverished. The Census data recorded that there were 4,987 Jewish children living in single parent households headed by their mother, and a further 704 living in single parent households headed by their father. Therefore, a total of 5,691 Jewish children live in single parent families. Table 5 presents data for the top 50% of Jewish children in single parent families. The LAD with the largest proportion of single parenthood is Barnet (13.9%), followed by Redbridge (6.5) and Hertsmere (6.3%). In terms of relative prevalence, however, Redbridge has the greatest proportion with 1.3 times more single parenthood than would be expected, compared with Barnet which has just 61% of the expected prevalence.

As Table 6 shows, the majority of Jewish lone parent families, whether male or female, have one child.

3.1.7 Employment

The Census recorded 4,320 Jewish children living in households in which no adults were in employment. As shown in Table 7, 50% of these children lived in just six Local Authority Districts. The place where Jewish children were most likely to live in households in which no adults were employed was Hackney, where 20.9% of all such children lived. Indeed, more than one in five (21.3%) Jewish children in Hackney lived in households with no employed adults. A further 12.4% were in Barnet and 4.9% in Redbridge,

Table 4. Jewish Dependent Children (DC) in social rented housing. Top 50% by location.

Local Authority District (LAD)	Number of Jewish DC	% of total (N=2,517)	Cumulative %	Over/under expected proportion
Hackney	864	34.3	34.33	4.1
Barnet	78	3.1	37.43	0.1
Leeds	75	3.0	40.41	1.2
Camden	73	2.9	43.31	0.9
Haringey	57	2.3	45.57	0.8
Islington	46	1.8	47.40	4.1
Westminster	45	1.8	49.19	1.0
Redbridge	42	1.7	50.85	0.3

Table 5. Jewish dependent children in single parent families. Top 50% by location.

Local Authority District (LAD)	Number of Jewish DC	% of total (N=5,691)	Cumulative %	Over/under expected proportion
Barnet	790	13.88	13.88	0.61
Redbridge	369	6.48	20.37	1.32
Hertsmere	360	6.33	26.69	1.05
Hackney	304	5.34	32.03	0.64
Harrow	224	3.94	35.97	0.82
Bury	206	3.62	39.59	0.83
Camden	182	3.20	42.79	1.01
Leeds	156	2.74	45.53	1.08
Haringey	153	2.69	48.22	0.92
Salford	117	2.06	50.27	0.49

Table 6. Size of lone parent families³⁰

Family type		Number of Jewish DC	%
Lone parent family (male)	One dependent child	387	64.2
	Two dependent children	136	22.6
	Three or more dependent children	80	13.3
Total		603	100.0
Lone parent family (female)	One dependent child	2,098	57.4
	Two dependent children	1,163	31.8
	Three or more dependent children	391	10.7
Total		3,652	100.0

Table 7. Jewish Dependent Children in households with no employed adults. Top 50% by location.

Local Authority District (LAD)	Number of DC	% of total (N=4,320)	Cumulative %	Over/under expected proportion
Hackney	901	20.86	20.86	2.50
Barnet	536	12.41	33.26	0.55
Redbridge	211	4.88	38.15	1.00
Salford	210	4.86	43.01	1.17
Haringey	199	4.61	47.62	1.57
Bury	137	3.17	50.79	0.72

but again the relative prevalence figures are most important. In Hackney, Jewish children were 2.5 times as likely to live in such households as would have been expected, whereas in Barnet they were approximately half as likely.

30 ONS commissioned table M516b.

3.1.8 Social class

The Census measures social class or socio-economic position based on occupation by using a formula called the ‘National Statistics Socio-economic Classification’ (NS-SeC). NS-SeC was introduced by the Government to “replace social class based on occupation (also known

as the Registrar General's Social Class) and socio-economic groups (SEG).³¹ It is applicable to all people aged 16 and over, and the data below refers to the Household Reference Person (household head).³¹

The NS-SeC has eight broad categories of which the final four are as follows:

5. Lower supervisory and technical occupations
6. Semi-routine occupations
7. Routine occupations
8. Never worked or long-term unemployed.

A total of 5,219 Jewish children lived in households whose head fell into one of these four NS-SeC groupings. Of these, 20.9% lived in Hackney (where 25.7% of Jewish children lived in such households), 9.3% in Barnet, 6% in Redbridge, and 4.9% in Salford. In relative terms, Jewish children in Hackney were 2.5 times more likely than expected to live in such households, whereas children in Barnet only 40% as likely. In Redbridge and Salford they were 1.2 times as likely.

3.1.9 Educational attainment

Education is indicative of skills and earning potential. Whilst having a low level of educational attainment will not necessarily result in poverty or deprivation, one's skills-base and earning potential in Britain are greatly enhanced by the depth and breadth of education received and the qualifications one gains as a result.

Educational attainment is also sensitive to age, since, with the exception of people under 25, the older people are, the fewer qualifications they are likely to have attained (the anomaly of the 16 to 24 cohort is due simply to them not being old enough to have gained as many qualifications as older people.) Using Level 4/5 as a proxy for overall educational attainment,³² Table 8 shows that the worst performing areas for those in the 25 to 34 year cohort were Salford (17.9%), Hackney (23.2%), Redbridge (26.1%) and Epping Forrest (28.6%). The worst performing areas in the 35 to 49 year cohort were Redbridge (15.7%), Epping Forrest (21.8%) and Hackney (26.9%).

31 ONS Census output definitions 6.110, p.108.

32 Level 4/5: First degree; Higher Degree; NVQ levels 4-5; HND; HNC; Qualified Teacher Status; Qualified Medical Doctor; Qualified Dentist; Qualified Nurse; Midwife; Health Visitor.

Table 8. Percent of age group who have achieved Level 4/5³² qualification in the 20 largest Jewish LADs.

Local Authority District (LAD)	% with Level 4/5 qualifications	
	25 to 34 years old	35 to 49 years old
Salford	17.9	36.7
Hackney	23.2	26.9
Redbridge	26.1	15.7
Epping Forest	28.6	21.8
Enfield	37.7	31.6
Bury	37.8	34.7
Hertsmere	45.7	33.7
Leeds	47.9	38.2
Liverpool	51.1	41.0
Harrow	51.8	37.0
Birmingham	57.1	46.8
Manchester	62.4	47.9
Barnet	62.9	46.3
Brent	66.6	45.4
Haringey	67.6	62.0
Trafford	69.8	50.6
Westminster	80.8	61.0
Islington	81.5	72.3
Camden	83.8	69.6
Kensington & Chelsea	86.0	74.9

3.2 Free School Meals

In addition to all these data gleaned from the 2001 UK Census, a child's eligibility for Free School Meals (FSM) provides a useful indicator of his or her family's income level. For that reason, data on the proportion of children who attend local authority or voluntary aided Jewish schools in England and Scotland and qualify for such meals are included below. All the relevant Local Educational Authorities (LEAs) were contacted and asked to provide the following information for at least the last three school years:

- number of children on the school roll;
- number of children, who qualified for free school meals;
- the take up;
- the cost.

Table 9. Percentages eligible for Free School Meals at selected Jewish day schools in UK, 2008-2010, with total enrolment figures in brackets (NAD=No Available Data)

LEA	School	2008	2009	2010
Barnet ³³	Beis Yaakov	2.0 (460)	2.0 (480)	5.0
	Hasmonean Primary	6.0 (243)	3.0 (246)	5.0
	Hasmonean High	4.0 (1011)	3.0 (1016)	5.0
	Independent Jewish Day School	1.0 (222)	1.0 (213)	0
	Mathilda Marks Kennedy	0.0 (220)	0.0 (219)	4.0
	Menorah Foundation	2.0 (228)	2.0 (256)	3.0
	Menorah Primary	1.0 (417)	2.0 (429)	1.0
	Pardes House	0.0 (172)	16.0 (169)	15.0
	Rosh Pinah	3.0 (456)	2.0 (471)	3.0
Brent	JFS ³⁴	NAD	8.6 (2002)	9.4 (2066)
	Michael Sobell	3.4 (667)	6.4 (668)	5.5 (669)
	North West London	NAD	NAD	2.0 (260)
Enfield	Wolfson Hillel	2.0 (474)	3.5 (445)	4.0 (472)
Hackney ³⁵	Lubavitch Ruth Lunzer Girls	3.0	2.7	5.8 (156)
	Yesodey Hatorah Senior Girls	7.5	5.6	4.5 (243)
Harrow	Moriah Jewish Day School	NAD	0.0	0.0 (240)
Hertfordshire ³⁶	Clore Shalom	1.0	0.0	1.0 (210)
	Hertsmere Primary	0.8	1.0	1.3 (420)
	Yavneh College	1.0	2.4	2.5 (569)
Redbridge	Clore Tikvah	15.8 (248)	17.3 (206)	15.8 (224)
	Ilford Jewish	6.6 (390)	8.0 (408)	7.5 (419)
Birmingham ³⁷	King David Primary	NAD	NAD	26.0 (249)
Bury	Bury and Whitefield	2.0 (151)	3.8 (158)	3.3 (151)
	Manchester Mesivta	0.5 (183)	0.5 (186)	1.2 (164)
	Yesoiday Hatorah	1.6 (622)	0.9 (648)	1.4 (648)
East Renfrewshire	Calderwood Lodge Primary	5.0 (158)	10.3 (145)	6.7 (148)
Leeds	Brodetsky Primary	1.0 (215)	2.3 (215)	1.8 (220)
Liverpool ³⁸	King David Primary	0.0 (41)	2.5 (41)	1.0 (41)
	King David High	1.2 (651)	1.5 (662)	2.2 (662)
Manchester ³⁹	King David Primary	7.5	2.5	2.5 (426)
	King David High	NAD	NAD	2.4 (821)
Stockport	North Cheshire Jewish Primary	0.0 (267)	0.7 (267)	0.8 (259)

33 On average 17% of all primary and 20% of all secondary pupils were eligible for FSM during the three years shown. FSM eligibility at the Jewish schools, other than Pardes House, is well below those averages.

34 At JFS the take up of FSM was 63.9% and 54.9% of those eligible for the years 2009 and 2010 respectively.

35 Note that the Hackney figures are for FSM take up, not eligibility.

36 The roll figures exclude 30 and 57 nursery children at Clore Shalom and Hertsmere Primary respectively. The numbers eligible for FSM and the take up were identical.

For a variety of reasons, we were unable to obtain such a comprehensive set of information from the majority of LEAs, as well as from those schools approached directly. Therefore, Table 9 records the percentage of children eligible for FSM with the number of children on each school roll in brackets afterwards. Any additional information has been included in the explanatory notes to the table.

LEAs in England and Wales must provide FSM to eligible students where requested. According to the UK governance information, children are eligible for FSM provided that a parent and/or their partner receive one of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- The Guarantee element of State Pension Credit
- Child Tax Credit, provided they are not entitled to Working Tax Credit and have an annual income (as assessed by HM Revenue & Customs) that does not exceed £16,040.

Children whose parents have received Working Tax Credit for four weeks after their employment finishes are also entitled to FSM during that period. This similarly applies to parents who start working for less than 16 hours per week. Children who receive Income Support or income-based Job Seeker's Allowance in their own right qualify as well. All pupils who do not qualify for FSM must be charged the same amount for the same quantity of the same item.

37 40 of the 51 eligible for FSM take up the option. Note that approximately 20% of the pupils in the school are Jewish.

38 Note that the Liverpool figures are for FSM take up, not eligibility.

39 King David Infant and Junior schools recently amalgamated to become King David Primary. The FSM eligibility figures only comprise those children from Manchester, as we were unable to obtain the number attending those schools from other LEAs, such as Bury and Salford.

It should be noted that entitlement to FSM applies only to those children who attend a school managed by an LEA or one which is voluntarily aided. Some argue that FSM is not always necessarily an accurate indicator of deprivation; some of the benefits for which large families qualify (particularly those belonging to the *haredi* community), disqualify them from receipt of FSM.

These FSM data serve to reinforce the emerging picture. They offer us little insight into the *haredi* community as the vast majority of *haredi* children are educated in independent schools. Nevertheless, the Pardes House data are notably high (Pardes House largely serves the *haredi* community of Golders Green) and whilst the data on the two schools listed in Hackney appear to be considerably lower than one might expect, it is important to note that the figures are for take up rather than eligibility. Beyond the *haredi* community, the Redbridge data clearly stand out, although it is striking to note the figures for some schools in Barnet, as well as those for JFS, which are rather higher than might be expected.

3.3 Hackney: a picture of the *haredi* community

Notwithstanding the limited FSM data for *haredi* schools and with the important exception of single parenthood, the detailed analysis above very clearly points to Jewish children in the London Borough of Hackney being disproportionately represented in these indirect indicators of poverty and deprivation. 8.4% of all Jewish children live in Hackney, but approximately one-third of all Jewish children living in overcrowded conditions, or without access to a family car, or living in council or social-rented housing are based in that borough. Furthermore, about two in five of all Jewish children living either in households in which no adults are employed, or in which the household head is employed in one of the four lower NS-SeC groupings, can be found in Hackney. It is also striking to note in this context that 43% of all Jews in Hackney aged between 16 and 25 have no formal qualifications whatsoever.⁴⁰ Whilst it would be a mistake to focus all Jewish child poverty policy on this borough, it would be a huge oversight not to investigate in greater detail what is going on there.

40 Census 2001 data.

Hackney is home to a large part of the strictly Orthodox, or *haredi* Jewish community. To describe it as a single community would be a mistake; there are, in fact, multiple Jewish communities living there, many of which are related to particular Hasidic dynasties, notably Satmar, Lubavitch and Belz, as well as Sephardi communities with origins in North Africa, India, Iraq and Aden in Yemen. To the untrained eye, the differences between these groups are negligible; to the insider, there are critical subtle distinctions captured by a diversity of attitudes towards learning, work and engagement with the non-Jewish world. Each community is led by different *rabbonim*, each of whom draws on slightly different sources of guidance and inspiration, which makes it very difficult to implement any single policy initiative for the area. However, taken as a whole, *haredim* adhere strictly to a *halachic* lifestyle, and, perhaps most importantly in the context of this report, believe that the education of children within the community should place very heavy emphasis on traditional Jewish learning. The notion that *haredi* children should attend Jewish schools is an absolute given, and whilst girls tend to receive a good general education alongside their Jewish studies, boys tend to be schooled almost entirely in Judaica. Viewed from the outside, *haredi* society is very closed; whilst many *haredim* argue vociferously that they participate fully in British society, their lifestyle is so intensely Jewish – educationally, socially, religiously and culturally – that it leaves little time, or inclination, for interaction with anyone outside of the community. In many respects, this appears to be driven by a degree of fear of the outside world, which is partly related to memories and experiences of antisemitism (according to one source, an estimated 70% of Jews living in Stamford Hill come from Holocaust backgrounds),⁴¹ and partly out of a deeply-felt apprehension that the temptations that exist there could do untold damage to the community. As a result, the community has built strong metaphorical walls around itself: few families have televisions or Internet-access in their homes, as both bring wider cultural influences into the

41 Martin J and du Sautoy S, et al. (2008) *Emotional Experiences and Attitudes of Orthodox Jews in Stamford Hill: A needs assessment of mental health services in the Ultra-Orthodox Jewish community of North London*, Talking Matters Wellbeing Centre, London.

community that have the potential to harm it. These fears are for the future of the community itself; an almost incessant concern that the community is at risk and needs to be protected at all costs. Indeed, one leading member of the community commented:

*“There are predictions that we have almost lost it. You’re going to see pre-war Europe here. Once the breach has happened, it’s very hard to hold it back. What the community hasn’t done is kick people out. The policy is one of inclusion now – keeping people in.”*⁴²

These factors also shape family size. In order to preserve and develop the community, and in partial response to the twin threats of antisemitism and assimilation, the average household size across the entire *haredi* community in Hackney is estimated to be 6.3. This is extraordinarily high; indeed, it is not uncommon for *haredi* couples to have six, seven, eight or more children. When this factor is combined together with a lack of UK educational qualifications and the need for housing in close proximity to the centres of Jewish communal activity (kosher shops, schools and synagogues), overcrowding is more or less inevitable.

As extraordinary as this may be, it is extremely important to understand the community on its own terms. All respondents from within the *haredi* community spoke of it extremely affectionately: the remarkable sense of care for one another that exists, the astonishing levels of voluntarism and charitable giving, the dedication and commitment to Jewish learning and Jewish law. For many of those on the inside, life within the *haredi* community is portrayed as wonderfully rich, vibrant and meaningful. At the same time, there is awareness of the challenges that are highlighted by the data above and a desire to address them, but not at the expense of the community itself, its lifestyle, values, customs and beliefs.

The *haredi* community’s understanding of child poverty is based on its own experiences, as well

42 The reference to pre-war Europe relates to the splintering of the Jewish community into multiple different denominations, and a dramatic increase in assimilation – or certainly acculturation – into mainstream European society.

as a study conducted in Stamford Hill in 2002 by Holman and Holman.⁴³ The authors obtained 299 responses to a questionnaire that contained several questions which directly addressed issues related to poverty.

One of the lenses Holman and Holman used to analyze poverty was the extent to which Jewish families in the Stamford Hill area were in receipt of government benefits. They found that 58% of respondents below retirement age received a means tested benefit. They further noted that: “The proportion of households claiming Working Families Tax Credit is almost ten times the borough average, whilst receipt of Job Seeker’s Allowance and Income Support is significantly lower.”⁴⁴ In addition, they found that 66% of respondents had experienced difficulties paying at least one bill: “The most common bill to cause problems is school fees and amenity money” followed by rent. 10% had struggled to pay food bills. 22% had had telephones disconnected.⁴⁵

Over 40% of respondents had borrowed money (especially from friends and family) in the previous twelve months to meet day-to-day costs (though none had borrowed money from a bank). Other indicators showed that 58% of respondents could not afford an annual holiday away from home, and 46% were unable to afford to make “small regular savings for future needs.”⁴⁶

Holman and Holman identified a list of items that were considered necessities for children and asked respondents whether they could afford to provide these items. A summary of the key results is reproduced in Table 10. According to the authors, more than 30% of children (double the PSE⁴⁷ survey results) lacked two or more of the necessities examined, and 10% of the children lacked six or more necessities.

43 Holman C and Holman N (2002), *Torah, worship and acts of loving kindness: Baseline indicators for the Charedi community in Stamford Hill*. De Montfort University: Leicester. The percentages quoted within the report are rather contested due to the small sample size, but in spite of the shortcomings, the report provides some of the best evidence that exists.

44 Ibid., p.60.

45 Ibid., p.61.

46 Ibid., p.85.

47 The 1999 Poverty and Social Exclusion Survey of Britain (funded by the Joseph Rowntree Foundation)

“Poverty means: when you haven’t got the money for the basics. When you haven’t got the money to buy children the food they need, when you can’t afford the heat you need, when you can’t afford to buy them shoes when they need shoes, when you can’t afford to pay the fees for their education. That is what I would call poverty. I would say that about 25% of the Stamford Hill [*haredi*] community is in that position, and a further 25% are struggling in some way to meet their bills. They’re working very hard, where mother and father work, and you know, they work hard and they make things just about work.”

(Haredi community activist)

The table shows that some families in the study endure a considerable level of financial deprivation: 13% of respondents said that they could not afford to provide their children with “Meat, fish or a vegetarian equivalent at least twice a week,” and 5% could not afford to provide them with “Three meals a day”.

Taken together, the data demonstrate that whilst the type of child poverty and deprivation that exists within the *haredi* community has much in common with other examples of child poverty elsewhere, it also has some very unique characteristics. On the one hand, there is no evidence to suggest that levels of parent or child illness or disability differ in any significant way between Jews and non-Jews, and thus these factors have the potential to cause poverty or deprivation in Jewish communities in much the same way as they do elsewhere. Similarly, as is the case in general, low attainment levels in the British education system among *haredim* result in limited prospects for well-paid employment, which, in turn, lead to inevitable challenges concerning housing. However, the attainment data on *haredim* mask an important educational reality: because *haredi* boys are so heavily schooled in Jewish studies, they are simply not educated to gain standard UK educational qualifications. It is not the case that they are under-achieving at, or not participating in school; it is rather that they are simply learning an entirely different curriculum. The result is young men with extraordinarily high levels of Jewish literacy (considered critical

Table 10. Items of necessity for children, % (N=251)⁴⁸

Indicator	No difficulties in provision	Some difficulties	Do not want	Cannot afford	PSE cannot afford
Fresh fruit and vegetables at least once a day	89	8	1	2	2
Three meals a day	84	5	6	5	<1
Meat, fish or veg. equivalent at least twice a week	67	5	15	13	4
New properly fitted shoes	90	4	-	6	2
Some new not second-hand clothes	88	5	1	5	3
Swimming at least once a month	45	10	29	16	7
Holiday away from home at least once a year	38	3	9	50	22
Educational games	78	6	3	13	4
A bicycle	62	16	8	13	3
Enough bedrooms for each child over 10 years to not have to share with a sibling of a different gender	54	-	11	32	3

to the *haredi* community's future), but equally extraordinarily low levels of general literacy and numeracy. This deficit is partly filled by *haredi* girls, who, whilst also heavily schooled in Jewish studies, are encouraged to gain GCSEs and A-Levels, and actually tend to achieve results above the national average. Interestingly, partly because of the premium placed on a good education in the *haredi* community, and partly because of concerns about the future of the community due to the threats that lurk around it, children of either gender are rarely given the opportunity to stray from the desired path.

Furthermore, whilst divorce appears to be slightly more common in the *haredi* community than it was in the past, it remains rather rare, and, according to all *haredi* respondents, the likelihood of children being born out of wedlock in the *haredi* community is practically non-existent. Thus, whereas growing up in a lone parent household is a very common contributor to child poverty in wider society, it is much less of a factor amongst *haredim*. It exists, of course, but compared with the issue of educational attainment, it is negligible. Similarly, poverty caused by, or related to alcoholism, drugs or

substance abuse appears to be very rare; no data exist, but all *haredi* respondents dismissed these issues as more or less irrelevant in the case of their community.

3.4 Beyond the *haredi* community: child poverty in other parts of the Jewish community

Outside the *haredi* community, the situation is rather different. Geographically, the area that features most clearly in the data is the London Borough of Redbridge, which holds the second largest Jewish population by borough in the United Kingdom. The likelihood of Jewish children growing up in lone parent households is most prevalent here; the Census recorded 369 such children, which is 1.32% higher than one would expect if the phenomenon was spread equally across the country. Furthermore, educational attainment levels amongst Jewish adults in Redbridge are rather lower than elsewhere: three-quarters of all 25-34 year-olds and almost 85% of all 35-49 year-olds did not have a university degree or equivalent level qualification in 2001. The resultant impact on employment is also apparent: children are marginally more likely (1.2%) than expected to grow up in a household in which the household head is employed in one of the four lowest NS-SeC groupings. Compared to some of the pockets of child poverty that exist in Britain outside of the Jewish community, this would hardly be identified as a high-risk area, but in

⁴⁸ From Holman and Holman, p.86. The base is not reported by the authors, but N=251 is extrapolated from the information stating that 84% of households have at least one resident child aged 15 years or younger.

Jewish community terms, it clearly demonstrates that some forms of Jewish child deprivation does indeed exist in Redbridge.

In addition, the situation in the London Borough of Barnet is worthy of note in the context of this report. Viewed through the lens of child poverty in general across Britain it would barely feature as even a blip; compared to many other parts of the country, Barnet is a relatively prosperous area, and most Jews living there are financially secure. Indeed, even when examined through the lens of Jewish child poverty across Britain, Barnet does not give immediate cause for concern: the prevalence of poverty or deprivation among Jews in this area is considerably lower than one would expect if it was distributed equally across the United Kingdom. Nevertheless, in pure numerical terms, it is likely that the greatest need outside of the *haredi* community exists here for one simple reason: the borough is home to considerably more Jews than any other borough in the country. As a result, Census data revealed 790 dependent children growing up in lone parent households, 536 children growing up in households in which no adults are employed, and 494 children living in overcrowded conditions. Based on these numbers, it would not be unreasonable to argue that 5% of all Jewish dependent children living in Barnet are at some risk of poverty, deprivation or social exclusion. Furthermore, in some respects, deprivation in this area may be particularly difficult to bear; because of the relative wealth of the Jewish community, those affected may feel more socially excluded than might be the case if they were living in a less prosperous part of the country.

The data demonstrate nothing particularly distinctive about this Jewish population; the reasons why Jewish children might be deprived here are primarily due to their growing up in lone parent households (as a result of divorce, death or choice), the illness or disability of a parent or child, or, to a considerably lesser extent, poor parental qualifications resulting in poor job prospects. However, based on mere observation of communal trends, it is clear that there are growing *haredi* communities based in parts of Barnet, and it is likely that high housing costs in the area, combined with a preference amongst these sub-communities for Jewish education over secular education and having a large family may

account for some of the figures. It is not possible to substantiate this with the existing data, but it is worthy of further exploration.

Looking beyond the *haredi* community and the distinctive natures of Redbridge and Barnet, the vast majority of Jewish child poverty cases are likely to be of little difference in character from any other child poverty cases in the country.

3.5 Summary: The extent of child poverty and deprivation among Jews in Britain

Whilst the data quoted above are now somewhat out-of-date, two things seem clear. First, whilst not pervasive, Jewish child poverty and deprivation – or at least the likelihood of such poverty and deprivation – exist, and almost certainly affect several thousand Jewish children. Second, the distribution of that poverty is not indiscriminate: i.e. it is particularly prevalent among Jews living in very specific areas of the country.

Regarding the first point, the two indicators in particular that provide a useful summary of the likely extent of Jewish child poverty or deprivation in England and Wales are housing conditions and the employment status of possible breadwinners. In terms of housing, of the 50,600 Jewish children recorded in the 2001 Census, 3,800 lived in overcrowded accommodation (i.e. approximately one in thirteen), and 2,500 lived in social housing (i.e. one in twenty). In terms of the employment status of possible breadwinners, over 4,300 Jewish children (almost one in ten) were living in households in which no adults were employed at the time of the Census (April 2001). Further, over 4,000 children lived in households in which the main earner worked in what are generally regarded as being low paid occupations, and an additional 1,200 children lived in households where the main bread-winner had never worked or was classified as being in long-term unemployment.

However, the second, and more troubling, aspect of the findings is that they clearly point towards child poverty being disproportionately focused on a small number of areas (even taking into account the skewed distribution of the Jewish population overall). Again, in terms of housing conditions and the employment status of bread-winners, the disparities are stark. A third of all Jewish children

living in overcrowded accommodation lived in Hackney. Similarly, Hackney accounted for over a third of all Jewish children living in socially subsidized housing. Both of these indicators are despite the fact that only 8% of Jews lived in Hackney when the data were collected. In addition, Jewish children in Hackney are by far the most likely to live in a household headed by an unemployed breadwinner or a breadwinner with low earning potential. Connected to this is the fact that household heads in Hackney were some of the least likely to hold higher level qualifications.

As noted above, Holman and Holman's work on Jews in Hackney brought into sharp focus what these data all point towards – the existence of considerable Jewish child poverty or deprivation in the *haredi* community. The fact that the neighbouring borough of Haringey also appears in these poverty indicators, as does the district of Salford in Manchester, only serves to strengthen this claim as there are significant *haredi* populations in these areas as well. Nevertheless, cases of Jewish child poverty and deprivation can also be found in Redbridge, Barnet and other areas too.

In essence, despite the data being somewhat limited, it is still possible to identify pockets of child poverty and deprivation among Jews in Britain. The picture presented here is far from complete, not least because there are no national survey data which focus directly on the issue. In fact, for a number of different reasons, the true picture may well be worse than these data indicate. First, as noted above, the 2001 Census was shown

to have undercounted certain Jewish groups, especially *haredim*, and therefore the total number of children experiencing poverty or deprivation may well be higher. Second, data collected by the Board of Deputies show that the *haredi* population has been growing rapidly at a rate of at least 3.4% per year, mostly through natural increase.⁴⁹ We also know that the average household size in *haredi* communities is much higher than in the Jewish community as a whole (estimates for Hackney put it at 6.3 people per household,⁵⁰ compared with 2.3 people for Jewish households nationally). This means there are more mouths to feed in the community, which, inevitably, means household budgets are being stretched further. Third, the global financial crisis and the subsequent downturn in the British economy has led to the tightening of purse strings of benefactors who had previously supported efforts to alleviate poverty. Finally, and also linked to the economic downturn, the employment situation of the low skilled may be worse now than it was a decade ago.

The next Census in March 2011 will provide time series data on many of the variables presented here, which will allow us to chart whether the situation has indeed worsened, as suspected, remained stable, or improved. However, the Census is evidently a rather blunt instrument that ultimately fails to explore these complex issues in a satisfactory way. A more thorough review is required that takes into account factors ignored by the Census, such as income, purchasing power and the qualitative aspects of child poverty.

49 Vulkan D, and Graham D (2008). *Population trends among Britain's strictly Orthodox Jews*. London: Board of Deputies of British Jews.

50 Mayhew Associates 2008, for the London Borough of Hackney.

SECTION B: TOWARDS POLICY

4 Tackling child poverty: recent government policy

In 1998, in a landmark speech at Toynbee Hall, an institution set up in Spitalfields in the nineteenth century to combat poverty, not least among the local Jewish community, the then Prime Minister Tony Blair announced an ambition to eradicate child poverty within a generation.⁵¹ By all accounts he caught even many advisors and senior civil servants on the hop; what did he mean by eradication, how would he do it, and, on reflection, what exactly did he mean by child poverty anyway?

Irrespective of these uncertainties, the statement, and its warm embrace by Gordon Brown and the Treasury, set in motion twelve years of policy that aimed to transform the lives of children, and it returned child poverty, if not poverty more broadly, to centre stage on the political map. In 2010, on the eve of the British general election, a Child Poverty Bill, supported by all main parties, was passed, enshrining the goal into law. Since the new coalition government has come into power there is evidence of some change of approach, although, as yet, the stated goals and goalposts remain the same.

Since the Toynbee Hall speech, government policy aimed at tackling poverty has involved several strategies, not all of which have necessarily come under the banner of poverty policy. However, in broad terms, two specific approaches captured the overall direction of travel: improving family incomes, and transforming the wider circumstances of children and families.

4.1 Improving family incomes

Underpinning much of the Labour Government's approach was the statement "work for those who can, support for those who cannot". A strong element of this was what is known as an active labour market policy, comprising a number of elements, including policies aimed at:

- 1 Making work pay better: This included the introduction and gradual uprating of a national minimum wage, development of the Working Tax Credit, effectively a supplement for low wages, and childcare tax credits aimed at ensuring that work was affordable.
- 2 Helping people find work: This was characterized by a range of 'New Deal' type initiatives with schemes that became increasingly personalized and flexible, and that were aimed at assisting job-seekers find appropriate employment and develop skills where necessary.
- 3 Ensuring people actively engage with the labour market, such as the increased use of sanctions for people receiving out of work benefits.

In addition, there were several policies aimed at increasing family incomes irrespective of work. There were increases to universal child benefit, the introduction of a new means-tested child tax credit that was nevertheless available to a very large number of families, and some increases to the basic income support for families with children.

4.2 Transforming the wider circumstances of children and families

At the same time a very broad policy agenda aimed to reshape the landscape experienced by disadvantaged families more generally.

- 1 Education: There was a very significant investment in schools, both in revenue and capital. Initially the focus was on standards and directing greater resources to schools in deprived areas. Universal policies, such as the literacy and numeracy hour, aimed to improve basic standards, and specific initiatives such as Education Action Zones, Excellence in Education and the London Challenge aimed to provide greater resources and support

51 See http://news.bbc.co.uk/1/hi/uk_politics/298745.stm

where needed. Increasingly, the agenda moved towards structures, and, in particular, the Academies programmes. A specific target on narrowing the attainment gap in social class was introduced towards the end of Labour's time in office.

- 2 Housing and communities: There were a range of policies aimed at improving both the physical fabric of the social housing stock and the quality of life in particular deprived areas. The Decent Homes policy was a major investment in the quality of social housing, with a focus on refurbishment. A range of regeneration policies was targeted at areas. In particular, the New Deal for Communities policy gave deprived areas a significant sum of money over several years to take a community-based approach to improving housing, education and skills, tackling crime and developing the economic infrastructure.
- 3 Childcare and early years: One of the Labour government's major innovations was the introduction of Sure Start. Based on robust evidence that what happens in the very first years of a child's life has a powerful influence over its long-term trajectory, and that provision of high quality family-based support can influence this, Sure Start children's centres were rolled out across the country. The idea was to provide high quality child care, alongside services aimed at developing and supporting the parent/child relationship. While early evaluations showed disappointingly little evidence of success, including evidence that they were not reaching the most disadvantaged families, later evaluations were more positive. However, there has been significant debate both about the way the service was implemented, and the way the evaluation was established, which has made it very hard to identify clear outcomes. Alongside Sure Start was a huge investment in childcare more broadly, particularly with free entitlement to childcare for all three and four year-olds.⁵²

52 There is much evidence to indicate that early years provision can make a real difference to children's life chances (see, for example: Sylva et al (2004) *The Effective Provision of Pre-School Education (EPPE) Project*, DfES and Institute of Education, University of London; and: Anning, Chesworth and Spurling (2005), *The Quality of Early Learning, Play and Childcare in Sure Start Local Programmes*. DfES, NESS.

4.3 The Child Poverty Act 2010

Just before the 2010 General Election, the Child Poverty Act 2010 received Royal Assent. It both fulfilled the Labour Government's commitment to enshrine in legislation the goal of eradicating child poverty by 2020, and established four separate child poverty targets to be met by that time:

- i Relative poverty – to reduce the proportion of children who live in relative low income (in families with income below 60% of the median) to less than 10%;
- ii Combined low income and material deprivation – to reduce the proportion of children who live in material deprivation and have a low income to less than 5%;
- iii Persistent poverty – to reduce the proportion of children who experience long periods of relative poverty, with the specific target to be set at a later date;
- iv 'Absolute' poverty – to reduce the proportion of children who live below an income threshold fixed in real terms to less than 5%.

The justification for four targets rather than one was that no single measure captures every aspect of poverty. The explanations given for why the target proportions were not zero percent (particularly given that the Bill's stated purpose was to "eradicate" child poverty) were (a) that the target rates reflected the lowest sustained rates of child poverty achieved in European countries in recent years; and (b) that it would not be technically feasible to achieve zero percent poverty using a survey measure both because of the under-reporting of incomes, and because snapshot surveys do not accurately reflect the living standards of those with low fluctuating incomes.

In addition to the general duty to meet the four targets, the Act makes five further demands on government:

- i It requires the UK Government to publish a child poverty strategy every three years, which sets out a range of policies designed to meet the targets;
- ii It requires Scottish and Northern Irish ministers to similarly publish child poverty strategies;

- iii It established a Child Poverty Commission to provide advice on strategies;
- iv It requires the UK Government to publish annual progress reports;
- v It places duties on local authorities and other ‘delivery partners’ in England to work together to tackle child poverty, conduct a local needs assessment and produce a child poverty strategy.

Whilst the Bill received cross-party support, the Conservatives maintained that their policies would tackle the causes rather than the symptoms of poverty, and that their efforts would concentrate on four particular areas:

- i Family breakdown;
- ii Addiction to drugs and alcohol, with an emphasis on rehabilitation;
- iii Education and skills;
- iv A ‘work strategy’ with outcome-based financing to support the economically inactive who were able to work.

4.4 Support for, and criticism of Labour government policy

Several analyses of Labour’s progress in tackling poverty exist. The American academic, Professor Jane Waldfogel, recently published a book entitled *Britain’s War on Poverty* in which she argued from an arms-length perspective that the progress the Labour government made was remarkable.⁵³ Her support for Labour’s work pointed to several key factors: data demonstrating that hundreds of thousands of children were lifted out of poverty, and that millions had their living standards raised substantially against an absolute benchmark of relative living standards in the late nineties, as well as the development of Sure Start and childcare provision. Other commentators have been similarly favourable, suggesting that the earlier years of Labour’s time in power were particularly successful, although its efforts ran out of steam somewhat over time, as both funds and ideas dried up.

53 Waldfogel, J. (2010). *Britain’s War on Poverty*. New York: Russell Sage Foundation.

Nevertheless, some analysts have been more critical. Three theses, in particular, have gained currency:

The ‘Spirit Level’ thesis argues that absolute poverty levels do not matter in modern Britain.⁵⁴ Instead, it is *overall* inequalities, and not simply the inequalities that exist between the bottom and middle of the income distribution, as is measured by the relative poverty target. Proponents of this thesis argue that without tackling wider inequality, it will be difficult to tackle poverty and its overall impact. The authors of *The Spirit Level*, Richard Wilkinson and Kate Pickett, argue that if you compare different societies, the primary driver of social injustice is inequality.

The ‘Asset Inequality’ thesis argues that asset inequality is as important, if not more important than income poverty, and that the absence of savings and housing wealth hugely disadvantages people in poverty.⁵⁵ As house prices have increased dramatically in recent years, the gap between the ‘haves’ and the ‘have nots’ has widened considerably. Examples of so-called asset based welfare policy have included the Child Trust Fund, the Savings Gateway and shared ownership schemes for housing.

The ‘Breakdown Britain’ thesis emerges strongly from more conservative circles. It is critical of the way in which the welfare state appears to foster dependence, and does not get to grips with the causes of poverty (for example, drug and alcohol dependence, single parenthood, welfare dependence itself, and other aspects of social malaise).⁵⁶ Similarly, there are those who argue that these ‘causes’ of child poverty actually run both ways – i.e. they are as much caused by poverty as they are the cause of it. Proponents of this view often argue that policy measures ought to focus on changing the patterns of incentives created by the welfare state, and investing

54 Wilkinson R, and Pickett K (2009). *The spirit level: why more equal societies almost always do better*. London: Penguin (Allen Lane).

55 See, for example, Deininger K, and Olinto P. (2000). *Asset Distribution, Inequality and Growth*, World Bank Development Research Group.

56 Social Justice Working Group (2006). *Breakdown Britain*. Centre for Social Justice.

in relevant interventions such as family support programmes and drug and alcohol addiction initiatives.

4.5 Coalition government policy

The fiscal retrenchment currently taking place alongside a Conservative perspective that challenges many of the approaches of the previous Labour government clearly suggests that over the coming years the tapestry of anti-poverty policy is likely to change somewhat. Indeed, within weeks of the 2010 General Election changes in fiscal policy were already apparent that will have implications. Notably:

- the rates at which social security payments, and the minimum wage are uprated makes a big difference. When they rise in line with inflation, their purchasing power remains the same; when they rise in line with earnings, those reliant on them stay in touch with the living standards of the wider population. As they fall below these levels, the opposite is true. The government announced an increase in the minimum adult hourly wage by 2% in June 2010, when the most recent retail price index measure of inflation (May 2010) was 5.1%.
- Value Added Tax, which was increased from 17.5% to 20% in January 2011, makes a major difference to the cost of living of the poorest. A higher proportion of their income is used on basic goods.
- the big cuts facing public sector services were already predicted to have a dramatic impact on the services upon which many rely. Whilst the detail of the Government Spending Review has now been revealed (see below), its full impact is a long way from being seen.

However, the coalition government is arguing that its alternative policy approach is a positive step. It argues that the 'Big Society' initiative is about "a new culture of voluntarism, philanthropy, social action" replacing the "top-down, top-heavy, controlling" state.⁵⁷ Its promoters see it as a much

stronger alternative to the failures of the Labour government's approach to tackling the problems of poverty.

The broad direction of travel concerning poverty policy started to become clear in a speech by Secretary of State for Work and Pensions Iain Duncan Smith in May 2010, when he stated:

"It is right that we invest in addressing poverty, but we must focus our resources where they will be most effective. Work, for the vast majority of people, is the best route out of poverty. Yet the current welfare system is trapping in dependency the very people it is designed to help. The rise in working age, poverty and continued inequality show that we must make work pay and the first choice for millions of people. It is not right that someone can actually be worse off by taking work; we should be rewarding such positive behaviour by making work pay. Likewise, we must demand a return on our investment in work programmes. It is crucial that we fully support people making the transition into work, but tax payers' money should be spent on initiatives that work and make a difference to people's lives."⁵⁸

"This Painful Battle"

"Fairness means giving people what they deserve, and what people deserve depends on how they behave. If you really can't work, we'll look after you. But if you can work but refuse to work, we will not let you live off the hard work of others."

(David Cameron, speaking at the Conservative Party Conference, 6 October 2010)

David Cameron's speech to the Conservative Party Conference in October 2010 in which he called for all those who are able to find work, only served to emphasize this position. However, the first real indication of how policy will actually change can be found in the detail of the Government Spending Review, which was announced on 20 October 2010. The Review cut government spending in a

57 See: David Cameron, 19 July, 2010, Big Society Speech in Liverpool, <http://www.number10.gov.uk/news/speeches-and-transcripts/2010/07/big-society-speech-53572>.

58 See: <http://www.dwp.gov.uk/newsroom/press-releases/2010/may-2010/dwp067-10-200510.shtml>

wide range of areas, but two particular measures related to benefits and council housing are likely to become particularly pertinent to the Jewish child poverty agenda. First, couples with children must now work for at least 24 hours a week between them in order to be eligible for working tax credit. Second, rents are to rise sharply for new tenants of council housing. Whilst current tenants will see no change, new tenants will face higher rents at 80% of the market rate. Both of these have the potential to change the *status quo ante* for a number of *haredi* families in particular.

In one particularly insightful analysis of the spending review, four major shifts in policy and emphasis were identified:⁵⁹

- i a shift of emphasis in investment – from social infrastructure (schools, hospitals, etc.) to economic infrastructure (major transport projects and investment in green technology and research and development);
- ii a shift of responsibility from the state as the universal provider of services to self-help and community provision. This is most apparent in the unprecedented shift in responsibility for paying for further and higher education, from the taxpayer to the student;
- iii a shift from the public sector to independent providers. In future, government will increasingly buy services from the private and voluntary sectors and from social enterprise spun out of public bodies;
- iv A shift in the approach to welfare benefits. Access to benefits will be much more tightly controlled, with new restrictions on entitlement to housing benefit, council tax benefit, employment benefits and an overall cap on the total benefit that a single household can claim.

If this analysis is correct, it is clear that the effects of the Spending Review will be felt both by families and by public sector and community service providers. Public sector providers are already having to scale down or cut services, and community organizations offering services that are fully or partially funded by government are likely to have to do likewise. At the same time, there will be pressure on Jewish

community providers to extend their service provision in order to plug the gaps created by cuts in public sector provision, all at a time when charitable donations are declining due to the general economic climate. Given that the Jewish community has long invested heavily in providing social care for its own, it seems more than likely that the ability of Jewish community organizations to even maintain existing services will be severely tested.

“The cuts mean there is a much heavier responsibility for dealing with more acute poverty, unemployment, distress and social conflict. It is madness to imagine that in these conditions civil society can fill the gaps left by a retreating state.”

(Anna Coote, head of social policy at the New Economics Foundation)

Indeed, speaking at a Hackney Council meeting a week after the Spending Review, Jules Pipe, the Mayor of Hackney said:

“The detail behind last week’s government announcement suggests that the grant cuts aren’t spread across four years, but are frontloaded to take out between £50 and £60 million in the first year. This means a reduction of around 20% in the first year, not the 7.25% stated by the government. Unless there are further funding streams that are still to be revealed by the government to make up this shortfall, the council will be faced with having to make devastating decisions.”

Furthermore, less than two weeks after the Spending Review, Norwood announced that the charity was already feeling the impact of the cuts, and that it expected to lose £4 million – 20% – of its annual statutory income.⁶⁰

In addition, those on the frontline of the campaign to eradicate poverty in Britain have voiced considerable concern about the Spending Review. Alison Garnham (Child Policy Action Group) described it as “worryingly short-sighted and

59 Alan Downey, Head of Public Sector at KPMG. See: <http://rd.kpmg.co.uk/Topics/23803.htm>

60 Andy Ricketts, “Income drop forces Norwood to consider cutting salaries,” *Third Sector*, 1 November 2010 (www.thirdsector.co.uk).

profoundly unfair,⁶¹ and whilst Julia Unwin (Joseph Rowntree Foundation) welcomed the increased funding for schools and childcare, she maintained that “benefit cuts look regressive and will hit the poorest hardest.”⁶² Criticism has also come from several think-tanks, notably the Institute for Fiscal Studies and the New Economics Foundation.⁶³

The coalition government has naturally defended the Spending Review on the grounds that government has a responsibility to deal with the budget deficit, and on the basis of the principles it seeks to uphold: fairness, eliminating waste, promoting reform and prioritizing capital spending that supports sustainable economic growth. It is also hedging its bets on the development of a new activist spirit in the UK population; as Education Minister Michael Gove has said: “If an organization is a charity or a voluntary body, almost by definition the spirit that should effuse it is not dependency on the state but the capacity to do more by harnessing the enthusiasm of civil society and the generosity of individuals.”⁶⁴ No political party is arguing against the need to deal with the deficit (although there are, of course, differences of opinion on how it should be tackled), but it remains to be seen whether the government’s noble intentions to encourage higher levels of voluntarism and civil participation will be effective. The Jewish community could legitimately claim that it already represents a shining example of the ‘Big Society’ in action; indeed, a recent report published by the Jewish Leadership Council demonstrates as much, and section 5 below further outlines the tremendous scale of activity going on within the Jewish community in the particular area of child poverty and deprivation.⁶⁵ However, whether the community’s charities are able to extend their already stretched resources even further is highly questionable, although in the new economic climate that may well be necessary.

61 See: [http://www.politics.co.uk/features/economy-and-finance/spending-review-responses-\\$21385006.htm](http://www.politics.co.uk/features/economy-and-finance/spending-review-responses-$21385006.htm)

62 See: <http://www.jrf.org.uk/media-centre/jrf-response-to-spending-review-2010>

63 See: www.ifs.org.uk, and Anna Coote (2010). *Cutting It. The ‘Big Society’ and the new austerity*, London: New Economics Foundation.

64 See: <http://www.bbc.co.uk/news/uk-politics-11614520>

65 See: *The Big Society and the UK Jewish Community*, The Jewish Leadership Council, 2010.

“This is a worryingly short-sighted and profoundly unfair spending review that will almost certainly add to, rather than reduce, child poverty and puts the government dangerously on course to miss its own targets to end child poverty by 2020... Rather than saving money, the impact of these continued raids on the family budgets of the most vulnerable will mean higher public spending bills in the future as the costs of damaged life chances, social failure and economic underachievement mount up. We will all pay a price for leaving children in poverty.”

(Alison Garnham, Chief Executive of Child Poverty Action Group).

“If you cut the charities, you are cutting our ability to help each other, you are cutting what structures our neighbourliness. That is what Big Society is all about, so you are pulling the rug from under that.”

(Dame Suzi Leather, Chairwoman of the Charity Commission)⁶⁶

4.6 Major charities/NGOs involved in the agenda

The former Labour government’s pledge to end child poverty in a generation galvanized a campaigning spirit among charities/NGOs that quickly seized the opportunity to hold the Government to account over its promise. Many of these came together alongside trade unions, religious organizations and others under the banner of ‘End Child Poverty’, a coalition of over 100 organizations. Over the past decade some of the more significant and active organizations have included:

Child Poverty Action Group: an active membership welfare rights and campaigning organization founded in 1965 by social workers and sociologists, who were becoming increasingly

66 As reported by the BBC, 24 October 2010: <http://www.bbc.co.uk/news/uk-politics-11614520>.

aware of the many children left behind by the prosperity being enjoyed in Britain in this period.

Save the Children: known internationally for their work, Save the Children has programmes throughout the UK and is committed to advocating for the United Nations Convention on the Rights of the Child, such as Article 27 “States Parties recognize the right of every child to a standard of living adequate for the child’s physical, mental, spiritual, moral and social development.”

Barnardos: a £215m provider of a range of services, designed to variously tackle drug misuse, disability, youth crime, mental health, sexual abuse, domestic violence, poverty and homelessness. It describes poverty as an inescapable element of all of its services.

Gingerbread: recently combined with One Parent Families, Gingerbread is the leading organization speaking on behalf of single parent families. Children in these families are disproportionately represented among those living in poverty, and Gingerbread has been a powerful voice representing this group. It also provides a telephone helpline for lone parents.

Every Disabled Child Matters: a mini-coalition within the wider child poverty coalition which has brought together organizations concerned with the challenges faced by disabled children.

Unicef UK: became an important contributor to the debate after it released a widely-publicized report arguing that the general well-being of children in Britain was low compared to most developed countries.

Citizens Advice: provider of much frontline support for families living in poverty, who struggle daily with the issues of a complicated,

inflexible benefit system, and the accumulation and management of debt. It provides much evidence about the realities of life on a low income.

There are also several important think-tanks and research institutes involved in the area, including:

Joseph Rowntree Foundation: JRF is widely quoted in the media, and provides a significant amount of the social research that exists on child poverty in Britain. Much of its research funding has been dedicated to the child poverty agenda in recent years, providing academics with funds to assess progress and influence the agenda from an evidence base.

Institute for Fiscal Studies: widely-respected as apolitical and analytically rigorous, the IFS publishes regular reports on poverty and inequality, giving a clear picture of the shape of the income distribution and the way in which government fiscal policies (those that affect taxes and benefits) influence its shape.

Centre for the Analysis of Social Exclusion (CASE) at the London School of Economics: has been influential in providing both analyses of the impact of wider government policy on poverty and social exclusion, and helping to set the agenda. Its Director, Professor John Hills, chaired the Labour government’s National Equalities Panel, which reported on the state of inequality in the UK.

Centre for Social Justice: The think-tank established by Iain Duncan-Smith, the new Secretary of State for Work and Pensions, is at the vanguard of defining the new Conservative government’s approach to child poverty. Its report, ‘Breakdown Britain’ reasserted a viewpoint that welfare dependence, family breakdown, debt and drug and alcohol addiction lie at the heart of poverty.

5 Tackling child poverty: Jewish community activities, initiatives and approaches

5.1 Historical context

When investigating child poverty in the contemporary British Jewish community, it is striking to discover that there is no single charity in existence today which focuses exclusively on the issue. Just over a century ago, between 1880 and 1906, an estimated quarter of a million Jews – culturally distinct and the vast majority impoverished – arrived in England, having fled persecution in Eastern Europe, thereby multiplying the overall size of the Jewish community fivefold. Many more – some 800,000 Jews – passed through England for a short period on their way to the United States. According to one account, “Most of the immigrants arrived virtually penniless, certainly poorer than any previous migrant group. The average migrant arrived with less than £2 – around the average monthly wage in the tailoring trade which was where most of them would work.”⁶⁷ Today, most Jews are fully integrated into British society, economically secure and actively involved in the democratic process. Understanding how this transformation occurred may provide us with some insights about how to develop policy to tackle any remaining or new pockets of poverty that exist in the British Jewish community today.

There are a number of accounts from which to draw, some contemporary to the period itself, and others written subsequently. Interestingly, many of the earliest accounts highlight Jewish cultural or dispositional factors – i.e. taken as a whole, Jews displayed a set of characteristics that helped them to overcome poverty (entrepreneurial acumen, capacity for hard work, religious and cultural discipline, desire for self-improvement, intellect, commitment to education, family-centred values, etc.) However, most recent analysts, whilst acknowledging certain components of this thesis, tend to dismiss it and argue that other factors

were far more influential. There are concessions to the fact that many Jews were urbanized and literate before migrating to England⁶⁸ and that a cultural bias towards self-employment may well have existed as a result of the experience of persecution,⁶⁹ but, in the final analysis, other economic factors were more decisive. In particular, many Jews had access to interest-free ‘soft loans’ provided by Jewish charities, most notably the Jewish Board of Guardians. These loans were designed to set Jews up in business, with the goal that the recipients would both become financially independent and ultimately repay the loan back into the loan fund in order to allow it to help others.⁷⁰ Access to these loans, alongside the fact that the clothing industry (in which many Jewish immigrants had skills and experience) did not depend on expensive machinery, enabled many Jews to set up their own small businesses. These were particularly influential not least because of some of the obstacles that existed in other employment possibilities at the time: factories run by non-Jews inevitably insisted on Saturday working, which created problems for religiously-observant Jews, and recruitment into many trades and industries happened informally in pubs and via social networks of which Jews were not part. Furthermore, it is striking to note that Jewish community leaders demonstrated little, if any, tolerance for Jews who were unwilling to try to make an honest living; indeed, any potential members of an incipient Jewish underclass were actually repatriated by the community itself.⁷¹

67 David Phillips, *Community Citizenship and Community Social Quality: the British Jewish Community at the Turn of the Twentieth Century*. Downloaded from: www.shef.ac.uk.

68 See: T. Sowell (1981). *Ethnic America: a History* (New York: Basic Books), p.79.

69 See for example, A. Godley (1996), “Jewish soft loan societies in New York and London and immigrant entrepreneurship, 1880-1914.” *Business History* 38:3, pp.101-116.

70 According to one account, the Jewish Board of Guardians made over 30,000 loans averaging £5 between 1880 and 1906. See: D Feldman (1994). *Englishmen and Jews: Social relations and Political Culture 1840-1914*. New Haven: Yale University Press, p.246.

71 *Ibid.*, p.299.

Over time, these factors – use of existing skills and experience, availability of start-up loans, and quite ruthless intolerance of those unwilling to make the effort – appear to have made the decisive difference. The result was that many Jews built up their own businesses, became financially independent, and were gradually able to move out of immigrant areas, such as the East End of London, into the more affluent suburbs.

The fact that there is no single Jewish charity dedicated exclusively to child poverty within the Jewish community today is testament to the success of these and subsequent efforts. However, it does not mean that poverty no longer exists, or that efforts do not continue to be made within the community both to mitigate the effects of poverty and prevent it from occurring in the first place.

5.2 Uniqueness of Jewish child poverty and deprivation today

Jewish child poverty in Britain shares many of the characteristics of general child poverty in Britain, but can also be distinguished from it in some important respects. From a causal perspective, the commonalities are clear. Children in lone parent households, whether as a result of parental separation, divorce or death, children with a disability, or whose parents have a disability, and children whose parents are poorly qualified, are all at risk irrespective of whether they are Jewish or not. All of these issues can cause poverty, disadvantage or social exclusion for any family.

From the general research on child poverty, we know that children from certain minority ethnic backgrounds are also at risk of poverty. On the whole, Jews are not one of these minorities. Indeed, in general terms, the Jewish community in Britain is certainly more affluent than most, if not all other ethnic minorities in the country. However, the data clearly indicate that children born into the *haredi* community are at higher than average risk of poverty, and thus this particular part of the Jewish community could be categorized in this way. Nevertheless, many of the reasons for poverty or economic disadvantage here are rather different from the norm. The lack of qualifications that exists is rarely related to a lack of education; indeed, most *haredi* men are extraordinarily highly educated, albeit in traditional Jewish studies rather than secular

subjects. The subsequent lack of engagement in wider society is rarely related to problems of drugs, alcohol or crime; it may be attributed rather to cultural custom and religious obligation. In cases of persistent poverty amongst *haredim*, these are rarely due to laziness or lack of ambition; they are far more likely to be a result of the value the community places on Jewish learning, and the individual's desire to live up to the community's highest standards and aspirations. And large family sizes are rarely the result of extra-marital sex or general sexual promiscuity; they are similarly informed by cultural norms, expectations and religious requirements. Thus, *haredi* Jews are genuinely a rather exceptional case; whilst the challenges look quite similar to anyone else afflicted by poverty, many of the causes are rather unique.

Some *haredi* respondents also suggested that other cultural commonalities may have an adverse effect on poverty and deprivation in the *haredi* community in particular. Because all *haredim* tend to live in very close proximity to one another irrespective of their financial circumstances, there are few social barriers between the richest and poorest parts of the community. Children from poor families inevitably go to school with children from wealthy families, and the wealthy and the poor will pray together in the same synagogues and *minyanim*. Whilst, in many respects, this is an admirable feature of the *haredi* community, it does appear to result in a quite common phenomenon of 'keeping up with the Joneses'. As one respondent noted:

"It is a cultural thing. They have got to do a certain level of wedding, and they do it even though they cannot afford it. Then they go into debt. People are spending their money in the wrong way and inappropriate ways, and it is very, very sad."

Incidentally, it is not uncommon to uncover a similar phenomenon in other parts of the Jewish community. The affluence of some families can result in others feeling pressure to spend beyond their means, and children from poorer families may become socially excluded simply as a result of their family's inability to pay for them to participate in Jewish youth activities.

However, within the *haredi* community, some *haredi* respondents went as far as to suggest that

there is a not uncommon element of ‘fantasy’ about finances:

“There’s quite a bit of fantasy in our community. I don’t know what it is. There are a lot of people who fantasize: they’re going to make a lot of money, they’ve got a lot of money. There’s a lot of ‘God will provide;’ when they can’t manage, they leave it all to God. Which is fair enough... It is perhaps because we are such a sustainable community and such a classless community, that in a sense the poor people suffer because they can’t keep up with the Joneses. There’s a lot of pressure. And everybody wants everything nice.”

Similarly:

“I think there’s a big problem here of financial debt. Why do I think that? I don’t know, but I have a sense. You know, people go to a local grocery and they buy anything. They feel they can buy anything. And it goes on the book. If they had to pay directly like they’d pay in a supermarket, I think they’d have a sense of budget. But I think people overspend because they’re not dealing with money directly. And this leads to shopkeepers being in debt. It creates a whole cycle, this helping, this getting on credit... That in itself leads to poverty.”

We are only able to speculate about the extent to which this phenomenon exists as no quantitative data were procured in this regard, although the fact that it came up in several interviews suggests that it is at least somewhat present. However, respondents were quick to stress that there are also some unique financial pressures on *haredi*, Orthodox and practising Jewish families. As one commented:

“Living a proper religious life is expensive. The best hechsherim cost more money. Frum clothes cost more money. Yom tov and Shabbes. Matzos cost a lot of money... Purim costs a lot of money. Pesach costs a lot of money. A sukkah costs a lot of money. The Jewish calendar and the Jewish lifestyle, the Orthodox Jewish lifestyle is expensive, and the children go to fee-paying schools whether they can afford it or not. And a lot of fathers give their children private lessons, spend a lot of money. The low income people spend a lot of money in paying for extra learning, extra study. There’s a huge emphasis on study.”

For most practising Jews, these are fundamental expenses, not optional extras, and whilst most *haredim* will not incur the domestic costs of television licences, satellite TV or internet access, the expenditure associated with the items listed in the quotation above indeed place significant additional strains on family finances.⁷² Furthermore, the desire, and sometimes need, for Jews to live in close proximity to the centres of Jewish communal activity, often places considerable financial stress on them if housing costs in a particular area are higher than they are able to afford (see section 5.3.3 below).

One of the most commonly discussed effects of child poverty is social exclusion, and the limits economic disadvantage places on the ability of children to participate in the range of activities and opportunities that should be available to them. Jewish children are equally susceptible to this, although the exclusion may not only be from mainstream society, but also from the Jewish community itself. As has already been stated, it costs money to belong to and participate in the Jewish community, and whilst many organizations noted above provide funds in order to lower the barriers of entry, it is highly probable that Jewish children who cannot access Jewish communal activities and organizations will end up with weaker Jewish identities, lower levels of Jewish knowledge, and fewer Jewish commitments as a result. The costs of communal exclusion, in addition to more general social exclusion, may be paid in the currencies of apathy, disillusionment and assimilation.

Furthermore, there is another important type of exclusion that exists for *haredim* in particular. Most *haredi* schools are excluded from sources of state support because they are independent. In general, there is a common assumption that pupils studying in independent schools come from wealthy families, and the school will have bursaries or scholarships available for those students who do not. However, pupils studying at independent *haredi* schools are not likely to come from wealthy families. On the contrary, they are just as likely to come from deprived backgrounds

⁷² However, due to the fact that many *haredi* Jews do not have regular access to mainstream media channels (for religious reasons), there is also an issue of how they might best access sources of information and advice.

as *haredi* pupils in state aided schools. Nevertheless, these schools themselves lack access to government support, which inevitably reduces their capacity to provide the children with the support they need.

However, there may also be considerable advantages to being connected to the Jewish community. Those who are either affiliated to it, or networked into it, may well be in a stronger position than others because of the extensive range of Jewish community services that exist. The very fact that the Jewish community has such a strong social care infrastructure minimizes the possibility of individual cases not being picked up. It is not watertight by any means, but it is largely robust and professional, and thus child poverty and deprivation cases within the Jewish community are less likely to be missed than in other ethnic minority communities with a less well-developed system of social care.

5.3 Contemporary approaches to tackling Jewish child poverty in Britain

Indeed, the range of Jewish communal activity that reaches into the pockets of child poverty that exist is quite extraordinary. There are numerous organizations involved in work with children and families who suffer from some form of poverty, deprivation or exclusion. They cover the broad range of single-issue initiatives for a particular demographic in a particular geographic area, to large multi-issue organizations that offer multiple services to multiple populations. By far and away the largest of these organizations is Norwood, and by examining the work it does, it quickly becomes clear how a number of its services and interventions dovetail with the child poverty agenda.

At first glimpse, Norwood runs several direct services that serve to ameliorate the effects of poverty and deprivation among children. For example, it runs toy libraries, small grants programmes for individuals or families in need, and offers days out for socially disadvantaged children. However, as one respondent commented, Norwood is actually “a huge umbrella organization supporting a wide range of people and providing a wide range of services.” Indeed, its programme includes a vast array of initiatives that, whilst not specifically designed

to alleviate or prevent child poverty, overlap with these objectives nevertheless. To give just a few examples, Norwood runs large Children and Family Centres in Hendon (Kennedy Leigh), Hackney (Somers) and Redbridge (Leonard Sainer), which offer a variety of educational, childcare, health and family support services. It also runs the Wellbeing at Bearsted Centre, a health and wellbeing centre for the Orthodox community in Hackney, and Binoh, a special educational needs service for children. Examined more broadly, Norwood’s work includes parent and toddler groups, baby clinics, disability services, benefits surgeries, speech and language therapy and occupational therapy, in addition to numerous more general childcare services. It is through all of these that the organization comes into contact with cases of child poverty, deprivation and hardship. When it does, staff members are well-placed to serve as signposts to additional sources of support. Indeed, one member of Norwood’s staff noted:

“People who are coming in [to our children’s centre area] on a regular basis are coming to our different groups – mother-baby groups, drop-in groups, etc. They are coming in because of that specific group. As they become comfortable in a group, they may reveal other issues. And our staff is trained to pick up on that, and then to take that person under their wing, find out more and try to put in place whatever they need.”

This dynamic – parents seeking out services that address a particular concern that may subsequently allow them to reveal or seek out help for a greater underlying one – is a critical element of the child poverty work currently going on. It may occur for a number of reasons, ranging from a simple lack of knowledge or understanding, to embarrassment, denial, fear, or concerns about the child, or parents, becoming stigmatized. Almost all respondents mentioned this phenomenon to some extent. The obvious, but nonetheless important implication of this is that more or less any organization working with children is well-placed both to identify cases of child poverty and to respond to them, whether by providing support themselves, or by directing them onto others better-placed to do so. Thus, in the absence of any single catch-all address for Jewish child poverty, one needs to consider the range of organizations and initiatives that exist for Jewish children in

general, and examine their place in the picture as a whole.

Many of these organizations and initiatives are referred to in the sections below. However, a considerable part of the work that is going on happens informally, off the radar screen, simply through the various social networks that exist in the Jewish community. Rabbis may have discretionary funds at their disposal which can be quietly accessed to support a needy family; schools may offer similarly quiet, discrete support; individuals may simply gather together small sums of money and put an envelope through someone's door. It was way beyond the scope of this research to map all of this type of activity, but given how many respondents described it, it is abundantly clear that it happens. A more effective way of analyzing community provision is through the lens of 'strategic approach' – i.e. identifying the various methods that are employed across the Jewish community that serve to tackle – directly or indirectly – Jewish child poverty, deprivation and exclusion. These are outlined below.

5.3.1 Provision of goods

Perhaps the most common means of supporting those in poverty is to provide them with the basic goods required to function, like food, clothing or certain types of equipment. In many respects, this sort of activity is the hardest to map, because this is precisely the area where most of the informal and non-institutionalized types of work tend to happen, both within the *haredi* and wider Jewish communities. Furthermore, even within institutions, informal initiatives exist: synagogues, for example, may have a communal freezer – members are invited to cook extra food or soup that is donated, frozen, and then quietly distributed to an individual or family in need – and schools might have a stationery pool that ensures all pupils have the basic items they need – pens, pencils, rulers, etc. – for their studies.

Nevertheless, much work of this type has become quite institutionalized. One of the most extraordinary organizations to have appeared on the Jewish communal landscape in recent years is 'Gift', which collects, sorts and distributes food boxes, bread, fresh fruit and vegetables to those in need. Gift's work extends way beyond simple provision of goods (it is also heavily focused on inspiring and encouraging young people in

particular to give and to volunteer), but its core business consists of collecting and distributing food. Many of the Jewish community's social welfare organizations and charities are similarly involved in this type of activity: to cite just a few examples, Bikkur Cholim d'Satmar delivers meals to *haredi* families in need, Ezer l'Yaldos supports all new mothers in the *haredi* community by sending meals to them for the first two weeks after they give birth, the Woodstock Sinclair Trust distributes food packages to hundreds of Jewish families through its agency Tomchei Shabbos, and Keren Shabbos distributes over 240 kosher chickens to needy families in north-west London every *Shabbat*.

These and other Jewish charities are also involved to varying degrees in the provision of equipment – for example, wheelchairs, toys, computer hardware and software. Not all of these efforts are designed to ameliorate the effects of child poverty, but in certain instances, child poverty cases will be picked up through this type of work. Again, to offer just a few examples of this type of work from the many that exist, Norwood runs a toy library for very young children out of its Hackney and Redbridge Children and Family Centres, Lubavitch similarly has a toy library in Stamford Hill, and funds raised by Jewish Child's Day have been used for wheelchairs and walking aids.

However, perhaps the archetypal organization involved in goods provision is the *gemach*, traditionally a Jewish interest-free loan fund, but more commonly understood today as any initiative offering free gifts or loans of a vast range of items, services or advice. A cursory glance at the most recent edition (2007) of the Stamford Hill *Shomer Shabbos Telephone and Business Directory* (SSTBD), a dense publication listing Jewish-owned businesses and community services in the area, provides a unique perspective on the *haredi* community. It includes a list of 131 *gemachim* (sing. *gemach*) covering seemingly everything: clothes, toys, bed linen, furniture, mobile phones, baby baths, cots, car seats, high-chairs, buggies, baby bottle sterilisers, homeopathic remedies, vaporisers, wedding dresses, cutlery, crockery, tablecloths, etc. This list goes on and on, and includes, of course, items of Judaica too: *mezuzot*, *sheitels*, *tichels*, Purim costumes, and the like.

Respondents involved in this work provided some insights into what running a *gemach* might entail, which, in turn, sheds some important light on what it means to be a volunteer. One individual, involved in a clothing (including school uniform) *gemach* for over twenty-five years, described working on community appeals for clothes, recruiting voluntary drivers to collect bags of donated clothing or to bring ‘customers’ to the *gemach*, washing and repairing items, seeking out individuals to donate storage space and clothing rails, and creating a sufficiently sensitive system by which individuals are able to take clothes without feeling embarrassed about their need to do so. This final issue was stressed over and over again by respondents. One commented:

“There’s a lot of pride in here. People don’t want other people to know that they’re accessing the services. People who are giving things are so happy to give because they know it’s going to people who need it. But the people who come have a lot of pride, and they wouldn’t necessarily register anywhere or let people know.”

Nevertheless, what all of this activity demonstrates is how the *haredi* community in particular, which is so rich in terms of social capital, has created ways in which to support itself. Little, if any of this work prevents child poverty, but it undoubtedly helps to ameliorate its effects.

5.3.2 Financial support

The original concept of the *gemach* was to provide interest-free loans, and whilst most *gemachim* today provide goods and services rather than money, many loan funds continue to exist. There are at least eight of these in the *haredi* community in Manchester alone - the Belz Gemach Fund, Keren Feige, Keren Hachesed, Keren Zvi, the Loan Gemach, the Satmar Gemach and Zichron Shlomoh – and SSTBD lists a further two in Stamford Hill. Other *gemachim* or loan funds of this sort exist informally within the non-*haredi* community, and again, rabbis with discretionary funds may use them to help out a family in need.

Financial support comes in other forms as well. In particular, there are a number of charities involved in providing funds to help children participate in extra-curricular activities, holiday schemes or summer camps. For example, the Children’s Aid Committee and the Jewish

Children’s Holiday Fund are both involved in this type of activity, although in many instances, funding may be channelled through existing initiatives rather than directly to the family in need. UJIA offers an extensive bursary scheme for Israel Experience programmes – in recent years, it has invested approximately £250,000 annually in its short-term summer schemes.⁷³ Norwood too has some funds of this type available; for example, it provides funding support for holidays for families who have children with disabilities. Some communal funds are also invested in enabling young people, who could not otherwise afford it, to go to university (an area of need that is likely to increase as the government’s plans to cut higher education funding come into effect). Finnart House School Trust is probably the best example of this, and offered 78 such scholarships for 2010/11.

In the course of examining some of this work, it was striking to note the limited amount of coordination between the various organizations playing similar roles. It does exist, but as one respondent involved in running one of these funds reported:

“We are not specialists in child poverty, and this is one of the reasons why coordination between the various youth charities is so important. My vision of the future is that perhaps each of these charities will focus on a different area, whether it is capital projects, or staffing, or poverty. That would be a better way of actually managing the work we do at the moment. If we were actually a little bit more joined-up, we’d probably be more effective. We are collaborating on some projects and we may even move towards joint grant-making, but we could do more.”

The work done by all of these organizations and other similar ones inevitably touches on cases of child poverty and deprivation. It is designed

⁷³ Interestingly, UJIA has clearly noticed an increase in demand for bursaries since the global credit crunch, both in terms of actual numbers and depth of need. It reports an increase in cases of unemployment, greater financial difficulties among the self-employed and not uncommon instances of economic need due to divorce and marital breakdown. It has also seen a significant drop in numbers participating in gap year schemes (the figures for 2009-10 were 30% lower than 2008-09), which it attributes, at least in part, to economic factors.

to ameliorate the effects of poverty rather than to prevent it from occurring in the first place, but, nevertheless, positions these organizations as potentially significant players in any agenda designed to tackle cases of Jewish child poverty.

5.3.3 Housing support

Poor housing conditions are known to have an extremely negative impact on children's lives. They affect health, educational achievement and emotional well-being, all of which, in turn, inform life chances. Both the location of the property itself, and its size and quality are important considerations in this regard. For Orthodox Jews, these issues take on even greater significance than might usually be the case because of the particular religious obligations they have assumed. Concerning location, one respondent commented:

“Our communities have special needs. We need to be near [kosher] shops, we are religious so we don't travel [on Shabbat or Jewish holidays], and we need to be near facilities of synagogues and [Jewish] schools.”

These are important issues for *haredim* in particular – a community in which we know the issues of poverty and deprivation are most acute. It is inconceivable for a *haredi* Jew to live beyond walking distance from a Jewish community; it would be more or less impossible to maintain an Orthodox Jewish lifestyle. Furthermore, there is clear evidence to demonstrate that Jews in general tend to live in quite tight geographical clusters. Whilst the 2001 UK Census showed that there were Jews living in all but one of the 408 districts in the United Kingdom, their distribution was shown to be distinctly uneven countrywide. Almost a quarter (23.1%) lived in just two places, the London Boroughs of Barnet and Redbridge. Over half (52%) lived in a further eight: Harrow, Camden, Hackney, Hertsmere, Bury, Leeds, Westminster and Brent.⁷⁴ This clearly suggests that, even in instances where proximity to Jewish facilities is less important, proximity to other Jews – family members and friends – is a priority for many. In essence, for a host of cultural, religious, social and familial reasons, most Jews want to live reasonably close to other Jews.

Thus, in many instances, and certainly in Orthodox or *haredi* cases, housing issues cannot be resolved in a culturally-sensitive manner without paying close attention to this geographical factor. This inevitably causes a great deal of concern, apprehension and angst. As one *haredi* respondent described:

“Housing is a huge area of stress. You know, families want to be together, they want to be near their families, they want to be near their institutions, otherwise they're carting around the children, it's so expensive taking them to cheder, or going to the shops. So there's a huge, huge, desire, a huge need to be near the facilities and the structure.”

Another *haredi* respondent explained how property size is also important in the *haredi* community because of the commonality of large families:

“Housing is a big problem because most people are housed in private, rented accommodation. The older generation have probably got their own houses, most of them. They bought their property when relatively it was much cheaper. But for the younger generation, I would say below forty [years old], it is a big problem. People live in private, rented accommodation, and that means if you've got five kids, six kids, you need a four bedroom, five bedroom house. You're going to pay something like £500, over £500 a week.”

As a result of these and other related challenges, there are a number of Jewish housing associations in operation in various parts of the country. All of these face challenges, but the greatest degree of stress appears to lie again within the *haredi* community. One respondent, assessing the scale of the challenge there, noted:

“We've got over six hundred families on our list, and the truth is there are many who do not bother to register because they think that their attempt to get affordable housing is so futile that they don't want to go through the humiliating process.”

It would not be wholly unreasonable to argue in response that the housing challenge is partly of the *haredim*'s own making. No one is forcing them to maintain their Jewish lifestyle, and no one is forcing them to have large numbers of children.

⁷⁴ Graham, et. al., 2001 UK Census, p.3.

A greater degree of flexibility about need, a greater understanding of the implications of a large family, would both go some way to easing the problem. However, these arguments hold little sway within the community itself, and indeed, are often regarded as so culturally insensitive to border on the prejudicial. The *haredi* argument is that their community has distinct religious obligations and cultural needs, and any policy that fails to take these into consideration is effectively discriminatory.

Of course, in Hackney in particular, an inner London borough, space is at a premium and land is not cheap. According to one report, “There is limited scope for purchase [of housing in the area], and many young couples cannot afford the expense.”⁷⁵ Furthermore, in another, it was reported that no renter from the *haredi* community in Stamford Hill was housed within the London Borough of Hackney housing stock, and of the 54% of the community that rents its homes, 71% have private sector landlords.⁷⁶ It was also noted that very often, large families who rent through private landlords experience a shortfall in housing benefits to cover the costs of their rent.

As a result, there has been some discussion within the community about an *en masse* move to another less expensive, less densely-populated part of the country. However, this possibility was typically regarded by respondents as rather unrealistic, and, for some at least, wholly unacceptable. As one commented:

“Why should we run away? We’ve put in millions, blood and sweat into our infrastructure. Certainly not. Not until we get kicked out. Excuse me, we’ve put into the infrastructure schools, we’ve put millions into our houses and into our businesses, into shops, I mean, have you been about Stamford Hill and seen what’s going on? I think it’s unthinkable to move out. I mean that it’s just not realistic.”

To help deal with the housing problems, the organization that is most active within the *haredi* community is the Agudas Israel Housing Association (AIHA). Set up initially as a campaign

organization designed to draw attention to housing issues confronting the *haredi* community in Stamford Hill, it is now a registered social landlord owning and managing more than 500 residential units in London and Salford. A significant part of its work involves providing housing for people with special needs, and it is also responsible for several specialist units, notably *Beis Brucha*, a Jewish mother-and-baby home in Stamford Hill. It also helps individuals to go through the often quite onerous process of housing application and registration with the Local Authority.

Other similar organizations exist elsewhere in the country. The Industrial Dwellings Society (IDS), which was originally established as the Four Per Cent Dwellings Company in 1885 by a group of Jewish philanthropists trying to relieve the problem of overcrowding in homes in the East End of London, now manages over 1,400 properties in Hackney, Barnet, Redbridge, Southwark and Tower Hamlets. Only a fraction of these are specifically designed for Jews, but IDS works closely with Jewish communities, and is widely-recognized as a specialist housing provider for the Jewish community. To offer a few examples of its work, it recently developed six four-bedroom houses designed to meet the needs of *haredi* families in Stoke Newington (including a shared home for people with learning difficulties) and is currently working on fifteen new flat rentals and nine large rented homes for *haredim* in Clapton. Not dissimilarly, the Jewish Community Housing Association (JCHA) in London holds 539 units in total, and works through Local Authorities, Jewish Care and Norwood to variously provide supported housing for the elderly in particular, as well as flats for people with mental health problems, physical disabilities or learning disabilities, and accommodation for students through UJS Hillel.⁷⁷ It holds properties in Barnet, Brent, Haringey, Harrow, Lambeth, Westminster, Hemel Hempstead and Margate. Outside of London, the organization that stands out is the Leeds Jewish Housing Association (LJHA), which holds a stock of 461 properties in the Moortown area of the city, very close to the centre of gravity of the Leeds Jewish community. The properties are typically provided for low income

75 Martin and du Sautoy, *Emotional Experiences and Attitudes*.

76 Holman (2002).

77 UJS is the Union of Jewish Students.

Jewish families, often on benefits, and commonly suffering a range of social welfare challenges and problems. LJHA is particularly remarkable in its efforts to support families living in its properties, offering a wealth of advice, running Purim and Chanukah parties, and even helping individuals to gain subsidies to participate in Jewish educational activities. As one respondent commented, LJHA is “not creating a ghetto, but a community.”

All of this work and support, whilst not specifically focused on child poverty, plays an essential role in combating it nevertheless. By ensuring that children have a suitable home and communal environment within which to grow up, they are both ameliorating the effects of poverty, and providing a foundation from which a child is much more likely to succeed in the future. Furthermore, when these properties are located in close proximity to existing Jewish communities, they help to preserve Jewish identity. One respondent noted:

“We have always been aware that there are families with children who can’t afford to live in this [Jewish] area, and without us, those children – I don’t think it is too dramatic to say – would be lost to the community.”

5.3.4 Benefits

The benefits system is one of the government’s key mechanisms to support people with a range of financial difficulties, yet knowing which benefits one may be entitled to, and accessing the system, can be complex. Several Jewish charities are involved in benefits advice work, perhaps most notably Agudas Israel Community Services and Yad Voezer in Hackney, and professionals working across the social care sector are often familiar with certain aspects of the benefits system, and are thus able to point individuals in the right direction.

Whilst the coalition government plans to simplify the benefits system in 2013 by bringing in a single Universal Credit to replace work-related benefits, at present the range of benefits that may be available to families in various forms of financial distress include the following:

In the aftermath of a bereavement: Following the death of a husband, wife or civil partner, two benefits may be available depending on

eligibility. **The Bereavement Allowance** consists of a weekly payment of £97.65 available for the first year after the death (total: £5,077.80), and the **Bereavement Payment** is a one-off tax-free sum of £2,000 for the partner of someone who has died and was under state pension age.

Following a crisis: For those struggling to meet their immediate short-term needs in an emergency or as a result of a disaster, an interest-free Crisis Loan may be available. **Reduced Earnings Allowance** may be available to anyone unable to earn as much as they could as a result of a work-related accident or disease that started before 1 October 1990.

Help with basics: Those on low incomes who need help with certain basic costs – clothing, travel, furniture, etc. – may be entitled to an interest-free **Budgeting Loan**. Pregnant women and low income families may also be eligible to receive **Healthy Start Scheme** vouchers to buy milk, fresh fruit, vegetables or vitamins. Some councils offer **school uniform allowances** to help parents pay for these for their children.

Families with children: Two key benefits exist – **Child Tax Credit**, which is paid to families with children irrespective of whether the parents are in work, and **Child Benefit**, which is a universal non-means-tested benefit for parents to claim for their children. There are plans in place to withdraw Child Benefit, and the **Child Trust Fund**, an initiative of the former Labour government, was withdrawn completely in 2011. New mothers are entitled to receive **Statutory Maternity Pay** for 39 weeks after the birth of their child; new fathers are currently entitled to **Statutory Paternity Pay** for one or two consecutive weeks. Women who do not qualify for **Statutory Maternity Pay** (for example, because they have not worked for the same employer for at least 26 weeks by the fifteenth week before the baby is due) may be able to claim **Maternity Allowance**. Families on low income may be eligible for the **Sure Start Maternity Grant** – a one-off payment of £500 to go towards the cost of a new baby – although new plans will see this limited to just one baby per family rather than all. The **Health in Pregnancy Grant**, which is due to be abolished in 2011, offers a one-off payment of £190 per pregnancy.

Support for people with disabilities: Physically disabled adults and children who need somebody to help look after them, may be entitled to the **Disability Living Allowance**. Disabled adults seeking work may be entitled to the **Employment and Support Allowance**.

Healthcare support: The government offers a range of options of financial assistance for people on low incomes to help pay costs related to health issues (e.g. dental work, wigs for cancer sufferers, etc.) If someone is unable to work because of illness, they are entitled to **Statutory Sick Pay** for up to 28 weeks. In addition, low income families who need NHS treatment and have been referred by an NHS doctor or dentist can apply to the **Healthcare Travel Costs Scheme** for help with any travel expenses related to their appointments.

Finding employment: People of working age who are looking for work – or people who work on average less than 16 hours per week – may be entitled to **Jobseeker's Allowance**. Sick or disabled people seeking employment may be entitled to the **Employment and Support Allowance**. This is gradually replacing Incapacity Benefit which is being phased out between now and 2014. For those in need of training, a small **Training Premium** (about £10 per week) may be available; for people out of work and on benefits who are being interviewed for a new position, the **Travel to interview** scheme covers these costs.

Currently employed: People in work but on low income, or people who have not signed on as unemployed may be entitled to **Income Support**. Some people returning to work after a period of unemployment may be able to receive **Return to work credit** for up to a year after they have gone back to work. **Working Tax Credit** pays in-work credits to people on low incomes through their wage packet, including part of childcare costs where appropriate.

Housing: For people on low income who are struggling to pay their rent, **Housing Benefit** may be available. Under its current plans, the coalition government may cap this, alter how it is calculated, and cut it for anyone who has also been on Jobseeker's Allowance for more than one year. Private tenants on low income who are renting property or a room from a private

landlord, may be able to claim **Local Housing Allowance**.

Support for single parents: Single parents may be entitled to **In Work Credit**, a fixed tax-free payment of £40 per week, or £60 per week in London, payable on top of earnings for one year.

This overview alone demonstrates just how wide-ranging the benefits system has been. However, working out one's eligibility, or how being in receipt of one benefit may affect one's entitlement to another, or simply how to complete the various application forms can be quite an arduous and time-consuming task. One respondent reported:

"The benefits system can be so complicated. We had a huge problem with someone who was working, should have applied for Working Tax Credit, got the form, was completely and absolutely beaten by the form, didn't ask for any help, and thought I won't bother with it, I'll just go on claiming Housing Benefit, which they did. And then Housing Benefit found out that they were eligible to claim Working Tax, clawed back twelve months Housing Benefit, but Working Tax said that they wouldn't backdate. So that actually left them at one point with a year's worth of arrears and a completely Catch-22 situation."

Given this reality, the coalition government's plans to re-think the system are probably to be welcomed, although the ways in which benefits are being abolished and cut are already beginning to affect people in significant ways. Apprehensions about the changes are particularly acute in the *haredi* community: because significant numbers marry young, have large families, live in rented accommodation and have relatively low incomes, many are eligible to – and do – claim benefits. Particularly concerned are families receiving several specific benefits which have been, or are soon to be, abolished: notably, the Health and Pregnancy Grant to women receiving ante-natal care, the Sure Start grant for the first child in a family in receipt of Child Tax Credit or Income Support, and the Child Trust Fund. Furthermore, as the qualifying criteria for tax credits have been changed (anyone earning over £26,000 per annum will not receive it in future), so a number of families will be adversely affected by this.

However, it is the changes to Housing Benefit that will probably have the most far-reaching effect on the *haredi* community in London. The cap for a four bedroom property is £400 per week irrespective of where that property is located in the country, and any properties with more than four bedrooms will not be eligible for more than the four-bedroom rate. One member of the *haredi* community with expertise in this area commented:

“In London you automatically start off with higher housing costs, and therefore it is London that is up in arms with the cap of £400... It affects the larger families in a far greater way than the smaller ones. It seems unfair and unbalanced.”

The same respondent is not predicting mass migration of the *haredi* population from Hackney and Haringey, but does regard it as “a genuinely serious problem,” which, if unaddressed, “could affect its long-term survival.”

Nevertheless, the benefits system has caused a range of problems in itself, not least within the *haredi* community, which in some ways captures one of the primary motivations behind the government’s plans to overhaul it. One respondent described the issue of ‘the poverty trap’ as follows:

“As soon as somebody gets a job, their entitlement to benefits stops, but they still have to pay their rent, and if their weekly income less their rent is anything more than their basic allowance, then they don’t get any top-up. But that doesn’t leave aside the associated costs of going out to work – there might be transport costs, you’ve got to get clothes to wear, you’ve got to eat a meal while you’re out – so the associated costs of going out to work are not taken into consideration. As soon as someone does work, they lose their rent and their council tax benefit, so the amount they have got to earn to compensate is often beyond them. In a number of cases, people are deliberately not working to keep their benefits, or they are struggling and are quite resentful.”

Similarly, another respondent reported:

“Someone who worked here got pregnant and had to stop working because she couldn’t afford to work. That’s just ridiculous. She

wanted to work, but couldn’t afford to because her life would be so much better financially by not working. That has to be wrong in anyone’s book.”

Overall, it is absolutely clear that the *haredi* community will face a range of difficulties trying to deal with the reduction in income arising from the changes to the benefits system. Having been brought up in such a closed and protected environment, many members are unaware of, or perhaps unequipped to appreciate fully, the practical effects with which they will have to cope. Whilst there are individuals and organizations within the *haredi* community that are more than capable of analyzing the issues and assessing their likely effects, the concern today is less about trying to inform individuals of the range of benefits to which they may be entitled, and more about a clear and urgent need for shared creative thinking about solutions to the challenges that are beginning to unfold.

5.3.5 Counselling, social work and therapy

Given that child poverty is often the result of a particular range of distressing causes – for example, a physical or mental health issue that affects a parent’s capacity to work, or marital breakdown resulting in financial hardship, or the death of a parent – the whole area of counselling and therapy has the potential to overlap with the child poverty agenda. Individuals needing support may seek out these services, and thus, again, the service providers become important players in helping them, both in general terms and potentially in acting as signposts to other sources of support.

Norwood is, without question, the principal and outstanding service provider in this regard. All of its Children and Family Centres in Hendon (Kennedy Leigh), Hackney (Somers) and Redbridge (Leonard Sainer) offer various forms of counselling, social work, therapy and support, and whilst economics-related cases are by no means the largest proportion of its case load, they do, of course, exist. Again, the evidence points to the greatest number of these being in Hackney. As one respondent noted:

“Finances and child poverty... I wouldn’t say that is the biggest part of our work, absolutely not, but

there are pockets of it, and the worst or the biggest pocket is of course Hackney. 80% of the caseload of the team in Hackney is from the Orthodox community, and invariably, without much exception, most of them have financial difficulties.”

Interestingly, beyond Hackney, several respondents reported that the most common presenting issue is marital breakdown, and, on the basis of their educated but nevertheless unscientific assessments, it would not be unreasonable to estimate that this accounts for approximately two-thirds of all cases.

There are important agencies providing similar services outside of London. The Manchester Jewish Federation has a social work team based in the city that assesses individual cases, and puts in place individualized support programmes for children with a range of educational, health, learning or social challenges. Through this mechanism, it encounters families in need of financial aid or benefits support, and will work to help them obtain this type of support too. Assessed children and families also have access to a range of other services: for example, school holiday play schemes and parenting classes.

In London, beyond Norwood, there are many other smaller Jewish agencies offering various forms of counselling, social work and therapy. One important example is Ezer North West, which serves the Orthodox community in north London, and whose work covers anything from professional counselling, to advocacy, to informal support at, for example, a hospital appointment. Their work may involve direct counselling for an individual on a particular issue, or general social work with the extended family unit. One of the interesting advantages Ezer North West appears to have over larger, more formal agencies, is that it very much seems to be regarded as being of the community. Whilst its support services are very professional and it employs trained counsellors and social workers, it also prides itself on its insider knowledge and understanding of the Orthodox Jewish community and its more informal ‘hand-holding’ type of services, which give it a distinctly friendly and familial feel. This appears to be particularly important in the Orthodox community, where any cultural insensitivities displayed by Jewish or non-Jewish social welfare agencies can be quite distressing.

The birth of a child can be an unsettling moment for all families, whether simply as a result of general disruption and exhaustion, or due to particular physical, mental or financial stresses. Ezer l’Yaldos, a social welfare agency working out of Stamford Hill, was set up to support new mothers, in the first instance by offering a meals provision service for families throughout the *haredi* communities in Hackney and Haringey for the first few weeks after birth. It continues to do this today, but over time, it has greatly expanded its range of services. Now it provides a more targeted service aimed at people or families with a particular vulnerability – post-natal depression, physical or mental disability, poor home management skills and/or poverty and deprivation. In these cases, the organization will send paid workers into the home to offer one-to-one support on a wide range of issues – help with feeding, support around bedtime or getting other children in the family ready for school in the morning, preparing meals for the rest of the family, and general training in parenting or home safety skills. As its services have evolved over time, it has developed its work with physically disabled children in particular, even as those children grow into adulthood. Through this type of work, for which it receives statutory funding, Ezer l’Yaldos inevitably comes into contact with families in financial hardship, and again, is one of the organizations ideally placed both to offer direct support to them and help point them towards other sources of help.

Similarly, the Children’s Centre at Tyssen (based in Hackney), a generic service provider that employs some *haredi* staff to work with the *haredi* community, also comes into contact with cases of poverty and deprivation. By offering a range of clinical services including speech and language therapy, midwifery, dietetics, social work and clinical psychology, as well as general family support, it is another body that is well positioned to identify need and offer support or advice.

These are just three examples of organizations working in these areas. Interestingly, as has been reported elsewhere, many of the Jewish organizations servicing the Orthodox community, in particular, began their lives as ‘kitchen-based’, initiated by one individual usually in response to a perceived need in the community. Whilst both Ezer North West

and Ezer l'Yaldos have gone through the processes of expansion, professionalization and diversification, there appear to be several informal support services of a similar kind that are at a much earlier stage of their evolution, and have been set up in recent years out of a sense of apparent need.⁷⁸ As is the case in other examples of strategic interventions, there is a considerable amount of informal work going on in the area of counselling and support that rarely, if at all, registers on the communal radar.

The Jewish community, in its various divergent parts, also provides a number of telephone help lines for people in distress. Probably the best-known of these is the Jewish Helpline (formerly Miyad), which offers a listening ear for Jews in any kind of anguish or need. There are a number of other organizations offering particular support services over the phone for issues related to cancer, AIDS, drugs, bereavement and domestic abuse, to name but a few. Interestingly, while individuals with severe financial challenges might opt to use some of these helpline services, there is no single helpline specifically dedicated to the issue, although the Jewish Helpline does advertise it as one of its areas of expertise.

All of these are just examples of existing services. In terms of child poverty and deprivation, the critical point is that the provision of counselling and therapy for families in general inevitably crosses over into the world of financial distress, deprivation and poverty, and thus any active attempt to tackle child poverty within the Jewish community will need to carefully consider where and how these types of organizations and initiatives fit into the overall picture.

5.3.6 Education and skills: schools

Poor educational qualifications and a lack of skills are amongst the most significant contributors to poverty, as they inevitably affect employability. The first defence against this is schooling; indeed, schools are the most important mechanism that exists to ensure young people are equipped with the knowledge and qualifications they require to be able to support a family in the future.

78 See: Loewenthal and Rogers, "Culture-sensitive counselling, psychotherapy and support groups in the orthodox-Jewish community: How they work and how they are experienced." *International Journal of Social Psychiatry*, 50(3), 1-14.

Furthermore, schools are ideally placed to identify indicators of poverty amongst their pupils, and thus can play an important role in supporting individual children as appropriate. The importance of Jewish day schools in the child poverty agenda has grown as a direct result of the growth in their popularity: whereas 4,000 children attended Jewish day schools in 1950, today the equivalent figure is over 26,000, and, of course, such attendance is universal within the *haredi* sector.

The Free School Meals (FSM) data in Section 3.2 above points to the LEAs and specific schools where the needs appear to be greatest. However, members of staff working within schools often have a much more nuanced understanding of family circumstances than that revealed by the data. In one telling exchange, two senior members of staff at a non-*haredi* voluntary-aided Jewish secondary school in London reported as follows:

Respondent 1: *"We currently have two point something percent of Free School Meals. Realistically, the number I reckon for the people who should have access to Free School Meals is possibly nearer something like 8-10%."*

Respondent 2: *"Without even blinking, I can say that. In our community, lots of people's poverty gets masked by charitable donations which enable them to limp along the bottom and keep them afloat, as opposed to where they would be in the real world. A lot of people often do not register [in the FSM figures] because they rely on these donations... They are getting support from other people, and someone else is supporting them through subsidized rental properties and all that kind of thing which does mask it."*

The suggestion that the data may not be wholly reliable is certainly important.⁷⁹ However, from a policy perspective, it is striking to note how schools-based professionals are not only well-placed to see cases of poverty and economic hardship, but also respond to them. It has not been possible to include a thorough analysis of these

79 Indeed, "Respondent 2" quoted above estimated that when one takes into consideration the number of 16-18 year-olds in the school who were in receipt of the Educational Maintenance Allowance (EMA) at the time of the interview, it is reasonable to assume that as many as 17.5% of all pupils come from families where the total family income is below £30,810 per annum (for tax year 2008-09).

responses across the Jewish day school sector, but the research has shown us that many schools are working behind the scenes to help economically disadvantaged children in a variety of ways.

Typically, teachers and other school employees interviewed for this research made the following three noteworthy comments:

“If we have got a family on Free School Meals, the secretaries keep an eye on them, and if it looks like they are a family that needs more school uniform or a pair of shoes, then very delicately – it is done quietly behind the scenes – we will see if anything can be done and maybe we will get them a uniform.”

Similarly:

“As a school, we don’t write an official school cheque. We do not have the resources or the means to do that, and anyway, we are publicly accountable. But on the lower level, we will do things like buy a kid a pair of shoes or something like that, or a coat, or we will take them onto school trips.”

Furthermore:

“We do things like source business for people. I saw the parents on day one as they came to say that they cannot afford to pay [the voluntary contribution for Jewish studies], and they are on Free School Meals and everything else. I had a chat to the father and now throw money his way whenever we have certain little jobs that need doing.”⁸⁰

In most instances, this type of support appears to happen very informally and be principally ameliorative rather than preventative, but it clearly demonstrates the role Jewish day schools can and do play. Nevertheless, it is wholly reliant on the capacity and good will of the staff, and schools almost certainly differ in terms of the attention they are able to pay to these types of issues. Larger schools with more sophisticated infrastructures may be better placed to set up mechanisms to respond to need; smaller schools may be in a better position to genuinely ‘see’

every child. Furthermore, the capacity of staff to respond to individual need also depends upon their ability to access support and resources from within the school, its trustees, the wider Jewish community and the Local Authority. However, the fundamental point should be clear: given appropriate resources and information, Jewish day schools are perfectly-positioned to serve as a vital player in any battle to tackle Jewish child poverty.

5.3.7 Education and skills: children’s extra-curricular activities

Most children are educated and develop a range of skills not only within the formal framework of the school, but also beyond it. After-school activities, holiday schemes and summer camps are all important examples of non-formal education, and in many respects, the British Jewish community excels in this area. Jewish youth movements of various religious denominations and ideological persuasions exist, and all offer a diverse range of activities throughout the year. Many Jewish schools offer after-school activities – drama, sports, music, games, not to mention specialized tuition in more traditional subject areas – and, taught well, all of these help children to develop skills and promote self-confidence. A number of synagogues run holiday schemes for children. Of course, all of these types of activities cost money, and whilst Jewish community organizations commonly tend to both uphold the principle that personal financial limitations should not be a barrier to participation and provide subsidies and bursaries wherever possible, the inevitable reality is that some children are excluded for economic reasons. Exclusion from these types of activities may lead to social exclusion more generally, which can be particularly damaging to children. Furthermore, in a Jewish context, it can lead to feelings of estrangement from the community itself and, in turn, adversely affect the nature of the individual Jewish identity and sense of belonging.

Probably the best-known providers of non-formal educational activities in the Jewish community are the youth organizations and movements. Between them, BBYO, Bnei Akiva, Ezra, FZY, Habonim-Dror, Hanoar Hatzioni, JLGB, LJY-Netzer, Maccabi, Noam RSY-Netzer, Sinai and Tribe reach thousands of Jewish children and teenagers each year. Most are in some way peer-led: i.e.

⁸⁰ It is worth noting that the voluntary contribution for Jewish studies at secondary level can cost as much as £3,000 per annum per child.

young people themselves are involved in creating and running activities for other young people, and, by encouraging them to take responsibility in this way, youth movements are often extremely powerful mechanisms to enable young people to develop their skills and self-confidence. Most, if not all, seek to help those unable to afford the activities and opportunities they offer, but given that a two-week summer camp typically costs in the region of £1,000, and an Israel Experience summer tour costs approximately £2,500, there can be little doubt that many children are excluded, including, of course, those from low-income families.⁸¹

There are a number of less well-known Jewish initiatives that are particularly targeted at children from low-income families. In the *haredi* community in Stamford Hill, Kids 'N Action offers a range of leisure time programmes and facilities for children to both develop their skills and enhance their employment prospects. The S. Pinter Youth Project similarly offers a play scheme and after-school activities in the *haredi* community for young people. Step By Step runs extra-curricular programmes for children with disabilities. Elsewhere, Norwood runs Unity, a recreational play and youth service providing holiday schemes at Norwood's children and family centres in Hendon and Redbridge. The Jewish Children's Holiday Fund, which seeks to ensure that all Jewish children have the chance of a summer break regardless of their personal or family circumstances, particularly focuses on the most needy and underprivileged. It runs its own summer camp, supports the subsidy schemes of other summer camp providers, and, in certain instances (for example, in cases where a child is ill and needs particular care) may offer

81 As an aside, youth movement gap year schemes in Israel now typically cost between £11,500 and £13,000. Given the forthcoming substantial increase in university tuition fees, it is distinctly possible that there will be a further decline in the numbers of young Jews opting to participate in these schemes. This is significant in many respects, not least in the fact that gap year programmes play an essential role in maintaining the entire youth movement infrastructure; typically, it is the graduates of these schemes who go on to volunteer to run youth movement activities in the UK. With a smaller pool of volunteers, the youth movements may feel compelled to move to a more professional model, with the result that UK programme costs will increase yet further.

financial assistance to enable a family simply to go away together.

These, of course, are just examples. There is an extraordinary amount of this type of activity taking place across the Jewish community. Whilst little of it is directly involved in combating child poverty, many of the organizations active in this area come into contact with low-income families. As a result, they too have a role to play in any shared communal effort to eliminate Jewish child poverty.

5.3.8 Education and skills: adults

In the course of conducting this research, several respondents argued that the term 'child poverty' is something of a misnomer. Children are impoverished, disadvantaged or excluded because of adult poverty: it is the economic circumstances of adults that result in children growing up in poverty. Thus, any organizations or programmes offering parents or guardians the means to develop their skills and improve their life chances becomes an important area to investigate. As has already been discussed, there is little emphasis on gaining UK qualifications or professional skills within *haredi* boys' schools in particular, and the inevitable result is that many find themselves unable to find professional positions that allow them to support a large family. *Haredi* girls are given a broader education and often become important breadwinners in the family, but the fact that many will go on to have several children inevitably has some effect on their employment options. One respondent commented:

"The big problem is that the schooling system for haredi boys is not really preparing them for remunerative employment. You can speak to people within the community – actually very well respected people – who deny this, and claim that it is the benefits trap that is the problem. There isn't a problem around low skills. They point to dozens of small business, and lots of successful people as their evidence. They argue that what Torah education does is it prepares the mind – the mind is sharp, the mind is analytical – and when these people come out of yeshiva and kollel they are ready to go. While there is some of that I agree with, I, and I'm sure plenty of others, don't really accept that people are not going to be disadvantaged if you bring them up without basic English and Maths."

Another noted:

“Boys haven’t got GCSEs, they can’t write English properly, they can’t read the necessary documents they need even to make an application for a job. So it limits them to what they are able to do, and I’ve had people come to me that have lost their jobs for that very reason. They can’t type a letter, they haven’t got computer skills...”

Any suggestion that this situation is unanimously acceptable to *haredim* is misplaced. Indeed, several *haredi* respondents expressed some degree of dissatisfaction with it, and one commented:

“My personal view is that I think it’s very irresponsible. The Gemara [part of the Talmud] says every father has to teach his son a trade. We’re not doing that. We’re preparing every young man for a life of learning. It’s an aberration from everything that’s ever been. It’s completely new. I’m not sure how we actually got here.”

Nevertheless, there can be little doubt that there is considerable opposition to altering the curriculum to include more secular studies. A typical response to the suggestion was:

“There’s a lot of apprehension about it. There are a lot of threats out there. The world isn’t a very friendly place and it does take its toll. And therefore, if you’re going to implement, if you’re going to start making those changes, some people will fall away, and others will say ‘I’m not prepared to take that risk.’”

However, there does appear to be more of an opening in the area of adult education and training. Several respondents pointed to the same developmental moment:

“It does seem to be that there’s this stage that we know about in the year or two before they get married or in the year or two after they get married when they are still learning [in yeshiva or kollel] when there could be greater emphasis placed on some training around skills development, or budgeting, or financial management, or how to run a household or any of those sorts of things which might help to deal with some of those issues.”

Similarly:

“The watershed is before marriage and after marriage. Before marriage, if someone’s working, there is something wrong in terms of their commitment to yiddishkeit. There are still people that do it and basically remain within the community – nobody gets booted out for doing it – but once they get married, those questions simply aren’t asked anymore.”

As a result, several organizations and initiatives are currently working to train up young *haredi* men at this stage. One quite well-known example is TrainE-TraidE, which seeks to help people create sustainable incomes from its base in Finchley. It offers a range of accredited courses in, for example, business and finance, computing, graphic design and counselling, as well as career guidance and individualized advice on interview skills or how to put a CV together. In addition, it runs a job placement scheme, and has a business section which incubates new businesses and provides individuals with a mentor to help them to succeed. TrainE-TraidE’s students (currently about 150 per annum) tend to come from the Orthodox communities of Golders Green and Hendon, but they do also include *haredim* from Stamford Hill (approximately 10% of its client base comes from there), and even completely secular Jews.⁸² Most have UK qualifications of some sort; indeed, many are university graduates. The Orthodox Jews who come to the organization tend to be married with children, probably because, as one respondent noted wryly, “people only deal with a problem when they can understand what the problem is.”

Another organization working in this field is Vista Education and Training, based in the Lubavitch Children’s Centre in Stamford Hill. It offers courses for young *haredi* women – notably in information technology and child care – in order to help them achieve qualifications, acquire skills and build confidence and self-esteem within a culturally sensitive environment.

Interestingly, TrainE-TraidE has recently joined forces with the Interlink Foundation to try to tackle the whole issue of unemployment in the *haredi* community in London. With financial

⁸² It is important to note that Orthodox Jews living in Golders Green and Hendon tend to have received a much more rounded secular education than *haredi* Jews living in Stamford Hill.

support from Team Hackney, it is working in close cooperation with Vista Education and Training and Agudas Israel Community Services to develop a new shared initiative designed to help *haredi* men gain access to culturally sensitive training courses, skills and jobs. At the time of writing, the whole effort is very much in its infancy (the first phase of its development began in January 2010 and is scheduled to end in March 2011), but it is potentially one of the most important initiatives going on at present to help prevent Jewish child poverty in Britain. Addressing the issue of unemployment amongst young *haredi* men, particularly in a context where the government is cutting back on a whole range of benefits, is undoubtedly one of the top priorities in this regard. As one respondent summarized:

“The important things that can be done in a pragmatic sense are to support the new initiatives wherever they are – Manchester, Gateshead, London – that help young people to identify the careers of their choice, to train them up in their basic skills alongside learning their profession.”

Furthermore, there is evidence to indicate that partnerships of the type that are starting to be built between Train E Traid E and Team Hackney are valuable ways to ensure that Local Authorities understand more about Jewish communal needs, and adapt their services accordingly.

All of this type of activity plays a vital role in the long-term prevention of poverty and deprivation. Whilst there will always be cases of economic hardship, any systematic attempt to enable young men and women to develop the types of skills that will allow them to become financially self-sufficient has to be regarded as a critical component of any strategy designed to eradicate child poverty within the Jewish community.

5.3.9 Healthcare

Child poverty cases may also be picked up through healthcare channels. Aside from standard National Health Service routes, there are a number of Jewish-specific healthcare providers that may encounter children suffering from some form of poverty or deprivation, and are thus again well positioned to serve as signposts to other support services.

In Hackney, Norwood’s Wellbeing at Bearsted centre provides a range of healthcare services for young children, including a newborn hearing screening clinic and immunization drop-in. It has also recently established a monthly drop-in clinic for adults and a mobile dental clinic. Whilst none of this work relates directly to child poverty or deprivation, the fact that it is based in Hackney and exists for the local *haredi* community, positions its staff as potentially important players, not least because they inevitably encounter cases of financial hardship and need on a regular basis. Norwood similarly runs a well baby clinic in Hendon (at the Kennedy Leigh Centre), where healthcare staff are in a comparable position.

Within the *haredi* community itself, probably the most significant organization in this regard is Bikkur Cholim d’Satmar. Bikkur Cholim d’Satmar is a CSCI-registered care provider to both Hackney and Haringey Social Services, and, as such, works very closely with children and families in need of a variety of care services.⁸³ It also provides some care for *haredi* families in the London Borough of Barnet, as there is no *haredi* care organization there. As much of this work involves going into the homes of families, the organization’s children and families support team members inevitably see numerous cases of poverty and deprivation. In much the same way as the Norwood examples above, this positions them as important players in identifying cases, supporting families in need, and serving as signposts to other sources of support.

5.3.10 Miscellaneous informal support

Whilst the point has been made continuously throughout this report, it is worthy of further emphasis: in addition to all of the institutionalized efforts that exist and that cross over with the child poverty and deprivation agenda, there is an extraordinary amount of miscellaneous informal activity going on within the Jewish community both to ameliorate the effects of, and to prevent child poverty.

We have already made reference to some of the informal work taking place within Jewish day

⁸³ CSCI is the Commission for Social Care Inspection, the independent inspectorate for social care in England.

schools in this regard. Synagogues too, and perhaps rabbis in particular, are well placed to identify cases of need and deprivation, and potentially well positioned to help families in financial hardship. This study did not investigate synagogue interventions in a systematic manner, but there is clear evidence to suggest that help of some kind can often be found through this channel. For example, one rabbi explained:

“There was one particularly tragic case. Not only did a family fall on hard times, but then the father died, leaving a wife and child. And it was only through my pastoral awareness of the situation that it was picked up... And then it was only because of a very generous community member who heard about it, that the family was helped out. The point I am making is that situation could very easily have fallen through the system, this woman could have been left out on the street. Nobody would have known about it. There was no obvious system in place to help her. Because of the pastoral work rabbis do, sometimes they are in the best place to both find out about cases, and respond to them.”

Furthermore, in response to the credit crunch, some synagogues have set up support services for people looking for work. One respondent commented:

“I had heard of a few cases of shul members being made redundant, and it occurred to me that there were probably other shul members who might be in a position to help them find work. So we set up a very informal service within the synagogue that was publicized through the newsletter and weekly emails, whereby anyone who had been made redundant would be able to contact us, and we would then use the shul network to see if we could help them out.”

Beyond these two institutions, many individuals appear to be motivated to contribute what they can. One respondent commented:

“To give you an example, you go to either Edgware or Hendon or Golders Green, there is a small group of people who are pooling money and they go out and give everybody a chicken, a bottle of wine and a couple of challahs... In Edgware, for instance, they spend about £20,000 a year.”

5.4 Evaluating Jewish communal activity and approach

In assessing the overall approach to tackling child poverty within the Jewish community, eight elements stand out. First, one cannot but be impressed by the **extraordinary range of activity** going on. The lead social welfare organizations offer an astonishing variety of professional services, and many of the smaller ones provide similarly high quality, expert, sensitive input. In addition, the amount of voluntary work taking place on an informal basis – individuals who have simply decided to proactively create a service of some sort – is genuinely inspiring. Both the verifiable and anecdotal evidence point to a community rich in social capital, and actively committed to supporting the most vulnerable within their midst.

Second, it is striking that there are so **many different channels within the Jewish community through which cases of child poverty and deprivation may be picked up**. Essentially, anyone working with Jewish children may encounter examples – employees or volunteers from social welfare agencies, healthcare providers, schools, synagogues, youth movements, charitable foundations, housing agencies, lifelong learning and training providers and holiday scheme operators are all well placed to identify individuals or families in need. The title of the former Labour government’s 2008 report *Ending Child Poverty: Everybody’s Business* neatly captures an important insight: if child poverty within the British Jewish community is going to be tackled in any systematic manner, almost *everybody* within the community may have a role to play.

Third, it is important to note that **there is no single catch-all address in the Jewish community for people in financial distress**. Given the previous two points, this is not necessarily problematic; certainly the vast majority of Jews who are connected to or involved in the community should be well placed to find and access existing support services simply by virtue of being part of a Jewish social network. However, for those who are not, or for those who are concerned about the stigma associated with poverty or financial need, it may be that individual cases are being missed. Furthermore, the absence of a single organization focused on the issue diminishes the possibility

of any ongoing monitoring or assessment of the extent to which child poverty levels across the community are changing over time.

Fourth, it seems that **the bulk of the activity taking place is concentrated to a greater extent on ameliorating the affects of child poverty, rather than preventing its occurrence in the first place.** Due to a lack of reliable comparative data, it has proven difficult to quantify this in any scientific manner, but certainly there are far more initiatives focused on helping people to overcome their financial challenges in the short-term than there are on those committed to long-term solutions. This, in and of itself, is in no way a criticism; any genuine attempt to support those in financial distress ought to be applauded, and it is critical, of course, that people's immediate needs continue to be met. However, ameliorative work focuses on the symptoms of poverty rather than the underlying causes, so these efforts will not alter the overall state of the problem. If child poverty in the Jewish community is to be tackled in any long-term strategic way, it is essential that greater focus be placed on prevention. Initiatives of this sort do exist – indeed, any effort aimed at enabling parents or children to become more skilled, qualified, accomplished or self-sufficient fit into this category. However, few, if any, individuals or organizations involved in the work outlined above regard it as their primary role to prevent child poverty in the Jewish community as a whole.

Fifth, whilst there appears to be growing recognition of the fact that child poverty in the *haredi* community, in particular, is best addressed by preparing *haredi* men for paid employment, the work happening in this realm is very much in its infancy. **Significant efforts are starting to be made to provide *haredi* men with training opportunities, but they have not yet received the attention or investment they both need and deserve.**

Sixth, whilst we found little, if any evidence to suggest that Jews attach a greater stigma to being poor than any other part of the population, we did find clear evidence that a stigma nevertheless exists. Therefore, we were particularly struck by the ways in which mainstream services which any Jewish child can access (for example, the family services unit facilities provided by Norwood) are a very effective way of both identifying families in need, and ensuring that they gain access to the support they need. **By integrating support services into mainstream care services, issues of stigma are reduced.**

Seventh, Jewish housing associations play a very important role in helping to tackle child poverty. Given that the *haredi* population has been growing at a rate of approximately 4% per annum, the need for housing in densely-populated *haredi* areas is expected to increase. For the non-*haredi* population, any efforts allowing Jews with financial difficulties to live close to centres of Jewish communal activity are likely to play an important role in sustaining their Jewish identities over time. Poverty often results in social exclusion; **tackling issues of Jewish housing in ways that allow Jews to live in close proximity to other Jews not only helps take care of one of their most basic needs, but also increases the possibility of Jewish children being included within Jewish community life.**

Finally, parts of the Jewish community have established robust mechanisms to ensure that members are aware of the benefits to which they may be entitled. However, with the entire benefits system in the midst of a major overhaul, families that have come to rely on them are likely to become especially vulnerable in the months and years ahead. Given its unique characteristics, the *haredi* population may be particularly at risk in this regard. **Developing some coherent strategic plans about how to minimize this risk is a pressing need.**

6 Conclusions and policy recommendations

Whilst cases of poverty and deprivation can be found in various parts of the Jewish community, it is unquestionably within the *haredi* community where the issue is most acute. Data clearly indicate that this community has grown at an extraordinary rate over the past two decades, and whilst it would be speculative to simply assume that this will continue, there is little evidence to suggest that it will not. Data further demonstrate that young *haredi* men in particular are poorly prepared for professional employment, and because many therefore struggle to find positions with sufficient remuneration to sustain a large family, a significant proportion of *haredi* families has become highly dependent upon the benefits system.

At this particular juncture, with the economic downturn and the new coalition government cutting back benefits, the alarm bells should be ringing loudly. There is already clear evidence of poverty and deprivation in this community; the potentially toxic mix of a paucity of professional skills, a growing number of mouths to feed, a reduction in government support and a likely diminution of charitable donations all point towards the probability of a noteworthy increase in child poverty and deprivation cases in the coming years. It is conceivable that the impact of such an increase could do considerable damage to the *haredi* community. We know that poverty typically results in social exclusion; poverty within the Jewish community similarly results in communal exclusion, and the impact of that is likely to be increased levels of disillusionment with, and even departures from, Jewish communal life. Whilst the *haredi* community has a remarkable infrastructure of voluntary and professional social care, it remains highly questionable whether it will be able to provide sufficient support to meet a growing demand given the wider contemporary economic and political context.

Beyond the *haredi* community, there are certainly cases of Jewish child poverty and deprivation, but the numbers are very low. They are typically the result of the same causes of poverty found in wider society – lone parenthood, poor educational qualifications and professional skills,

and illness or disability within the family. These can be particularly alienating forces in the Jewish community, not least because most Jews either are, or are perceived to be, largely successful and affluent.

Jewish charities go to extraordinary lengths to ensure that financial hardship is not a barrier to communal participation. However, more could be done, both in terms of local organizational support and inter-organizational collaboration to minimize the chances of individual cases slipping through the safety nets provided by the national infrastructure of social care and the broad range of support services offered by Jewish charities.

Whilst the former Labour government's emphasis on eradicating child poverty and its successful attempt to enshrine its commitments in law should ensure that support continues, the economic downturn and the changing political landscape may lead to an increase in the numbers of financial hardship across the Jewish community. In such circumstances, luxuries like synagogue membership and participation in community youth programmes will be affected. Unless efforts are made to reach out to and support people in genuine economic need to enable them to participate in communal activities, it is likely that many will be lost to the community.

Taking into consideration existing quantitative and qualitative data as well as communal infrastructural services and capacities, and in view of wider economic circumstances and policy, the following policy recommendations are worthy of consideration. In making them, it is important to draw a distinction between cases of child poverty in the *haredi* community and the rest of the Jewish community. The causes are different and some of the sensitivities are different; thus the main recommendations about how to solve the problems in each instance should also be different.

6.1 Offer new and appropriate training schemes to prepare *haredim* for the job market

In the *haredi* community, the most striking need is for an **appropriately sensitive and attractive mechanism/s to encourage *haredi***

men (in particular) to develop the skills they require to go out and find work. There appears to be little scope to alter the nature of the school curriculum; as important as this may be in the struggle to prevent child poverty or deprivation in the long-term, internal communal culture is such that any changes in this regard will need to come from authorities within the *haredi* community, rather than via a report such as this. Nevertheless, in the periods immediately prior to and post marriage, and certainly as young men start to build families of their own, they develop a much clearer sense of their own need for professional training. The obvious opening for new and improved training interventions is for young men aged between 18 and 25.

However, *haredi* men are unlikely to seek out training in non-Jewish institutions. Their religious and cultural needs and sensitivities are such that the most effective approach must be to create and support training opportunities that fully account for these. This requires paying careful attention to issues like institutional culture, teaching and administrative staff, timetabling and location.

Training content for both *haredi* men and women is also important. Areas identified by respondents included financial management, business administration, social work and early years education. Given that tight controls exist in most parts of *haredi* life, there may be a case for training to focus on a small number of areas, with a view towards creating communal expertise in these. Historically, a large percentage of Jewish immigrants went into the clothing industry; contemporaneously, a large percentage of *haredi* Jews worldwide work in several specific industries. By creating particular fields, there is potential to build *haredi* firms or organizations in which the working culture doesn't undermine the religious culture.

Because of the considerable knowledge and expertise that exists in both organizations, any efforts in the area of training and supplementary support would be well advised to liaise closely in the first instance with the Interlink Foundation and TrainE-TraidE.

6.2 Improve and expand early years provision in the *haredi* community

Evidence clearly demonstrates that pre-school education enhances children's long-term prospects, and many *haredi* three and four year-olds are able to take advantage of the 12.5 hours of free education for 38 weeks per annum to which they are entitled. However, respondents reported a lack of qualified *haredi* personnel in early years education, a factor which affects both the quality of existing pre-school education, and the extent to which it is available beyond the minimum measures. **Improving and expanding early years provision for *haredi* families** would undoubtedly be of benefit to the children themselves, and would also help to build a professional field. Comprehensive investment that takes into consideration the related issues of availability of early years education and the recruitment, training and retention of early years professionals could have a significant impact.

6.3 Establish a system of soft loans to counter worklessness

The idea of **start-up loans for small businesses**, similar to those introduced by the Jewish Board of Guardians in the late nineteenth/early twentieth centuries, may also serve to reduce levels of worklessness in the community. The model at that time – soft loans to be paid back into the general loan fund once the business had become established – may be worthy of replication today, particularly if eligibility is tied to participation in an appropriate training scheme. Financial opportunities of this type, accompanied by culturally-sensitive opportunities to develop professional skills, may well serve as an important mechanism to increase levels of employment across the community.

6.4 Develop a new local volunteering agenda and capacity

Given the government's ideas about the 'Big Society', it is clear that many community social care organizations and charities are being called upon to actively provide a range of public services that may have previously been provided by government. However, given the economic climate and the recent Spending Review, it is equally clear that the capacities of many third sector organizations are starting to be scaled down or rationalized in order to face up to the new realities. In simple terms, many of the organizations

highlighted in this report are being asked to do more at a time when there is considerably less money available than in the past. One way of resolving this paradox is to **invest time and energy in constructing a new, community-wide system of social care volunteering.**

In the current climate, it is striking to note that the UK Jewish community has an extensive infrastructure enabling young Jews to do voluntary work during gap years in Israel, but a far less well-developed range of programmes enabling them to do voluntary work for charities within their home community. Work in Israel is often connected to participation in youth movement programmes and serves a dual purpose: in addition to the value to those on the receiving end in Israel, the volunteers themselves often go on to become model Jewish youth leaders for younger children in the UK, and thus play a vital role in maintaining the entire British Jewish youth movement system. However, these schemes are expensive, and whilst subsidies are available, only a fairly small number of young people are able to participate. There may be a case for developing new volunteer schemes in the UK, alongside the existing programmes in Israel, through which young British Jews could make a significant contribution to the social care needs of their own community.

Linking any such efforts to the work of existing social care organizations is important. There is a strong tendency to create new organizations in the contemporary community, and this ought to be resisted in this particular instance due to the additional strains it will place on an already financially-stretched infrastructure. Nevertheless, developing an empowering culture within existing organizations so that young volunteers are able to act on their own initiative and even influence the strategic direction of a particular programme or charity will be critical to the success of such a venture.

6.5 Construct a community facility for the prevention of child poverty

The current lack of a single catch-all address to tackle child poverty in the Jewish community suggests that, to date, the problem has either not been sufficiently acute to merit one, or that the phenomenon is so hidden that it does not register on the scale of communal priorities.

The quantitative data we have (see section 3 above) suggest that we are likely to see poverty levels increase, particularly within the *haredi* community, and that as that part of the community continues to grow, the poverty levels that exist there will become ever more visible.

Given this probability, the time may be right to **establish a small child poverty prevention facility** within an existing social care organization. It should have four key functions: (i) to provide training for Jewish community professionals to ensure they are well placed to offer advice on the ground to families in financial distress; (ii) to serve as a highly accessible first port-of-call/information dissemination service to any families in financial distress and in need of free advice on, for example, benefits, training or employment; (iii) to invest in data collection in order to monitor levels of child poverty and deprivation within the UK Jewish community; and (iv) to act as the community's convening body on the issue. It is important to stress that this should not replace existing organizations or initiatives, but rather support them; multi-agency working is an effective way of supporting children and young people, and this facility should place heavy emphasis on that.

It will be essential to ensure that such a body has credibility and standing within the *haredi* community, but that it is also able to serve the needs of Jews from across the entire spectrum of Jewish belief and practice.

6.6 Expand the capacity of local community organizations to act as 'rapid response units'

Leaders of local community organizations – particularly head teachers of Jewish day schools and synagogue-based rabbis – should each have a **small discretionary fund which they are able to use freely to support individual cases of financial hardship.** The option to donate to such funds could be included on invoices sent out for *limmudei kodesh* contributions or synagogue membership fees. The widespread existence of such funds would enable these types of organizations to serve as 'rapid response units', capable of offering immediate support for immediate needs in an efficient and discrete manner. Those managing them would also be ideally placed to signpost individuals on to specific

professional services as required. The existence of such funds would probably increase the numbers of people turning to the community for this type of support, which, in turn, would probably reduce the numbers of people falling through the various safety nets which exist.

6.7 Establish spending principles for celebratory events

Takkanot or *takkonos* are legislative enactments within *halacha* (Jewish law) that revise earlier ordinances that no longer serve the purposes of the contemporary community. According to the Talmud, in certain exceptional circumstances rabbis have the authority to prevent something that would normally be permitted. Rabbis have used this device at various points throughout Jewish history and continue to do so today, and interestingly in this context, some *takkanot* have been issued by Orthodox rabbis to help challenge the culture of overspending in the

community (for weddings, *kiddushim* in synagogues, etc.)

JPR is not in a position to suggest specific *takkanot* that ought to be instituted within the *haredi* community; indeed, any attempt to do so would likely fall on deaf ears. However, the suggestion that this device could and indeed should be considered, not only amongst *haredim* but in all parts of the community, is surely worthy of consideration. It is not uncommon to encounter expensive and lavish celebrations within the Jewish community. Whilst every individual is certainly free to celebrate a wedding, *bar mitzvah* or any other family event in whatever way they wish, **establishing some shared guiding principles – either within individual denominational contexts or even across the entire community – would certainly go some way towards curbing a trend that undoubtedly applies financial pressures on less wealthy families.**

7 Glossary

Bar mitzvah: Jewish boys become *bar mitzvah* (literally, ‘son of the commandment’) at age 13, and according to Jewish law, are then able to participate fully in all areas of Jewish communal life and become responsible for their actions. The moment is typically marked by being called up to read from the *Torah* in synagogue, and a family celebration often takes place. Many girls also go through a similar ceremony and celebration when they become *bat mitzvah* (‘daughter of the commandment’), usually at age 12.

Challah: A loaf of bread, usually braided, traditionally eaten by Jews on the Sabbath, holidays and other ceremonial occasions.

Cheder: Jewish supplementary school; literally ‘room’.

Frum: Yiddish term meaning ‘devout’ or ‘pious’; in common parlance means religious or observant.

Gemach (pl. *gemachim*): traditionally, a Jewish free-loan fund, although the concept has been expanded to include free loans of household items, clothing, books, equipment, services and advice. The term is an abbreviation for *gemilut chasadim*, meaning ‘acts of kindness’.

Halacha: Jewish law (comprising biblical and talmudic law as well as later customs and traditions. Also *halachic*: pertaining to Jewish law.

Haredi: strictly Orthodox (lit. ‘fear’ or anxiety, as in those who tremble in awe of God)

Hechsher (pl. *hechsherim*): certification found on the packages of food products to attest that they been approved as kosher (i.e. fit for consumption according to Jewish law) by a particular Jewish rabbinic authority.

Kehilla: community.

Kiddush (pl. *kiddushim*): blessing recited over wine or grape juice to sanctify the Sabbath or Jewish holidays (lit. ‘sanctification’). In synagogues, it is often accompanied by snacks or a meal.

Kollel: institute for the advanced study of the Talmud and other rabbinic literature (lit. ‘gathering’ or ‘collection’).

Limmudei kodesh: traditional Jewish studies.

Mezuzah (pl. *mezuzot*): a piece of parchment often contained in a decorative case that is affixed to the doorpost of Jewish homes. The parchment is inscribed with texts from the Torah (Deut, 6:4-9 and 11:13-21), which together comprise the Jewish prayer *Shema Yisrael*.

Minyan (pl. *minyanim*): a quorum of ten adult Jewish males required for certain religious obligations, most commonly prayer. The term is also used colloquially to refer to a prayer service.

Pesach: Jewish festival commemorating the exodus from Egypt (Passover).

Purim: Jewish festival commemorating the deliverance of the Jewish people living in the ancient Persian Empire from a plot by Haman the Agagite to annihilate them, as recorded in the biblical Book of Esther (lit. ‘lots’).

Rabbi (pl. *rabbonim*): Jewish religious teacher.

Sephardi: collective term for Jews able to trace their lineage back to the Iberian peninsula prior to the expulsion from there in the late fifteenth century.

Shabbes (or *Shabbat*): The Jewish Sabbath, which begins just before sunset on Fridays, and ends just after the appearance of three stars in the sky on Saturday evenings.

Sheitl: wig worn by married Orthodox Jewish women in compliance with the requirement stipulated by Jewish law to cover the hair for reasons of modesty.

Shul: synagogue.

Sukkot: Jewish festival of Tabernacles. A *sukkah* is a temporary booth constructed for the festival, and reminiscent of the type of dwellings Jews lived in during the biblical years of wandering in the desert after the exodus from Egypt.

Takkanah (pl. *takkanot*): a major enactment within Jewish law that revises an ordinance that no longer satisfies the requirements of the times or circumstances, or, being deduced from a biblical passage, may be regarded as new.

Talmud: the main compendium of Jewish oral law and one of the most central texts of Judaism. It is comprised of two key components – the *Mishna* (ca.200CE) and the *Gemara* (ca.500CE), and records rabbinic discussions pertaining to Jewish law, ethics, philosophy, customs and history.

Tichel: a headscarf worn by married Jewish women in compliance with the requirement stipulated by Jewish law to cover the hair for reasons of modesty.

Yeshiva: institute for the study of traditional Jewish texts.

Yiddishkeit: Jewishness, or Jewish way of life.

Yom tov: Jewish holiday or festival (lit. ‘good day’).

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