

THE FLOERSHEIMER INSTITUTE FOR POLICY STUDIES

Between Torah Learning and Wage Earning
The London Experience and Lessons for Israel

Amiram Gonen

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About the Author

Prof. Amiram Gonen is Director of the Floersheimer Institute for Policy Studies and Professor Emeritus of Geography, at the Hebrew University of Jerusalem.

About the Study

Prof. Amiram Gonen undertook a study of lifestyles in the Haredi (ultra-Orthodox) community of London's Stamford Hill area, which today is predominantly Hasidic. The study focuses on the relations between Torah studies and working for a living. It reveals that unlike in Israel, where a 'society of scholars' is the current mode of life among Haredi society, in London exists what he calls 'a society of learners and earners'. Some two-thirds of the men earn a living, while continuing to be engaged in some degree of learning. The research findings show the balance between Torah learning and wage earning in London that is manifested in the following types (according to degree of commitment in various combinations): 'A full-time learner' who devotes all of his time to Torah learning; 'an occasionally-earning learner' engaged in random employment during vacations; 'a part-time learner' who divides his time equally between Torah learning and employment; 'a regularly-learning earner' who sets aside time for Torah learning every day of the week, and 'an occasionally-learning earner', who makes do with Torah learning mainly on the Sabbath and holidays. The main sources of income for Haredi men in London are teaching, trade and real estate.

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Introduction: Context and Rationale

Ultra-orthodox or Haredi society in Israel has been described and defined as a 'society of scholars' (Friedman, 1991). The pursuit of a full program of Torah learning at a yeshiva followed by enrollment at a kollel, once the legacy of just a few hundred Haredi men, has become a widespread all-embracing phenomenon among the Haredi population of Israel. This has been made possible by the practice of draft deferment for yeshiva students, and the development of systems of financial support designed to sustain the families of kollel scholars. The result is a constant growth in the rate of non-participation in the workforce for Haredi men. (Tal Commission, 2000: 380; Berman, 1998; Berman and Klinov, 1997).

According to the last available data (from the early 1990s), approximately two-thirds of Haredi men in Israel did not work (Berman and Klinov, 1997). The question that has been on the public agenda for a decade or so regards to what extent Haredi society in particular, and Israeli society in general, will be able to maintain such a 'society of learners,' whose proportions grow from year to year. Menachem Friedman, professor of sociology at Bar-Ilan University, who specializes in the study of Haredi society, formulated the question as follows:

Is it possible in the long term to sustain a society of learners that requires its graduates to study in yeshivas and learn over many years in kollels, while refraining from general and professional education? Will Haredi society not be forced in the near future to be selective regarding who will be admitted to yeshiva and who will need to be integrated, in one manner or another, into the process of socialization accepted in the western world? (Friedman, 1991:192).

The view that those who live in the Holy Land are bound by an extra measure to a traditional lifestyle is held by Haredi society both in Israel and in the Dias-

pora. And yet, in Israel, the ultra-Orthodox close themselves within the confines of their cultural world and uphold the predominant internal cultural dictum for the Haredi man: 'Torah is his vocation' – *torato umanuto*. In avoiding a life of earning, this society has thus developed an economic dependency on overall society.

In Israel, the cultural requirement that Haredi men learn Torah full-time also stipulates that they avoid military service. The arrangement between the State and Haredi society, by which a Haredi man may defer his army service for as long as Torah learning remains his main occupation led to legislation prohibiting yeshiva and kollel scholars from working for a living as long as this condition prevails. This gave rise to a 'trap' for many Haredi men, who would probably have otherwise favorably considered working for a livelihood. Caught between the internal cultural prescript of their society, and the state law, they experience financial hardship, and end up relying on the welfare state and charitable institutions. In contrast, outside of Israel, in countries where there is no compulsory army service, young Haredi men have the option of choosing between Torah learning and earning a livelihood.

A number of years ago, therefore, as I prepared to research the Haredi population in Israel, I believed that there was good reason to initially decipher the social, economic, and political processes that Haredi communities were undergoing in other countries. Such an investigation, it seemed, would help to build a comparative basis for Haredi society in Israel. My hypothesis was that exposure to life patterns in large cities in the economically and technologically developed West had implications for the Haredi lifestyle in these cities, especially regarding the extent of participation in the work force and consumerist living style. This hypothesis arose from happenstance observations of the behavior of Haredi Jews who had immigrated to Israel from western countries. In their home countries, many had adopted work and consumer patterns very different from the insular patterns of Haredi society in Israel. It seemed likely that the rate of Torah learners versus wage earners among Haredi men abroad could enlighten us about how Haredi men behave when confronted with free choice. Perhaps this could indicate that the proportions that the 'society of learners' reached in Israel are not necessarily inherent to Haredi culture, but also, and perhaps

mainly, by the special circumstances existing in Israel: mandatory military service and the Haredi sector's influence on the political system and thus on the state welfare system.

In the past too, Haredi society outside of Israel was familiar with striking a balance between two poles – full-time Torah learning, and participation in the labor market. Haredi society in Eastern Europe tried to be completely insular as it struggled against the influences of modernity and Zionism that captured no small number of its ranks. For its livelihood, it relied mainly on small business and trades, occupations that did not require modern professional training or education (Katz, 1993).

This was not the case in central Europe, where Haredi society faced a modern and more developed general society than that in Eastern Europe. Some found a middle path and blended a religious life with a calculated integration into the world of modern education and employment. Thus did the '*Torah im derekh erez*' movement arise in Germany in the mid-19th century, an outgrowth of the leadership of Rabbi Samson Rafael Hirsch in Frankfurt–am-Mein. His successors interpreted the idea in their own ways – some understood '*derekh erez*' in its original sense, as an income-earning profession, while others took the path of modern Orthodoxy, which interpreted it broadly as recognizing the valuable assets of the modern world. Among the latter, there were those for whom the realm of natural sciences was sufficient as an academic pursuit and refrained from the study of philosophy and art. Others embraced all realms of study. The echoes of these differences of opinion can still be felt in London's Haredi society.

Over the years, with the emigration of Haredi Jews from Central Europe to the western countries – northwestern Europe (mostly to Great Britain) and North America (mostly to the United States) – Haredi society found itself in a face-to-face confrontation with a modern and developed society. In the cities of the West, Haredi immigrants from Central Europe created for themselves a cultural and institutional infrastructure where it was the practice to combine – in one way or another – Torah learning with earning a livelihood. Of the few Eastern European Haredi Jews who survived the Holocaust, a considerable share joined the clusters of Jewish population in the Western cities. The remaining others

settled in Israel. Thus was a fundamental geographic-cultural differentiation created between the two streams of Haredi emigration following World War II. Each of these two streams encountered a different socio-cultural situation.

In the West, an increasing degree of multiculturalism developed in the second half of the twentieth century, with the numerous waves of immigration. This multiculturalism enabled various combinations of tradition and modernity among immigrant groups, including the Haredi population. In western cities, Haredi society was not engaged in a struggle with a Jewish Zionist society in which it was reluctantly nestling, nor was it burdened by the heavy yoke of observances and customs associated with living in the Holy Land. In these cities, Haredi circles, while reviving the old yeshiva world destroyed in the Holocaust, integrated their own renewal project with involvement in the world of general modern education and gainful employment.

In Israel, on the other hand, Haredi society entrenched itself in the fortress of the yeshivas and kollels and in so doing succeeded in almost completely disconnecting the new generations of Haredi men from a lifestyle of a professional identity and from professional and academic studies, the foundation of higher scale incomes.

In the first half of the twentieth century, most of the Haredi population lived in small towns and cities in Eastern and Central Europe. Today, this population is concentrated in the large cities of western nations, and is affected by their socio-economic standard of living and consumer culture. Presumably, the Haredi population in these cities will also increasingly aspire to this standard of living, and as a result will find its way to more lucrative sources of income. According to this historical description, one might hypothesize that the lifestyles that developed among the Haredi in the West may indicate to what extent this population as a whole is prepared to adapt to the materialist lifestyles surrounding it, particularly in terms of employment. I maintain that in order to predict future developments in Israeli Haredi society in the coming years, it is advisable to study the conditions under which this society operates in other countries. I have therefore conducted research in New York and in London, two important population clusters of Haredi society in the West. These Haredi clusters have served me as a kind of laboratory for examining kollel scholars' patterns of entering the

work cycle when the consequence of compulsory military service was not a factor.

In the New York area, I focused on Haredi trying to enter the workforce upon conclusion of their obligations for full-time Torah learning, whether they began work directly, or first sought professional or academic training. In this study I tried to fathom the attitude of the rabbis and heads of yeshiva towards the transition from the yeshivas into the work force, the differences between the various groups and levels of Haredi society regarding this topic, the various paths by which one might enter the workforce, and the institutional frameworks that had been established in order to enable these kollel scholars to fulfill their mission (Gonen, 2001). The study indicates that Haredi society in New York, and apparently in other parts of the United States and Canada as well, has found a middle ground between full-time Torah learning and earning. Most of the Haredi population in the New York area begins working for a living after fulfilling a certain period of Torah learning. The new professions related to the new information technologies, particularly in computers, have attracted many Haredi men. The families support this, and the rabbis and yeshiva heads also endorse and sometimes even encourage pursuit of these professions. The study in the New York area indicates that the transition from the world of the yeshivas to the workplace should include institutional frameworks for professional training and academic studies, an important key to the training of kollel scholars for professions that are both in demand and considered a respectable source of livelihood. Financial assistance for such studies is also an important condition. My New York study shows that the inclusion of general studies within the Haredi education systems is of utmost importance, and that occupational counseling and placement services are also needed. The setting up of such an institutional system demands allocation of resources, training of professional staff, providing scholarships and maintaining supportive services.

In addition to the logistical details relating to the training of kollel scholars for entry into the labor force, the study that I conducted in the New York area also shows the formation of an overall picture of 'a society of learners as well as earners.' The findings reveal that Haredi society in the New York City area does not conform to the model of a 'society of scholars' as proposed earlier by Men-

achem Friedman in his attempt to characterize Haredi society in Israel. Many Haredi men in the New York City area are occupied with both Torah learning and work. Venturing out to work does not mean ceasing Torah learning, which is a religious obligation, whether one abides by 'Torah is his vocation' or whether he also works for a living. What begins to emerge from the New York study is a social structure that is substantially different from the 'society of learners' that we know in the Israeli case. This 'society of learners and earners' once characterized Haredi communities in Eastern and Central Europe prior to the Holocaust, as well as Haredi society in Israel before conditions in Israel gave rise to the creation of the 'society of learners' that we have come to witness in recent decades.

In order to expand my scope and continue to examine in a comparative context the emerging hypothesis of a Haredi 'society of learners and earners', I traveled to the modern city of London in the spring of 2002 and carried out a similar study. I looked once again at the way Haredi men search for a balance between full-time learning Torah and earning a living. My London study focuses mainly on the Haredi community in the Stamford Hill area, which lies within the London Borough of Hackney, a municipal component of Greater London. The research methodology was based mainly on interviews and conversations with leaders, activists, professionals, business people, and the 'man in the street.' These included former Haredi members of the Hackney Borough Council, rabbis, Hasidic *rebbe*s and teachers, professionals who served as consultants to the Haredi community in navigating the modern welfare state, Haredi community activists and rank-and-file community members. But most of all they included young Haredi men, whose attitudes and behavior relating to the issue of finding the right balance between full-time Torah learning and working for a living constitute the crux of my present study. The interview materials were the main source of my information, knowledge and insight. Some of the meetings were long and dealt extensively and in depth with current questions. The discussions were usually open and sincere.

A number of researchers knowledgeable in matters regarding the Haredi population or contemporary processes in London helped me with my research. Among them I wish to especially note the generous assistance of Christine Holman,

who, together with her daughter Naomi Holman conducted surveys among the Stamford Hill Haredi population (Holman and Holman, 2001; Holman and Holman, 2002), and in the Broughton Park area in greater Manchester (Holman and Holman, 2003). I was also assisted by materials and data from the Internet, mainly those relating to British welfare state services. The Geography Department of Queen Mary College assisted me generously, as did the researchers of the Institute for Jewish Policy Research in London, among whom I am particularly grateful to my colleague Professor Stanley Waterman.

I thank the interviewees for their willingness to share their understandings with me. I particularly wish to thank three people who devoted much time to me: Rabbi Abraham Pinter, one of the most important activists in the Haredi population of the Stamford Hill area, who served in the past as a member of the Hackney Borough Council; Rabbi Abba Dunner, one of the leaders of Haredi society in the northwestern suburbs and a member of the Barnet municipal council; and Mr. Menasche Scharf, who lives in the Stamford Hill area. These people enriched me with information and insight.

I extend my sincerest gratitude to all who gave me a helping hand.

1 The Stamford Hill Area in London

Haredi clusters in Britain

The Stamford Hill area is one of four Haredi population clusters in Britain. Two are located in London: in the Stamford Hill area and in the Golders Green area and environs. The third cluster is in the Broughton Park area, which is part of the city of Salford, a suburb of metropolitan Manchester. The fourth area where there is a concentrated Haredi population – small in scale but important as a center of institutions for Torah education – is in Gateshead, at the outskirts of Newcastle in northeastern England (Olsover, 1981).

Each of the two main clusters in London has a different socio-economic and cultural character. The Haredi area of Stamford Hill is characterized, as are other residential areas in this part of the London metropolis, by a large percentage of low-income earners and by a significant representation of immigrant groups from developing countries. In contrast, the Golders Green area and environs fall mainly in the bounds of the London Borough of Barnet, a north-western London suburb, and is mainly middle-income (Waterman, 1989).

Clustering as a main geographical strategy

The clustering of Haredi Jews in the Stamford Hill area is part of a more general phenomenon that characterizes the settlement of immigrants of closely knitted traditional societies. Settling in a concentrated manner is common among ethnic

immigrant groups who seek to preserve their lifestyles and culture after moving to Western cities, even if only for a particular time period. Clustering provides the geographical basis necessary for the interaction through organizations and news media identified with the immigrant group, and minimizes dependence on the majority host society (Anthias 1998: 9). Some groups in London, such as the Maltese (Dench, 1975: 203) and the Armenians (Talai, 1984), have spread out and over time were assimilated into the majority society. But there are also groups who preserve their geographical unity even if they move en masse to another part of the urban space, such as the Italians and the Greeks-Cypriots in London (Oakley, 1987: 27).

The Haredi population, being a traditional ethnic society, when moving out of the small towns (*shtetls*) of Eastern Europe tended to quickly aggregate in the Western metropolitan regions, mostly in residential clusters of their own, recreating the *shtetl* in the heart of metropolitan regions (Shilhav, 1993). Usually it becomes tied to a particular place, whether a small town or a particular neighborhood of a large city, due to its great dependence on its institutions and the close ties and mutual dependence between its members. Added to this is the preference to live in a Haredi enclave, characterized by features that enable the social control so basic to Haredi society, which fastidiously adheres to every detail of behavior required by the social codes. The need to walk on the Sabbath and not use any form of transportation as well as intensive connections within the extended Haredi family also encourage physical closeness (Friedman 1991; Shilhav and Friedman, 1985; Shilhav 1991; Shilhav, 1984, 1993; Valins, 2003). The Stamford Hill area is one such Haredi residential cluster.

However, forming a clustered enclave in the inner city exacts its toll among Haredi populations. Clustering in the heart of a modern city often entails high real estate values compounded by social and physical degradation as well as violence and crime characteristic to these inner urban areas. These hardships have pushed part of the Haredi population to seek new turf in the suburbs, as happened in the New York metropolitan region and in Israel. But this is not the case of the Haredi community in the Stamford Hill area in North London. It remains fast in place, increasing in numbers, making an effort to secure its economic base in Inner London while ensuring its cultural and social institutions.

Despite the disadvantages arising from the urban and social situation existing in the Borough of Hackney, the multicultural composition of the population, namely the presence of immigrant ethnic groups, became with time a relative advantage for the Haredi population, since it served as a basis for the growing legitimization of the ‘other’ in British society in general, and in the Borough of Hackney in particular. Today, the Haredi Jews in Stamford Hill no longer stand out in their special dress since the physical appearance of their neighbors – Hindi and Moslem immigrants from the Indian sub-continent – also stands out against the British human landscape. They are now part of the multicultural landscape of North London.

The emergence of a Haredi community in the Stamford Hill area

The Stamford Hill area, as it is called in Haredi circles, includes a number of adjacent London neighborhoods including the Stamford Hill neighborhood itself in the northern part of the London Borough of Hackney, where the Haredi population clusters. Among these neighborhoods are South Tottenham, Stoke Newington, and Upper Clapton. It includes a substantial immigrant population that has taken root in recent decades in this part of the metropolis. Immigrants from the Indian sub-continent, the Caribbean Islands, North Africa and the Middle East, as well as Haredi Jews live side-by-side in Hackney.

The geographical history of the Jewish population in the Stamford Hill area has been described in various sources (Bernstein, 1976; Kosmin and Grizzard, 1975; Waterman and Kosmin, 1988). The Stamford Hill area was inhabited more than half a

century ago, primarily by a non-Haredi Jewish population. Most of the residents moved there from the East End, which earlier had served as an initial ‘landing site’ for Jewish immigrants into Britain from the middle of the nineteenth century and through the middle of the twentieth (Booth, 1892). During the last quarter of the 19th century, Jews entered the ranks of the middle classes, escap-

ing the plagues of poverty and overcrowding in the East End, where the masses of Jewish immigrants were then concentrated in London. Many of those who made the transition headed for the nearby northern neighborhoods of London, the northernmost of which is Stamford Hill.

Over time, Jewish immigrants arriving direct from Germany joined the original Jewish residents in North London. In 1915, with the gathering of many Jews in the northern neighborhoods around Stamford Hill, the New Synagogue, which had formerly been located in central London, was moved to the area (Lipman, 1968: 87). Gradually, Jews vacated the East End and its vicinity, and concentrated themselves in the northern neighborhoods of the Borough of Hackney.

Among the Jewish immigrants from Germany who settled in the Stamford Hill area was a handful of Haredi German Jews. As early as the 1880s they established for themselves a separate community known as Adas Israel in the Stoke Newington neighborhood. In keeping with the ways of the German Haredi Jews, this community set itself apart from the other Jewish congregations, which were organized mostly in the framework of the United Synagogue. Eventually the Haredi German Jews established for themselves the Union of Orthodox Hebrew Congregations (UOHC), according to the model of the separate Haredi community in Frankfurt-am-Main, which had separated itself organizationally from the rest of German Jewry (Lipman 1954: 156).

The first meaningful reinforcement to a significant Haredi presence in Britain occurred in the 1920s and 1930s, following the Nazi rise to power (Lipman, 1954). Haredi immigrants arrived from Germany outfitted with a direct familiarity with sciences and modern professions. A significant portion of the German Haredi elite even held academic degrees. They knew the workings of the modern state from life in their native country, and had the ability and the confidence to recruit the resources of the state for their needs and welfare. In material terms, London and Manchester were not significantly different from Berlin and Frankfurt-am-Main, or from the other large German cities. At the end of the 1930s, this community was flourishing, and continued to maintain institutions and organizations that were distinct from the organizational infrastructure of the rest of British Jewry.

A second wave of Haredi immigrants arrived in Stamford Hill from Eastern and Central Europe after World War II. They were largely Litvishe and Hasidic Jews, who had lost their Haredi communities in the Holocaust and sought shelter in the West. A small number of them had already begun to arrive in the Stamford Hill area at the end of the 1930s.

The new Haredi immigrants who moved to the Stamford Hill area found an already existing Haredi population cluster, which granted them a feeling of security and provided them with appropriate institutions and services. They took up residence in the area, where, given the departure of some Jews to other London suburbs, there was a housing surplus. An additional advantage was the relative proximity to the East End area, where there were many Jews who had arrived in the 1950s and 60s, as well as many employment opportunities. In the mid-1950s, Hasidic families, who had left Hungary in 1956 following the failed rebellion against the Soviet Union, further increased the Hasidic component of the Haredi population in the area.

The Haredi immigrants from Eastern Europe were very drawn to the advantages of the Stamford Hill area. They were prepared to pay high prices for housing, which in turn encouraged long-time residents, both Jewish and non-Jewish, to sell and move to newer, more spacious and fashionable housing in the suburbs. As a result, the percentage of Eastern European Haredi Jews in the Stamford Hill area grew quickly. When their number in the area continued to increase, they even expanded the 'bounds' of the Haredi 'domain' to streets where there had been no prior Jewish residence. The desire to continue congregating together within the already existing Haredi residential cluster led to the contiguous northward expansion into the adjacent South Tottenham neighborhood in the Borough of Haringey.

The veteran German Haredi Adas Israel congregation and the newly arrived Hasidic groups found themselves partners to the same residential area in London. But they greatly differed from each other. Among Hasidic groups, loyalty to the rebbe – the grand rabbi of a particular group – took precedence over everything. Unlike the German Haredi population, the Hasidic population placed almost no emphasis on professional training. Similarly, the Hasidic population had no association with academic studies. And in contrast to the

German Haredi Jews, the Hasidic groups had only a faint knowledge of the way of life in modern society. Even in the realm of internal Jewish life, the Hasidic population was very different: in its liturgy, in its degree of Torah learning, and in its lifestyle. This was an encounter between two distinct cultural camps – the *West Juden* and the *Ost Juden* – distant from one another in their social and religious customs.

Nevertheless, despite the cultural difference between these two Haredi communities, they shared the same strict code that comprised the basis of their religious life. This partnership formed a satisfactory basis for establishing a multi-cultural Haredi coalition that dealt with the construction and management of the shared organizational structure both in the interface with non-Haredi elements in the Jewish population, and vis-à-vis the British state and British society in general. The historical basis for this coalition was the institutional infrastructure that the German Haredi community had established and cultivated in the Stamford Hill area in earlier decades, particularly under the leadership of Rabbi Solomon Schoenfeld.

The arrival of Eastern European Jews to the Stamford Hill area led to the growing departure of veteran Jewish residents who had long since undergone a process of Anglicization. Over time, they were joined by some of the Haredi Jews from Germany, and later, also by some of the Litvishe Jews arriving from Eastern Europe. The out-migrants were drawn to the extensive development of the new middle-class suburbs in northwestern London where Jewish households tended to concentrate since the 1950s, along with other Jewish households arriving from central London and some of the older northern Hackney Borough suburbs (Lipman, 1968). Already after World War I, Jews began settling in London's northwestern suburbs, particularly Golders Green. Some Jewish immigrants from Germany also chose to settle in Golders Green in the 1930s, rather than in Stamford Hill (Alderman, 1998: 359). Thus did two nuclei of the German Haredi population take shape, the first in Stamford Hill and the more recently established in Golders Green. Over the years, the Golders Green area attracted additional Haredi residents from Stamford Hill, significantly reducing the proportion of the German Haredi population in the older Haredi cluster of North London.

One important factor in the departure from the Stamford Hill area of middle-class Jews, many originating in Germany, was the increasing settlement of Eastern European Jews, largely Hasidic. The cultural distance between ‘Western’ and ‘Eastern’ Jews was partially the reason for this residential relocation in face of intruding newcomers, a process resembling what takes place in cities when some sort of cultural and social distance exists between two population groups, one opting to relocate away from the other.

An additional factor that prompted middle-class Jews – including some Haredi Jews of this class – to leave Stamford Hill, was related to the arrival of new immigrant groups from the Third World. This arrival was associated with a decline in the original social prestige of the area, an upsurge of social problems, and even incidents of crime and street violence. These pressed the veteran Jewish residents to find a safe haven in suburban neighborhoods.

This process of out-migration led to the closing of the schools and synagogues of various Litvishe sub-groups. These institutional buildings were often taken over by incoming Hasidic groups. Of late, the Bubov Hasidic group has purchased the New Synagogue building from the centrist, non-Haredi United Synagogue stream. The Bobov Hasidic group has even purchased the former non-Haredi school buildings, located near the synagogue, and in its place established a compound of its own communal institutions. This Hasidic group, like others in the Stamford Hill area, preserved the property of the Jewish population by not joining the great migration of Jews to the suburbs, and made use of the social investments in Jewish institutions in the area made before their time.

Today, most of the Haredi population in the area is Hasidic. A population estimate made in 2000 by Holman and Holman (2001) placed the community at 12,000, although there have been occasional claims by public figures published in the media that place the estimate at 15,000-20,000. National census data by religion gauged the Haredi population within the municipal bounds of Hackney and Haringey at only 10,000 (Office of National Statistics, 2003: DVD 07, Table S149). It appears that many Jews did not respond to the questions regarding religious affiliation when filing out the census survey (Graham, 2004).

2 Searching for a New Balance

Between Learning and Earning

As in other communities in the West, the present entrance into the workforce of increasing numbers of young Haredi men in the Stamford Hill area is the result of a change in the equilibrium between two norms in Haredi society pertaining to married men. One norm – the predominant, is the obligation to engage full-time in Torah learning. The other is the obligation to work. The balance between these two norms has changed in recent decades. Since the Holocaust and through the 1990s, there has been a move towards fulfilling the ideal of one for whom *torato umanuto* (Torah is his vocation). The entire Haredi world has devoted itself to this trend, including all streams of the Haredi community of Stamford Hill. The Stamford Hill area, over time, filled up with kollels whose ranks were filled with many scholars. The Hasidic groups established their own kollels as well. Important rabbis or wealthy philanthropists viewed the establishment of a kollel for married Torah scholars as a mission of primary importance. The Hasidic community in the Stamford Hill area during these years underwent a process of ‘Litvization,’ that is a gradual ascendance of the Torah learning norms common among the Litvishe yeshivas, similar to the process that has occurred among Oriental Haredi Jews in Israel (Lupu 2004b). In London, Haredi Jews originating in Germany, and of course the Litvishe Haredi population, were entrenched in this lifestyle for some time, but with moderation. Only a relatively small number of married Haredi men were engaged for a substantial number of years in full-time Torah learning in a kollel. Most entered the workforce within a few years. In recent decades, however, the Litvishe population began to champion the cause of full-time kollel learning after mar-

riage. Some of the Hasidic groups followed suit, thus elevating the status of the Torah scholar (*talmid hakham*) among these groups as well. The kollel gained ascendancy in recent decades – when the Haredi population found itself primarily in the large cities of the West – not only as a place of learning but also as an institution that contributes to the spiritual fortification of young men and to shielding them from environmental influences by confining them to a hermetically closed framework.

The massive transition of young Haredi men to full-time Torah learning since the 1970s was made possible by four factors, three of them foundational pillars of Haredi society since its inception:

- **Family support** – in Haredi society parents and in-laws play an important role in supporting the families of their sons and sons-in-law while they attend the kollel.
- **Philanthropy** – a long-standing tradition aimed at promoting full-time learning for the Torah scholar (*talmid hakham*).
- **Getting by with modest means** – the preparedness of the kollel scholars and their families to live modestly and to come to terms with lack and financial distress as part of their lives.

A fourth factor enabled the new ‘society of learners’ to develop and was decisive in weight and import, even though it originated outside Haredi society. This factor was the **support provided by the welfare state** in the countries of residence, offered to those Haredi kollel scholars eligible for benefits due to financial need or other hardship. The timing was suitable: the welfare state developed extensively, particularly during the years when Haredi society had devoted itself to reviving the world of the yeshivas. Although supporting the society of Haredi learners was not a priority for the welfare state, it served de facto as one of the main supports of this society. This was particularly the case in Britain, as one of the countries that promoted its welfare policy, which reached a relatively high level after generations of Labour governments, with their socialist worldview. It should be emphasized that in contrast to Israel, the British government clearly did not concern itself with making the small Haredi population living in its

midst productive. It was more concerned with the millions of unemployed British citizens, and especially those who had adopted a lifestyle based on unemployment and who, unlike many of the young Haredi men, were not necessarily motivated by religious reasons.

The Haredi community of Stamford Hill thus came to be among the British Haredi communities most heavily supported by state financial assistance. In this community, Hasidic men who did not seek livelihoods based on professional training and academic studies proliferated. Their incomes were relatively lower and they were included among the households eligible for direct support by the welfare state. The large number of children in these families also contributed, since the low income per capita made them eligible for maximum benefits, low income and family size being the primary criteria used by the welfare state in defining eligibility.

The British welfare state is particularly important to the Stamford Hill community in the support provided through housing benefits. Following the Thatcher reforms that remained in effect even after the New Labour government took over, the British welfare state switched from a strategy of building public rental housing to a system of direct payment of rental costs to households (Malpass, 2000). The payment is conditioned upon income level and number of children, gender distribution among children and adolescents, and of course the permitted rental rates in each area based on market conditions (Department of Work and Pensions, November 2003). The rental assistance received by Haredi families is in the order of 80-90% of the rental costs. In the Stamford Hill area, located in Central London, rental costs are particularly high, and a Haredi family might receive a weekly state subsidy in the order of GBP 200-300. This profitable situation has enabled many of the Haredi residents of the Stamford Hill to remain geographically concentrated in inner city London.

The shifting foundations of Haredi society

Towards the end of the 1990s, the foundations that had enabled full-time Torah learning began to disintegrate. The resources of the British welfare state are

dwindling, as is the case in other countries. External support no longer assures the future of kollel scholars' families. Graver yet is the systemic shift that took place within Haredi society. The present generation of parents and in-laws is itself made up of graduates of yeshivas and kollels, and lacks the necessary capital for financing the studies of their adult children. The philanthropists of Haredi society are also unable to continue supporting the growing number of kollel scholars in London, particularly since they are being called upon to preserve the large society of learners in Israel, which is also struggling for survival. In addition, among families of learners and future learners, given the strong hold that western consumer culture has taken on Haredi society, there is growing doubt as to the willingness of the public to continue accepting material lack as a norm. Although this society appears to be hermetically closed, it also absorbs the surrounding lifestyle, particularly those elements that do not conflict with tradition and religion, but rather were intended to make life easier and even more pleasant.

In light of these changes, the Haredi community in the Stamford Hill area is grappling with the question of how to continue sustaining the societal component of full-time Torah learning.

Shifts in parental support

In the past, young learners were sustained by the support of the generation of parents that did not bear the burden of full-time Torah learning. This generation, at the encouragement of rabbinical leaders, pushed towards the yeshiva and the kollel. The establishment of a strong nucleus of Torah scholars did not produce much aftershock. The generation of parents, many of whom fared well in the economic boom of the decades following World War II, had the resources to support their children's generation.

When the time came for the grandchildren to embark on full-time kollel learning, the resources of the original generation were no longer adequate. Members of the second generation, who had not managed to enter the workforce in time, lacked the means to support their children, who were expected to engage in full-time Torah learning in accordance with the norms of Haredi society. They were able to manage with the help Jewish philanthropy and the support system of the welfare state, but this solution offered no long-term assurances.

The situation has grown worse of late, with the entrance of the fourth generation into the kollels. There is now no one within the family framework that can help. In light of the difficulties, parents – especially of girls – have begun collecting donations for a dowry, mainly to enable the parents of the bride-to-be to enable her future husband to devote himself to full-time Torah learning. These financial sources, however, are also limited.

In this new situation, the continued existence of the society of learners is no longer guaranteed by family support, and other sources of funding must be sought. Menachem Friedman (1991) has already given ample warning of this crisis situation, particularly applicable to Haredi society in Israel.

Shifts in philanthropic support

Philanthropy is an ancient institution in Jewish tradition in general, and in Haredi tradition in particular. When the yeshiva movement in Lithuania was established during the nineteenth century, it recruited Jewish philanthropy to uphold the ideal of supporting yeshiva students. Not only was the local community called upon but so were individuals who lived in distant communities. All were recruited to contribute for the sake of strengthening Torah in Israel through the Torah scholar (*talmid hakham*). In the second half of the twentieth century, affluent Jews including non-learned Jews enthusiastically joined the cause of rebuilding the destroyed world of the yeshivas. When, in the wake of the yeshiva revival, the phenomenon of the kollel also expanded, Jewish philanthropy was again called upon. Haredi society was not unique in this way. Non-Haredi philanthropists donate scholarships to Jewish and even non-Jewish university students studying for their first, second and doctoral degrees, and there is social and economic justification for doing so. Haredi philanthropists do the same through their support of yeshiva students and kollel scholars, and there is religious justification for doing so. The burden, however, is proving to be excessive. The number of learners has continued to grow, particularly in Israel, and the contributed funds are no longer able to respond to the demand due to a substantial increase in the number of beneficiaries.

Cracks have begun to appear in the support system also because the amount of resources offered is from time to time insufficient due to economic fluctuations.

Every international or national crisis affects the ability of philanthropists to set aside funds from their earnings. Fundraisers – not just in the Stamford Hill area – have been faced with this situation in recent years. Fundraising for kollels is no exception, and in recent years, kollel scholars have not been able to assume that their full scholarships will be renewed. Some are forced to get by with half-scholarships, while others have no recourse but to seek additional funding sources, for example, through gainful employment.

Changes in the attitude towards material lack

The third foundation that assisted in preserving the large number of full-time learners within Haredi society was the willingness to make do with little. This willingness was one of the ideological bases that enabled the wide participation in a lifestyle that necessitated enduring economic hardship. In Haredi communities in western cities, such as London and New York, there is a proliferation of signs that the consumerist lifestyle, so common and dominant in the surrounding Jewish and non-Jewish society, has also found its way into Haredi society, including that of the Stamford Hill area. Haredi households, particularly the younger among them, want a life of comfort, especially in terms of housing, food, clothing, and leisure-time, within the bounds of the Haredi lifestyle. There is a particular rise in the expectation of a growing number of young couples to have all their housing needs met by their parents, including furniture and appliances. Even the life-cycle celebrations of Haredi families – engagements, weddings, and circumcision ceremonies – are becoming more sophisticated and elaborate. The hosts seek to impress and please the guests, and to use the opportunity to display their economic prowess. The encroachment of consumer culture among the Haredi is also tied to the large-scale migrations to the suburbs, as has occurred in the United States, and of late, in Israel as well. The move to the suburbs brings with it not only a lower cost of housing but also an environment where consumer culture is dominant, increasing the need for higher incomes. A Hasidic young man, originally from Monsey, a distant suburb of New York City, who works as a salesman in a store in Stamford Hill, summarized the situation as follows:

In Monsey people were different than in Boro Park [Brooklyn] and Stamford Hill. There, they're interested in a comfortable life, and they have a freer lifestyle – in any case, it's different from here.

As consumerism gains a stronger foothold in Haredi society, the Haredi man who chooses to work rather than devote himself to Torah learning, and thus become a *ba'al bayit* – 'a man of means' – is also gaining prominence. When the Torah scholar rose in importance in Haredi society with the reestablishment of the yeshiva world, the importance of the earners declined. Those who chose to work and were able to maintain their status were affluent individuals who supported religious and educational institutions and charitable organizations. The *ba'al bayit* with a small business or who was a professional was pushed to the sidelines of Haredi society, and modestly contributed his portion to reviving the destroyed world of Torah. In recent years, however, the *ba'al bayit* has regained his status since his contribution helps compensate for the lack in public support.

Beyond the functional explanation regarding the role of the Haredi *ba'al bayit* in dealing with the present crisis, norms are also changing. Many young Haredi men busy themselves between listening to a rabbinical *shi'ur* (lecture) in the *beit midrash* and learning Torah with a partner (*havruta*) with talk about their plans to quickly amass a large amount of capital that will instantaneously extricate them from financial distress, evidencing their desire to be employed. They aspire to a good material life and to a social standing in their communities, and hope to achieve this through financial ability rather than through intensive and ongoing Torah learning. These financial resources, they know, will come to them through working and not from continued learning at the kollel.

This variety of changes in the patterns of consumerism is what is prompting Haredi men to reevaluate the balance between the norm of full-time Torah learning and the norm that requires one to earn a living. This latter norm, however, no longer calls for merely fulfilling the basic needs of existence, but also encompasses new needs relating to fine housing and furnishings, not to mention the expenses of outfitting a well-groomed wife. I also noticed this phenomenon in my research in the New York City area (Gonen, 2001). In Hasidic Stamford Hill, while modesty and making do with little are still part of the rhetoric and

external behavior, in effect, and particularly within the home, the list of products and services in demand continues to grow, and cannot be accommodated by the meager scholarships and stipends awarded to kollel scholars.

Changes in the British welfare state

Until presently, Haredi society in Britain did not have to contend with drastic reforms in the British state welfare system. A large portion of Haredi households in the Stamford Hill area continues to receive economic assistance from the welfare state through child benefits, generous housing benefits, income support, working tax credit, and assistance for certain population groups: the disabled, the widowed, and the elderly. Child and housing benefits are the two most important programs for the Haredi population of Stamford Hill.

In a survey conducted in 2001 among the Haredi population of the Stamford Hill area, it was found that 62% of households receive child benefits (Holman and Holman, 2002:59). In the remaining households, there were no children or the children had already grown up. The rate of households that receive housing benefits was approximately 70%. The rate of income support recipients was 18%. These rates are for Haredi households of all age groups in the Stamford Hill area. But it can be assumed that such rates are higher among households of the young generation, in many of which the father is enrolled in a kollel. It is not surprising that in my conversations, interviewees described Britain as a “country of charity” (*medinat hesed* in Hebrew). Interviewees with whom I discussed government rental assistance and the rate of Haredi recipients stated decisively: “after the wedding, everybody gets them,” referring to the young families they knew. Some pointed out the vast amount of information that has accumulated in Haredi society regarding ways in which to apply to the various welfare institutions. Agudas Israel, one of the major political-social organizations of the Haredi society in Britain and elsewhere, has established a special advisory office for applicants for welfare assistance.

Recently, the realization is sinking in that the “country of charity” will not endure forever. State welfare systems have begun to take a toll on the economies of Western nations. The prevailing winds, which are reflected in practical policy changes, call for a reduction in the extent of support provided to the

eligible. Steps have been taken to encourage the unemployed to enter the workforce, and to reduce the extent of financial support for those who do not work. Professional training programs have been proposed in order to increase wage-earning capability. In Britain, where housing benefits have soared, there is an effort to transfer increasing numbers of households from public rental housing to home ownership. As part of this effort, there is an attempt to identify and reduce fraud. In certain government circles and elsewhere, some are calling for a reduction in this support due to the heavy price it exacts. For example, on August 1, 2001, *The Guardian* reported that:

Ministers want to scrap this system by forcing all tenants of working age to pay something towards the cost of their rent, as in most other European countries. This plan is designed to reduce state dependency and encourage tenants to shop around for cheaper housing.

The dimensions of the population in the heart of many British cities that is dependent on housing subsidies are tremendous. Any reduction in the level of this benefit is likely to cause social and political aftershocks in Britain. Gradual structural changes, should they occur, will force the Haredi population in the Stamford Hill area to restructure its economic life entirely.

The present focus on the future of the British welfare state arouses fear among the Haredi community, although its support has not yet been reduced in any significant way. The Haredi community is heavily dependent on the resources of the welfare state, in contrast to the popular belief in Israel that “only here does the state attend to the needs of the Haredi population, while abroad they work because they cannot fall back on state support.” However, this is not the case. Kollel scholars from Israel, who, because of marriage have come to live in London, have quickly learned to appreciate the generosity of the British welfare state, even in comparison to Israel, where the Haredi population has political clout and where the state pays stipends directly to the kollels for full-time students. While there are no Torah learning scholarships in Britain, just as the state does not support Haredi schools that do not adhere to national curriculum standards, there is a generous housing allowance, child support allowance, and even an unemployment allowance, in a manner that enables a minimal existence and gives young married men the freedom to learn Torah full-time. Any change

in this arrangement of state payments has the potential of upsetting the delicate balance in which some families of young kollel scholars are poised.

Rise in cost of living

The Haredi population in the Stamford Hill area faces not only a relative reduction in sources of support – that is, income – but also considerable expenses. The high cost of living in Britain and particularly in London is familiar to any visitor required to pay for services, especially in the area of housing. Even within Haredi society, there are structural and social factors that contribute to an increase in living expenses. Among these are the high cost of Haredi education (not covered by the state), the many expenses incurred in the Haredi lifestyle, and mainly the consumption of kosher food, the frequent long-distance travel in order to participate in family events, expenses for sons who learn in distant yeshivas, and expenses for a respectable dowry for daughters, even if the prospective son-in-law does not plan to be a full-time kollel scholar.

Rise in housing expenses in the heart of the metropolis

Recent years have witnessed increasing hardship among the Haredi population in Stamford Hill also due to the geographic location. This population lives in Inner London, where living costs are high relative to the suburbs. Families are large and require relatively spacious accommodations. In contrast to other cultural groups living in the same part of London, the Haredi, for the most part, do not apply for the large reservoir of public rental housing administered by the local municipality. This is because the allotment mechanism for public housing does not enable free choice and operates only according to availability of vacant housing units, denying them the option of choosing public housing within the Haredi population cluster in North Hackney. They have also avoided entering public housing due to harassment against minority groups by English majority groups (Commission for Racial Equality, 1987; Harrison and Davis, 2001: 141). In addition, low-level bureaucrats in the housing administration tend to allot apartments in lower-quality housing facilities to these minority groups (Hender-

son and Karn, 1984). Consequently, members of the Haredi population, particularly the young households, rent in the private sector proportionally much more than other minority groups. Since demand is concentrated in an area inhabited by the Haredi population, they pay higher rental costs than in other areas.

Adding to the hardship of Haredi households in the Stamford Hill area is the fact that surrounding areas have of late been in high demand among the middle class, indicating its growing preference to live in Inner London, even in old buildings (Butler, 1997). Recent decades have therefore seen skyrocketing housing prices in Stamford Hill, making the economic burden of housing in the area too much to bear, particularly for those with limited incomes. The generous mechanism of housing benefits, which enables the Haredi population to continue living as a concentrated community in the heart of the metropolis, is no longer sufficient to withstand the continuous rise in rental costs. Once again the question arises as to whether the Haredi community in the Stamford Hill area, with its scant resources, can sustain itself in the navel of the city, and at the same time continue to sustain a large society of learners.

This question was asked in the past when a Haredi group tried to establish a new community in Shenley, a distant suburb of northern London near the city of St. Albans. This was perhaps an attempt to emulate the move to the suburbs of Haredi groups in Israel and in the New York area in order to more easily cope with the living expenses and to establish their own geographical Haredi population center. At the time, during the beginning of the 1980s, psychiatric hospitals, including one such hospital in Shenley, were being closed and converted into residential buildings at a very convenient purchase price. Some members of the Haredi population also tried to take advantage of the opportunity in Shenley, but the attempt failed. Interviewees who were involved in or knowledgeable about the matter disagreed as to the circumstances. Some explained it as opposition on the part of suburban residents, including Jews, to the infiltration of 'other' Jews into their residential turf. Some related the failure to upheavals in the market and in government policy. Some also believed that there was no demand for the move among the Haredi residents of the Stamford Hill area:

There were very few people who were willing to go to Shenley [a small town in Hertfordshire]. That was the problem. The people in Stamford Hill have everything:

a selection of synagogues, schools and stores. They have friends and family here. Maybe there will come a time when it will be harder here, and then the situation will change.

At the beginning of 2005, there was a renewed interest in the establishment of a neighborhood in the distant suburbs of London, this time in the city of Milton Keynes. The British government initiated the construction of many housing units in the southwestern part of the state in order to increase supply and to prevent a sharp rise in the cost of housing in metropolitan London. Various organizations and individuals in Haredi society began assessing the possibility of establishing an apartment building with several thousand units for the Haredi population. At the time this paper was written, this undertaking was still in its fledgling stage, but the very initiative indicates that some activists in Haredi society support the idea of breaking out of the Stamford Hill area in order to make it easier for young people and their parents to acquire housing at a reasonable price.

At the same time, it should be emphasized that the local leadership – rabbis and institutional directors – continue to strongly support maintaining the Stamford Hill area community. And they have their reasons. The area has become Haredi turf, in which the continued existence of Haredi society, including its institutions, can be assured through internal social controls that are made possible under conditions of a geographically concentrated population. Migration to new areas might threaten the continuity of the community and its present institutions. The Agudas Israel Housing Association has been working in the Stamford Hill area for a number of years to increase the public housing supply for the Haredi, and this, as stated, is because the many existing public housing facilities within the Hackney municipal bounds are entirely unwelcoming to Haredi residents. This trend is also an attempt to take advantage of a public housing program offering significant government support for ethnically based housing associations (Jacob, 1999: 132; Malpass, 2000: 183).

Despite efforts to retain a hold on the Stamford Hill area, there are still some individuals who respond to the high housing costs in the area by venturing out into new areas with their families. Some choose the nearby suburbs in northwestern London – Golders Green and its neighborhoods – and establish new

Haredi population nuclei. And yet this provides only partial relief. Those who venture farther into the Haredi enclave in Broughton Park in the Manchester suburbs find an abundance of inexpensive housing.

The phenomenon of individual out-migrations to other residential areas as a result of private initiative rather than at the behest of rabbis or other leaders has bearing on the question of how the normative balance between Torah learning and income earning is determined. It testifies that the Haredi individual is an independent decision-maker as far as the essential questions in his life are concerned, one of which is earning a livelihood. If one has the ability to decide to leave his place of residence and his community, he apparently has the ability to determine the question of the timing of his professional career. I emphasize the matter of timing since, in my opinion, it is the major, current question in the Haredi community of Stamford Hill: how long should one continue learning in the kollel? For one year, for two, three, four years or more?

Increase in the cost of Haredi education

Added to the exorbitant cost of housing is the high expense of educating one's children. Due to the demand for a unique Haredi education, free of influences from the public education system, Haredi households assume heavy expenses in order to maintain their educational institutions. The cost of these institutions in the Stamford Hill area is particularly high due to the multiple divisions between Haredi groups each of which wants to run its own educational institutions. There are at least fourteen *talmud torah* schools in the area, which constitute the basis for elementary school education for boys in the spirit of Haredi culture. Most of the *talmud torah* schools are Hasidic, due to the present make-up of the local population: Bubov, Belz, Vizhnitz, Satmar, Lubavitch and Skvera (North London Shomer Shabbos Telephone and Business Directory, 2003). But there are some additional such Haredi schools in the Stamford Hill area not related to any specific Hasidic group, the most prominent of which is the Yesodey Hatora Talmud Torah, that caters to a wide spectrum of Haredi groups. Due to their refusal to adhere to the National Curriculum stipulated by the British Ministry of Education, these educational institutions are not eligible for state support (Valins et al., 2001). As a result, the two layers of yeshivas beyond the age of

Talmud Torah, the ‘small’ and ‘big’ layers, are run by some of the local Haredi groups in the Stamford Hill area, and all contribute to the increased financial burden on Haredi households. Added to these is the separate track of girls’ schools, also funded by parents. Only of late has there been some relief, following the State’s recognition of one of the girls’ schools operating in the area for several decades (Yesodey Hatorah School for Girls) The situation in the north-western Jewish suburbs of Golders Green and vicinity is different since many of the Haredi Jewish schools there employ a mixed secular and religious curriculum that fulfills the requirements of the British National Curriculum. These schools, defined as ‘voluntary aided,’ are therefore eligible for government assistance.

The practice of sending young men to distant yeshivas in Britain, Israel and the United States is also a considerable expense to the Haredi family. Israel is the preferred destination for those who seek to give their children the best quality yeshiva education and the most suitable to their affiliation. “It’s the Holy Land,” said one father, who pays dearly so that his sons can learn in Israel, adding, “it’s important for me that my children learn Torah in Israel. The Torah learning there has an entirely different flavor.” I found that this phenomenon is extremely common among the Belz Hasidic group: many of its young men attend the large Belz yeshiva in Jerusalem at age 16, as well as Belz yeshivas in other cities in Israel, including Bene Braq and Haifa. Most interviewees related that as young men they spent several years in an Israeli yeshiva.

The current practice of learning in an overseas yeshiva exceeds the means of many a father who is still learning full-time in a kollel and who was not born into a wealthy family, unless he decides to begin working and saving for the day when his sons will begin traversing the globe to the longed-for yeshivas. The desire to provide for the education of one’s children can thus constitute an important factor in deciding to leave kollel earlier than expected and enter the world of work.

Increased expenses for travel

Like many of their counterparts around the world, Haredi residents of the Stamford Hill area often travel great distances to participate in a joyous occasion or

following a death in the family. This practice requires traveling, often over very long distances, due to the global dispersion of extended families and the large number of in-laws. In addition, as is accepted practice in Haredi communities, Haredi residents of the Stamford Hill area often perform the mitzvah of visiting Israel, whether to visit a great rabbi or relatives. This phenomenon makes Haredi society a very global one, if not one of the most global societies in the world. Many Stamford Hill Haredi families have direct relatives in distant locations around the world.

The very global nature of this traditional society poised on the fringes of modernity rests on three main factors. A one-time factor was the wide dispersion of Holocaust survivors from Eastern and Central Europe to various cities around the world, mainly in Israel, North America and northwestern Europe, but also in South America and Australia. At that same time, the present global geographic infrastructure of the Haredi population took shape. Large Haredi communities can be found in the major cities of the Eastern United States, Toronto, Montreal, Buenos Aires, Antwerp and London.

Matchmaking, usually among acquaintances or within a particular Hasidic group, factors into this global geographic infrastructure. In order to enable in-group marriage, a small community must expand its geographical boundaries in the search for appropriate candidates. When the daughter of Haredi parents is ready for marriage, a call is sounded across the oceans, and the process is set in motion to make a match between a woman living in London or Antwerp with a young man in Sydney or Buenos Aires, and between a woman in New York with a man in Jerusalem or Bene Braq. Such a match turns every family occasion into a global event manifested in back-and-forth travel with the entire family in tow.

Among Hasidic men, the trip to their group's *rebbe* is also important. This has been an accepted phenomenon in earlier periods in Eastern Europe, but in those days the trip was made in a horse and carriage across the forest or the river. Today, one flies distances of thousands of kilometers to visit the esteemed *rebbe*. On such a trip, the journey is not necessarily made with the family, but if the *rebbe* lives in a distant location where there are close relatives, this is considered a good reason for family members to come along.

Israel as a focus of the Haredi global society

The State of Israel is a pilgrimage site for the Haredi population from around the world. While a large percentage of the worldwide Haredi population lives in Israel and therefore almost every family probably has relatives in Israel, as the Holy Land it has a special status and respect to it must be shown by occasional family visits more often than to other countries. The 'global shtetel' of the Hasidic Belz group holds an annual fair in Jerusalem, and the hotels that market to this group are full. A Belz Hasid told me that he goes to the *rebbe* in Jerusalem every year on the Jewish New Year and that some Belz Hasidic men even go twice a year. Others find it sufficient to visit once every two years – each according to his economic ability.

However, it is not only to see the *rebbe* that one visits Israel. Israel also has the largest concentration of yeshivas and kollels, and family members come from abroad to visit their children learning Torah in Israel. In recent years, many Haredi families have come to make their home in Israel to fulfill both the mitzvah and the dream. They also thus become a factor for inducing their parents and other family members to travel.

Israel also plays a special role in the area of matchmaking. Those who studied together in the same yeshiva in Israel during a formative period in their lives develop close friendships, and usually about twenty years later, set out in search of a partner for their children among their friends in the Haredi global shtetl.

The fabric of the global network testifies to close internal connections characteristic of a traditional society comprising semi-rural or villages with a small-town feel, physically located near one another. Haredi society does not let go of these connections even when spread out across many countries around the world. Through air transport and electronic communications, it has established for itself a global shtetl. But to maintain this shtetl, one must pay, returning us to the question of growing expenses. When a kollel scholar who does not make a living is unable to allow himself such expenses, he begins thinking about how to cross over to the ranks of those who have entered the working world (*ba'alei batim*) without committing the transgression of wasting time at the expense of Torah learning (*bitul torah*).

Shifts in the balance between obligations

Indeed, the fissures that have begun to appear recently in the welfare state have highlighted for the Haredi community of Stamford Hill the pressing question of the number of years young men will be able to devote themselves to full-time Torah learning when support is being reduced from every direction. This question is coming to the fore concurrently in other Haredi communities, both in Israel and in other countries.

The Haredi population of London is beginning to fear the scenario that appears from time to time in the media, and through word of mouth, that the days of comfort are over, and that alternative sources of support must be developed. Haredi leadership does not discuss this issue publicly. In its rhetoric, it remains devoted to the life of 'Torah is his vocation' and does not openly urge the Haredi public towards courses that in the future will reduce the hardship threatening this society.

Haredi society in Stamford Hill is therefore fast approaching a point where young men take on individual decisions in which they calculate their needs and estimate the possibilities and the risks. Many Haredi men in the Stamford Hill area have realized that if they continue to receive economic support without working, they will be sentenced to a life of hardship. Each of them, in his own manner and timing, decides when and how to embark on a course of earning. Quietly and inconspicuously, and not always with the blessings of rabbis but with their tacit agreement, many are entering the labor force.

The reality of an increasing cost-of-living on the one hand, and the continued encroachment of consumer culture on the other, and in addition, the lack of desire to devote all of one's time to Torah learning, has encouraged young Haredi men to find for themselves new balances between learning and earning. As a result, the number for whom the adage 'Torah is his vocation' applies completely, is decreasing. Most young men settle for just a few years of full-time Torah learning after getting married, and afterwards, head out for work.

3 A Typology of Learners and Earners

The main thrust of this study is the probing of the range of solutions adopted by Haredi men as they negotiate possible options for a relationship between Torah learning and earning a livelihood. Out of this probing, mainly through a series of interviews with Haredi men in the Stamford Hill area as well as in neighboring Golders Green and on the basis of data provided in surveys conducted in the Stamford Hill area and in the Haredi cluster of Broughton Park in Greater Manchester, I have identified five functional types of young Haredi men: ‘the full-time learner’; ‘the occasionally-earning learner’; ‘the occasionally-learning earner’; ‘the regularly-learning earner’; and ‘occasionally-learning earner’. The typology is based on increasing involvement in earning activity followed by a reduction of time dedicated to Torah learning. Following is a short description of each type. In the following chapters each of these types is discussed in detail.

The **full-time learner** devotes all of his time to Torah learning. As a teenager he was a yeshiva student, and when he married, he embarked on a search for the appropriate kollel where he could both pursue his spiritual quest as well as receive financial support; during this time he also relied for sustenance on his parents and in-laws and on the welfare state. Within this type, everything operates according to the ideal of the Haredi ‘society of learners’.

The **occasionally-earning learner** continues to be an active member of a kollel, but at the same time attempts to make a partial living. While enrolled in the kollel, this type of scholar finds various opportunities to help his parents, in-laws and friends in some way with the task of supporting the family. He seeks out employment opportunities that fit in with his Torah learning schedule: the

breaks between lessons during the day (*bein hasdarim*), and the longer vacations during the year (*bein hazmanim*).

The **part-time learner** takes a significant first step into the role of a wage earner. He defines his partial obligations to the kollel in advance, leaving for himself the option of committing himself to Torah learning only for part of the day. In the time remaining he works as a teacher or in a trade or service job.

The **regularly-learning earner** has left the kollel and found his way into the working world while maintaining a regular regimen of Torah learning based on the practice of *kove'a itim latorah* (setting fixed times for Torah learning). There are various types of arrangements for learning Torah between work obligations. Some learn with a *havruta* (a learning partner or group) in the *beit midrash* (house of learning, usually part of the synagogue), before or after prayer times in the morning or evening. Some find time to learn for an hour or more during the day at a location near their workplace. Some learn with a *havruta* in the evening, in a home setting. The connection with Torah learning is fastidiously maintained, and some make it a point to learn Torah several times a day, at every opportunity.

The **occasionally-learning earner** does not appoint times for learning Torah on a daily basis, but rather learns on occasions related to the Sabbath and holidays, or family events. This type was common in the older generation that emerged from the Holocaust and did not have the opportunity to enroll in a yeshiva or kollel. In the generations that followed, the number of “regularly-learning earners” grew, as increasing numbers of young men spent many years in full-time Torah learning in the yeshiva, continuing in the kollel after marrying. Later they were properly outfitted for independent Torah learning while earning a living.

For the reader’s convenience, Table 1 presents, concisely, the functional types found in the Haredi community of Stamford Hill, including a number of their characteristics. It should be emphasized that the Litvishe and German Haredi men remain enrolled in the kollel longer than customary among Hasidic men. They enter work two to three years later than Hasidic men. In addition, the transition from Torah learning to wage earning tends to be sharp among the

Litvishe Haredi men. They do not need a gradual transition. The Litvishe and German Haredi men, however, are not content with taking up work as unskilled laborers such as drivers or store salesmen. They tend to get married a bit later in life, and spend more years than Hasidic men as full-time kollel scholars. I will expand on the differences between these two cultural groups –Hasidic versus the Litvishe and the German Haredi men, in what follows.

Table 1

**Types of Haredi men by patterns of Torah learning and earning
Stamford Hill, London**

Type of Haredi men	Age	Years in kollel	Activity			
			Torah Learning		Earning	
			Time of learning	Place of learning	Time of earning	Extent of earning
Full-time learner	20-24	1-4	All day	Mainly in the kollel	None	None
Occasionally-earning learner	21-25	1-4	All day	Mainly in the kollel	During kollel breaks	Odd jobs
Part-time learner	23-27	1-4	Half-day	Mainly in the kollel sometimes at home	Part of the day	Mainly half-time
Regularly-learning earner	23+	35+	daily fixed times	At the beit midrash and at home	During work hours	Full time
Occasionally-learning earner	22+	35+	Sabbath and holidays	Only in the beit midrash	During work hours	Full time

The five types characterize not only different types of persons, but also various stages in the lifecycle. A young Haredi man begins his path as a 'full-time learner.' After a year or less he becomes an 'occasionally-earning learner.' If he is from a disadvantaged family he is likely to begin looking for odd jobs a short time after he begins his Torah learning in a kollel. Within a year or a bit more, he reaches the decision to take a significant step in the realm of employment, thus becoming a part-time kollel scholar for a few years. He does not want to entirely disengage from the protective framework of the kollel, and perhaps does not have a full-time position that enables him to forgo the 'half-kollel' stipend, vital to his household budget. Some remain in this stage for two to three years, and some longer, making do with the situation for a long period, since it enables them to simultaneously exist in two worlds, the world of employment and world of Torah, and particularly to hold on to the desired and prestigious status associated with devoted Torah learning.

From here, the way is paved for the decision to continue along the path leading towards fuller entry into the work cycle, and to relinquish the status of kollel scholar and become a full-time earner. Some choose to be 'regularly-learning earners,' setting fixed times for Torah learning, and some settle for the 'occasionally-learning earner,' confining their Torah learning to festive occasions in order to fulfill in a minute way the obligation to the cultural ethos of Haredi society.

There is also the young man who begins as a 'full-time learner' but whose family situation precludes continued full-time Torah learning, and who joins the ranks of the wage earners after a year or less. Some begin at the outset as the 'occasionally-earning learner,' because they do not have the privilege of pursuing 'full-time learner' status. In contrast to these two types, there are those who do not need to take on a half-time teaching position and certainly not a few hours of occasional work in business or as a driver, since economic resources are available to adequately support them for many years. Such a kollel scholar is usually the son or son-in-law of a wealthy person, or born into a rabbinic family and assured the generous support of the kollel. There are also those who remain in the kollel as 'part-time learners' longer than is the accepted practice.

The ways in which these men enter the world of work can be divided into two categories. Many of the Hasidic men take this step with little or no prior preparation, while others prepare themselves through formal or informal vocational training, while maintaining their Torah student status. The Litvishe Haredi men, on the other hand, enter work after having prepared themselves through professional and academic training, as was also found in the study in the New York City area (Gonen, 2001). Litvishe Haredi men, however, remain longer in the yeshiva while Hasidic Haredi men progress more quickly towards full-time earning. From this point of view, which is of great interest to policy makers in Israel, Hasidic Haredi men have a greater numerical potential to participate in the work force than do the Litvishe. The advantage of the Litvishe Haredi men, however, is that they bring to the market the potential for quality hidden within their culture of intensive Torah learning.

Once the Haredi man has left the kollel framework and has entered the work sphere he has the option of choosing between regular or occasional Torah learning alongside earning a living. In this matter as well, Hasidic men in London are distinguished from the Litvishe and German Haredi men. Among Hasidic men there are many who learn Torah on a much more occasional basis relative to the Litvishe Haredi men. The Hasidic groups instituted full-time Torah learning for their sons only in recent generations, following the collective effort in Haredi society to revive the world of Torah destroyed in the Holocaust and the reascendance of the *talmid hakham*, whose 'Torah is his vocation.' However, this sector of the Haredi population is characterized by a relatively large proportion of 'occasionally-learning earners.' Table 2 sketches in a general way some of the accepted paths among Haredi men in London, both for Hasidic and for Litvishe and German Haredi men.

Table 2

Age tracks to the workplace
By tradition and type of learner
And by marriage and work entry age

TYPE OF LEARNER	TRADITION				
	Hasidic			Litvishe and German	
	Rapid	Slow	Klei Kodesh*	Ordinary	Klei Kodesh*
Full-time	Up to 1 year	Up to 3 years	Up to 7 years	4-5 years	6-10 years
Occasionally-earning	Up to 1 year	Up to 1 year	1-2 years	1-2 years	1-3 years
Part-time	1-2 years	Up to 4 years	1-2 years		1-2 years
MARRIAGE AGE	19-21	19-21	19-21	21-23	21-23
WORK ENTRY AGE	21-24	23-27	26-30	26-29	28-32

* A term referring to the religious occupations, that is, those employed in work directly related to upholding religious precepts: rabbis, teachers in religious institutions, kashrut inspectors, ritual slaughterers, *mohels* (circumcisers) and the like.

Among Hasidic men there are three tracks – fast, slow and that of *klei kodesh* (religious functionaries). Those on the fast track find their way into the labor market shortly after marriage. They quickly reach the status of ‘earners,’ skipping over the previous stages that enable a more gradual transition. In contrast, there are those who drag out the process and remain longer in the status of ‘learners’, whether full-time or partial. However, on the whole, the transition to earning among Hasidic men is usually faster than among the Litvishe and German Haredi men, who place a greater emphasis on the duration of Torah learning, and are in no hurry to seize any potential earning opportunity. The latter invest more in vocational training or academic studies in preparation for becoming providers, and this factor also affects the period of transition until the shift from the status of ‘full-time learner’ to that of ‘learning earner’ is made.

Quotas of full-time Torah learning

It appears that the main medium through which the Haredi population in London finds the dynamic balance between full-time Torah learning and wage earning is individual determination of the number of years for full-time Torah learning in the kollel. Married Haredi men determine their personal quota in years of full-time Torah learning in the kollel, over and beyond their bachelor years of Torah learning in the yeshiva. After arriving at the decision that their quota has been filled, they venture into the workforce in a variety of ways. The quota is not determined uniformly. No formal rules exist concerning this quota and rabbis do not express their consent to such a practice except through silence, which has been a common way in recent years of avoiding confrontation with the changing times. It seems that young Haredi men have the freedom of choice to determine the size of their own quota of years of Torah learning, despite outside pressures and social customs. Most often, the quota is not determined in advance, and one embarks on a course of full-time Torah learning on the assumption that he will continue as long as it is possible, “as long as it continues to be possible to do that, as long as it is affordable” as one full-time kollel scholar explained to me. The decision to terminate full-time Torah learning is based on the conditions prevailing at the time, both in terms of the willingness and the ability of the learner to continue, and in terms of the family’s economic situation.

It seems that, in general, most young Haredi men who can afford to learn Torah full-time in the kollel, continue to do so for many years. Those who have difficulties or who are unable to continue for financial reasons, set out to look for work. The ability to persist in Torah learning is not to be taken for granted, and in my discussions the difficulty in persisting even when the economic situation permits arises from time to time. One Hasid who worked in a vegetable store testified:

I am not among those who are thrilled to sit and learn Torah. Even if I had money I don’t think that I would continue learning Torah for long, maybe just for a bit longer.

He therefore had two reasons to begin working early – his lack of enthusiasm towards Torah learning and his inability to sustain a family without financial backing from his parents.

The economic ability to continue Torah learning in a kollel depends first and foremost on the level of family resources and institutional support, both from within Haredi society and from the welfare state. Therefore the quota of full-time Torah learning varies between different income groups. A young Haredi man whose parents and in-laws can support him and his family can set aside more years of full-time Torah learning relative to a man with limited family support. There is a correlation, then, between economic means and full-time Torah learning

An important component of the economic support for full-time Torah learning lies in the systems of the welfare state. In the past, British Haredi men could afford to prolong their full-time Torah learning in the kollel based on this support, which sustained their families at a reasonable minimal level. However, in recent years, fissures are appearing in the welfare state system, reflected in the ability of kollel scholars to prolong their Torah learning.

At the same time, it appears that despite the dwindling sources of support, many Haredi men continue the practice of Torah learning in a kollel immediately after getting married, albeit for a short time. The norm of men learning Torah full-time for some years after marriage is deeply rooted in Haredi society. The matter at hand is not whether this norm will continue at all but rather what new unspoken quotas are being set. It seems that this number or quota, though it is individually determined based on individual circumstances, will nevertheless undergo some measure of normative institutionalization. Nevertheless, overall there seems to be a degree of flexibility in the shift toward reduced quotas of full-time Torah learning for young married men.

In Israel, however, due to the special conditions that shape the lifestyle of Haredi men, this flexibility must still stand the test of reality. It appears that on the margins of Haredi society in Israel, flexibility does exist to some extent and a new balance is indeed being established between Torah learning and wage earning for an increasing, though still small, number of young men. It is yet to

be determined whether such a dynamic process will take place in the main core of this society or whether the walls of the kollel will remain fortified, even if the threat of military service is removed.

Different quotas of full-time Torah learning

There are cultural differences within Haredi society with regards to the customary number of years of Torah learning in a kollel that Haredi men in London and elsewhere in Britain take upon themselves as quotas. Among Hasidic men, the duration of full-time Torah learning in a kollel is usually shorter than among the Litvishe and German Haredi men. Hasidim find one to three years of Torah learning in a kollel sufficient. In contrast, the Litvishe and German Haredi men take upon themselves a quota of three to five years and even more. This gap originates in the difference between these two Haredi groups in terms of the religious and social importance attributed to full-time Torah learning. As a result, Hasidic men enter the working world earlier. This fact impacts on the high level of involvement in the labor force observed among Hasidic groups. In Israel, the desire to avoid military service prolongs full-time Torah learning beyond the standard known in Hasidic society abroad. However, it can be anticipated that if changes were to be introduced in the rules governing military conscription in Israel, Hasidic men would quickly leave the status of kollel scholar to become earners at a higher rate than the Litvishe men.

The studies I conducted both in the New York City area and in the Stamford Hill area produced evidence of differences within the Hasidic community regarding the quota of years of Torah learning in a kollel. For example, it was asserted that men of the Satmar Hasidic sect shorten their period of Torah learning after getting married to one to two years, while others shorten it even more. There are also differences among members of the same Hasidic group in the United States or in Britain. An explanation for these differences was provided by one of the interviewees, a Satmar Hasid who came to New York to marry a London resident (returning us to the relationship between the welfare state and the dimensions of the ‘society of learners’)

In America the Satmars are turning to work much more quickly than here. Here there is much less pressure to go out to work after marriage. There is more support here from the government: They help with the rent and give income support. The help of the government makes it possible to stay more years learning Torah.

One young man, who took up work as a clerk in a kitchen cabinet manufacturing company after learning Torah in a kollel for the year following his wedding, suggested an explanation that originates in his Hasidic group:

The Satmar rebbe said to the young people: Get married, stay a year in kollel and go out and find work if you are not sure you will become a *gadol batorah* ('Great in Torah'). I am not so great in Torah learning. Maybe I would have wanted to be a *talmid hakham*, but I have too much [of] *yetzer hara* (evil spirit) and the rebbe said that only the one who is one hundred percent sure that he wants and is able to be a *talmid hakham* should do it.

Members of the Sephardic Haredi population are enigmatic in this sense. On one hand, Oriental Judaism has a tradition of combining work and Torah learning, including combining Torah learning with secular learning. On the other hand, however, they have been significantly influenced in recent decades by the tradition of the Litvishe yeshivas (Lupu, 2004b).

To conclude, it should be emphasized that there are exceptions to the ideal of full-time Torah learning. Some cut it to a minimum of six months simply to symbolically uphold the tradition. Others extend it over many years.

4 Full-Time Learners

The full-time learner, the Torah scholar (*talmid hakham*), for whom ‘Torah is his vocation,’ is the type that forms the basis of the ‘society of learners,’ first defined in the academic literature by Friedman (1991). It refers to the man who devotes all of his time to Torah learning while others – his wife, parents, in-laws, ordinary supporters and philanthropists, as well as the British welfare state – labor to support this activity, whether willingly or due to the circumstances.

Ascendance of the *talmid hakham* as an ideal

In recent decades, the ideal of the *talmid hakham* (scholar) has grown stronger among the Haredi population around the world. Among Haredi residents of the Stamford Hill area, this trend was led by the Litvishe and German Haredi men. Older residents of the area, who had lived there during World War II and in the two decades that followed, and were interviewed during the field work for this research, testified that the lifestyle in Stamford Hill in earlier decades was to seek employment after completing the yeshiva, and that very few remained for a long time in the kollels.

Until the 1970s, prior to the turnabout, the phenomenon of full-time learning in the kollel was not at all common in Britain. Many took up vocational or academic studies that would prepare them for joining the workforce, or entered the workforce immediately upon conclusion of their yeshiva learning without continuing in a kollel. After getting married, young men who were enrolled in

yeshivas in Gateshead, Manchester or even London would return to the Stamford Hill area to embark upon a working career. At the time there was only one kollel in Britain, located in Gateshead, also the location of the largest yeshiva in the country. Only those planning to become rabbis would pursue more advanced studies in this kollel. However, since the 1970s, this trend changed as the number of Haredi men entering the kollel for further full-time Torah learning grew appreciably. The following paragraphs offer a number of explanations, drawn from academic literature, regarding this recent trend.

The ‘move to the right’

One of the explanations relates to the general phenomenon of the ‘move to the right,’ as it is called in North America (Heilman and Cohen, 1989). Among Orthodox and Haredi communities in various countries, the desire to maintain a strictly religious lifestyle has grown, and one of its main manifestations has been the increasing proportion of young men taking up full-time Torah learning. Although this practice has its early roots in the Talmudic period in Babylon, historically full-time Torah learning has occupied only a very limited proportion of individuals, and was usually reserved for the prodigies and exceedingly devoted. In the modern era, even this small number of chosen few was forced to deal with the temptation of being swept into modernity that lured so many yeshiva students and kollel scholars towards general secular studies and work. Following the Holocaust, there were those who predicted an end to the phenomenon of yeshivas since the old Haredi society was almost utterly destroyed. But the lure of this temptation was resisted by the determined perseverance of Haredi rabbis and community activists, who succeeded in reviving Haredi society. An astounding revival of the yeshiva world took place, and more so, the kollel phenomena reached unprecedented dimensions. Rabbis who arrived from Eastern Europe to London settled in the city and did much to strengthen full-time Torah learning among their flocks. They did so with much success, to the point where it is said that there are more men learning in yeshivas and kollels today than in the celebrated days of Haredi Jewry in Eastern Europe prior to the Holocaust.

Influence of the Israeli example

Another explanation for the gain in status of the *talmid hakham* was proposed by other Haredi kollel members whom I interviewed. They spoke of the influence of the Israeli example. Young yeshiva boys set out in increasing numbers for the Israeli yeshivas, which have in recent decades become a preferred setting for their Torah learning. However, when Litvishe yeshiva students from abroad began learning Torah in Israeli yeshivas, “they discovered that friends who were their peers in Israel don’t leave the yeshiva for work at the end of their full-time Torah learning years, but rather continue learning in a kollel,” as one interviewee, a former leader of the Haredi community in Stamford Hill, stated. While studying in Israel, these young yeshiva students discovered that many Haredi men there remain in the kollel for a substantial part of their lives, among other reasons, to continue deferring the draft. While the rationalization of deferred military service did not apply to non-Israeli yeshiva students, they still preferred to adopt the option of full-time Torah learning for a protracted period. This path became increasingly favored due to the growing aura associated with anyone who applies himself to his Torah learning at the expense of all other activity, even sacrificing his economic well-being in order to elevate Torah among the Jews.

Moreover, when overseas yeshiva students were about to complete their Torah learning in Israel and return to their countries of origin where they would continue according to the accepted life path – i.e. completion of Torah learning in a yeshiva followed by entering the working world – the rabbis of the Israeli yeshivas and their colleagues would pressure them to immigrate and adopt the lifestyle of indefinite Torah learning in the kollel, as is accepted in Israel. The Israeli rabbis have presented the path of the *talmid hakham* as superior to that of the *ba'al bayit*. And indeed, many were convinced and chose this way, until, over time, it became the prevailing norm in Haredi society. Consequently, some went on to enroll for continuing Torah learning in a kollel in Israel immediately after getting married, and some returned to their native countries and searched there for a suitable kollel. Very quickly, learning Torah in the kollel became a widespread fashion. The more affluent Hasidic men also began sending their children to learn Torah in a yeshiva in Israel, followed by a few of years in the kollel once they were married.

According to another category of interviewees in London and in the New York City area, although the experience in Israel presented Haredi youth from abroad with a preferred model of Haredi life, they did not adopt it entirely. Unlike their Israeli colleagues, after a short period they make themselves available for work. These men could be described as those who devoted a few years to Torah learning, usually two to five years, after which they join the workforce.

Parents and young women in search of a *talmid hakham*

A third explanation relates to the proliferation of the *talmid hakham* model among many layers of Haredi population. This privilege, once reserved only for the wealthy, has become the desired goal of many Haredi parents, who judge that they are able to support a son or son-in-law with his young family, while he himself devotes all his time to Torah learning. To be a parent or parent-in-law of a *talmid hakham* is not only a religious obligation, but also the source of respected status in Haredi society. Since Haredi parents play a considerable role in finding a groom for their daughter, the entrenchment of the cultural model of *talmid hakham* has extreme import in the range of norms guiding parents in their search for an appropriate match for their daughters.

Young Haredi men from affluent families came to appreciate the entrenchment of the norm that values the *talmid hakham*, including the ascendancy of the *talmid hakham* as a commodity in the Haredi marriage market. The effects of this change set in immediately. Yeshiva students understood that their future status as Torah scholars in a kollel would influence the *siddur* ('arrangement' by which parents-in-law undertake to pay for an apartment, appliances and furniture as well as some stipend for the young couple) they could obtain while drawing up the conditions of a marriage. A yeshiva student who excels in his Torah studies has a much better chance to attain a *siddur malé* ('full arrangement') than an ordinary student. This leads quickly to the incentive both to excel in the yeshiva and to continue in the kollel. Those who do not excel, or worse, who altogether drop out of the yeshiva before marrying are at risk of confronting difficulties in finding a spouse. Thus, beyond the normative encouragement, young Haredi men have an economic incentive for excelling at and devoting themselves to their Torah learning. This phenomenon of give-and-take

between earners (parents-in-law) and learners (yeshiva students in their advanced years) regarding matchmaking has long existed in Haredi society, but in recent decades, it has become the standard, and is not limited to the class of the affluent and the elite.

Those who do not excel, and for whom learning in the yeshiva is a heavy burden, make an effort to reach the finishing line – marriage, and afterwards, they are free to leave full-time Torah learning. Until this point their parents live in dread. One Haredi mother said to me: “If my son leaves the yeshiva he won’t be able to find a wife.”

Haredi women also play a role in the spread of the *talmid hakham* ideal. Most of the Haredi girls in London study in one of the Beit Ya’akov (or Beis Yankev, as it is pronounced in the Yiddish form) Haredi seminaries for girls, as do many girls in most other Haredi communities around the world. While studying in the seminary the girls undergo a process of intensive socialization into the current mode of Haredi life and are made to internalize the ideal of the *talmid hakham* as the most desirable future husband for a Haredi woman. I was told by a Haredi woman who studied in a Beit Ya’akov seminary for girls affiliated with one of the large Hasidic groups in London that “the rabbis at the seminaries drive it into the girls’ heads.”

The ideal of the *talmid hakham* is more prevalent in the seminaries than within the family. The staff, as well as the student body that forms the social group where the young girls socialize, contribute to the entrenchment of this ideal. The educational staff itself includes those who in the not-so-distant past were full-time kollel scholars, and as such are the role models for the girl-students insofar as their desired choice of future spouse. As a result, many Haredi wives have taken upon themselves the burden of providing for their families, and sometimes have even settled for a life of near-poverty in order to uphold this ideal for their spouses. In so doing they have become one of the essential links in the support system for the lifestyle of the ‘full-time learner.’ However, in the future, any weakening in the level of the consent on the part of Haredi wives to accept near-poverty as an inevitable consequence of their husbands immersing in full-time Torah learning and not earning a living is bound to have a significant effect on the fate of Haredi society. Researchers of the Haredi society should therefore

focus on is happening to its female component no less than on the men when assessing current trends in the balance Haredi men keep between full-time Torah learning and wage earning.

The expansion of full-time Torah learning

The increasingly widespread lifestyle of the full-time learner not only in Israel but also in Western cities, including London, is inextricably linked to the supply of and demand for kollel students. On the **supply** side, enterprising rabbis have established new kollels in order to offer young Haredi men opportunities to learn Torah in a kollel. These opportunities include not only the classrooms and sacred books, but also financing of stipends for scholars and salaries for teachers and administrators. The increase in income and accumulated capital among part of Haredi society in London, and a growing ability to solicit contributions from distant Haredi communities worldwide has, in recent decades, made it possible for the chain of kollels to expand considerably to unprecedented proportions. Institutional initiatives are not devoid of economic motives. Those involved in the establishment of a kollel are aware of the demand for Torah learning in a kollel and provide the corresponding supply, and in so doing they find an activity from which they and their families can also profit. The kollel, in addition to its main function of strengthening Torah learning among young married men, has also become a source of livelihood for a section of the Haredi population that run these learning institutions.

In a complementary manner, for several decades the growing numbers of kollel graduates found an outlet in the rising demand for *klei kodesh* – rabbis, educators and others serving in religious capacities – caused by the growing ranks of Haredi society in recent decades. All of these functions necessitate the kind of knowledge learned in the yeshiva and the kollel. From the perspective of many kollel scholars, therefore, the time and effort invested in years of Torah learning in the kollel was likely to yield not only spiritual benefit but also positive economic consequences. In my conversations with kollel scholars, the aspiration to become a rabbi and perhaps even a Torah ‘great’ (*gadol batorah*) arose frequently,

as did the prospects of building a successful career and achieving a desirable social status, associated with monetary compensation. For many yeshiva students and kollel scholars, the Torah-learning institutions, especially the more prestigious ones, have been for some time way stations towards creating a professional career in the spiritual and educational realms of Haredi society.

Recent challenges to the *talmid hakham* ideal

The ideal of the *talmid hacham*, while still widely accepted in Haredi society in London, is undergoing revisions. In conversations I initiated as part of my study there was not a single Haredi young person who criticized this ideal in terms of it being a basic value in Haredi society. However, sometimes, as the conversation progressed, reservations arose here and there, such as:

First of all, you have to afford living according to this model. Those who take it upon themselves to live according to it have someone who supports them. I myself don't have someone like this.

or:

If I had the means I would gladly learn Torah and not work.

It rapidly became clear that the phenomenon of full-time Torah learning is directly related to income levels of parents or in-laws. The claim that in order to live according to the ideal of the *talmid hakham* one must be privileged with economic means was sounded repeatedly. Thus, the lofty ideal of the *talmid hakham* often tempers when one must choose between alternatives. I encountered this view in the Stamford Hill area from a married woman of the Satmar Hasidic group, who spoke to me while pushing a baby carriage:

When I was in the Beit Ya'akov seminary they taught me that the best *shidduch* (match for marriage) for a young Haredi woman was a *talmid hakham*. We all believed that in the seminary and we looked for a *talmid hakham* for ourselves. But six months after the wedding, with me becoming pregnant, this ideal evaporated entirely. My husband had to leave the kollel in search of employment as a plumber. Now he had to support the family. There are more children on the way,

and we don't have anyone to support us. Only those whose families support them can learn Torah in a kollel. But now, though my husband works, he still learns in the *beit midrash* during the morning hours and in the evening, and, of course, on the weekends.

Another young woman stood near her, also with a baby carriage. Her husband had left the kollel and found work in a construction company. She added her opinion to the conversation:

I oppose men sitting in the kollel just for the sake of sitting there when in fact they aren't capable of learning. Such people surely need to go out to work and to support their families.

These were the sincere answers of Haredi women who did not hesitate to share them with a strange man who met them by chance at the entrance to their apartment building. Their words were only a sample of the sentiments expressed explicitly or by implication regarding the hardship of living up to the ideal of full-time Torah learning for those lacking a suitable economic basis or those who are unwilling to accept the plight of hardship, the lot of anyone who does not have an economic support network. And indeed, in interviews that I conducted, I heard repeatedly that many young Haredi married couples were unable to afford full-time kollel learning for the husbands. In these conversations, often mentioned were those who despite the lack of economic support and life of poverty and deprivation, continued to be dedicated to full-time Torah learning. Their numbers, however, are few, and sustained by perseverance and a sense of mission, all the while hoping that when the time comes their harbored desires to become 'Torah-Greats' will be fulfilled. It appears that it is those who have support and those idealists who devote themselves through great hardship who today fill the ranks of the full-time Torah learners in the Stamford Hill area. The remaining Haredi men seek to balance in one way or another between Torah learning and wage earning. Moreover, surrounded as they are by the consumerist London metropolis, they begin to enjoy the material comfort that has become the main aspiration of urban society. They are increasingly aware that in order to take part in this consumer culture, they must have purchasing power, and that this can be obtained by pursuing an earning occupation, other than being a religious or educational functionary. In recent years there is

an oversupply of candidates for the limited number of *klei kodesh* jobs available. Kollel scholars are increasingly considering other avenues of earning an income.

Dimensions of full-time Torah learning in kollels

There are very few detailed statistics regarding Haredi populations in countries other than Israel in terms of the division between Torah learning and wage earning among Haredi men. In Israel, the lion's share of young married people fall under the category 'Torah is his vocation.' This can be concluded from various data regarding Haredi men who are approved for postponement of military service or even receive a complete exemption. In addition, various statistics are available regarding scholarships previously given to kollel scholars by the Ministry of Religion in this category (Tal Commission, 2000: 380; Berman, 1998; Berman and Klinov, 1997). In contrast, the statistics regarding the dimensions of the phenomenon in other countries are partial and incomplete.

What follows is an attempt to expose, to the extent possible, the dimensions of the phenomenon in the research area, and to understand its characteristics in greater specificity, based on a detailed survey conducted in 2001 by two social researchers hired by organizations in the local Haredi community (Holman and Holman, 2002). A similar survey was conducted in 2002 by the same researchers for the Haredi community in Broughton Park, a suburb of greater Manchester with a predominantly Litvishe Haredi population (Holman and Holman, 2003). The statistics indicate smaller proportions of full-time learners in comparison to Israel. In addition, the data indicate clearly that full-time Torah learning is mainly characteristic of the youngest men. With age, full-time Torah learning declines relative to participation in the labor force.

The rate of full-time Torah learning in kollels

Due to the lack of a distinction in the statistics between men and women regarding the Haredi population in the Stamford Hill area, any estimation of the percentage of Haredi men learning in yeshiva and kollel must be indirect and can

be estimated as ranging between 18-21 percent of married men. This statistic is not much different from the survey findings regarding the Haredi population in Broughton Park, where 17 percent of the men aged 25 and over learn in a kollel, and in a survey of a mostly Hasidic Haredi community in the Montreal suburb of Outremont. In this latter survey, conducted in 1997, it was found that 14.2 percent of men aged 17 and over learn in a kollel (Shahar et al., 1997: 23). It can be assumed that the relative proportion of kollel scholars among men aged 25 and over in Outremont is similar to that in Manchester or the Stamford Hill District in London. The data in the three surveys of the Haredi population – two in Britain and one in Canada, two mostly Hasidic and one mainly Litvishe, indicate that the phenomenon of full-time kollel scholars does not include most Haredi men, encompassing, by gross estimation, only one-fifth of working age men.

Both in the Stamford Hill survey and in the Outremont survey, it was found that even in the 20-24 age group, the majority is not enrolled in a kollel (see Tables 3 and 4, below), despite it being an age group in which young Haredi men get married and enter the kollel. It can thus be stated with certainty that already in this age group, leaving the kollel for the workforce begins. One can even go so far as to say that the length of time that Haredi men of this age group devote to their Torah learning is between two-three years, and perhaps even less. In chance conversations with interviewees both in London and New York, I encountered a practice, mainly among Hasidic men, of even shortening Torah-learning time to a year or less. Most Haredi men in the Stamford Hill area and in two other population centers surveyed are attempting to enter the workforce to support their families, after settling for a modest quota of years of full-time Torah learning in the kollel.

Age of kollel scholars

The transition from the kollel to the workplace – while continuing to set aside time for regular Torah study – often takes place gradually, and every Haredi man chooses the time for change, based on his own circumstances and considerations. The overall picture that emerges is one of a decline in the intensity of the phenomenon of full-time kollel learners with the increase in age. This is

corroborated by comparing data of the Stamford Hill survey (Holman and Holman, 2002) with those from the Broughton Park survey (Holman and Holman, 2003). Table 3 presents these data and points clearly to a phenomenon of gradual decline, with age, of the relative portion of kollel scholars. A similar picture emerges from the Outremont survey data, presented separately in Table 4 due to the differences in the age-group definition and in the precise definition of full-time Torah learning in the kollel relative to part-time.

In the two surveys of the mostly Hasidic population clusters – Stamford Hill, London and Outremont, Montreal – a clear picture emerges of a gradual dropping out of the kollel in the young age groups. This is in contrast to what appears from the data from the survey taken in Broughton Park in the greater Manchester area, also appearing in Table 3. In the 30-34 age group, there is a rise in the rate of learning Torah in the kollel. Only afterwards, in the following age groups, does the percentage gradually decline. In other words, the Broughton Park Haredi population adheres more closely to a lifestyle of kollel learning, and does so for longer. Indeed, in Broughton Park, as stated, the population is mainly Litvishe Haredi and adheres longer to the custom of full-time Torah learning than is common among Hasidic communities.

This difference between Litvishe and Hasidic men appears to be a most significant factor, and should therefore be examined in additional instances, particularly in Israel, where the obligation of military service for those who enter the workforce sweeps Hasidic and Litvishe young men into the same framework of full-time Torah learning in the kollel for many years.

Outside of Israel, in countries where Haredi men are free to choose for themselves a life path without mandatory military service, the different approach to Torah learning between Litvishe and Hasidic men still persists. This difference is historical and was in the past one of the bases for the bitter struggle between the two camps in Haredi society. Hasidism did not have the same rigorous approach to Torah learning as the Litvishe culture, which raised commitment to Torah learning to the highest level, built the world of the yeshivas, and are its leaders to this day. The available data regarding Haredi communities outside of Israel suggest that this cultural difference between the sectors of Haredi population still prevails, and this has clear ramifications regarding the timing of entry

Table 3

Haredi men enrolled in a kollel
As a percentage of the local Haredi population by age group
Stamford Hill (2001) and Broughton Park (2002)

Haredi community	Age Group							
	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59
Stamford Hill 2001 ⁱ	35.6	21.2	16.6	7.4	6.2	9.6	4.3	0.0
Broughton Park 2002 ⁱⁱ	8.8	29.4	46.7	20.0	7.7	0.0	10.5	0.0

- (i) Holman and Holman, 2002. Calculations performed on request by the researchers for purposes of the present paper.
- (ii) Holman and Holman, 2003. Calculations performed on request by the researchers for purposes of the present paper.

Table 4

Haredi men enrolled in a kollel
As a percentage of the local Haredi population by age group
Outremont, Montreal (1997)

Percentage of full-time Torah learning in kollel	Age Group		
	17-24	25-44	45-65
	56.5	6.0	2.1

Source: Shahar et al., 1997:23

into the workforce. Hasidic men are pressed to begin working, while the Litvishe men delay their exit from the world of learning for much longer. This difference is highly pertinent to any effort to predict the responses of Haredi society to the difficulties challenging it today, in light of the decline of the welfare state and the growing impact of consumer culture among this population. Hasidic men are expected to respond more quickly and at an earlier age

compared to Litvishe men. It seems that this difference might be relevant to the Israeli scene, though the issue of military service compounds it.

The question that preoccupies researchers and policymakers is: what trend can be discerned over time in the process of leaving the kollel for work? We do not have the statistical data to answer this question. And yet, data from random observations in the Stamford Hill area indicate a rapidly growing inclination among Haredi men towards wage earning relative to past years, an option which is under consideration even while they are still learning full-time in the kollel, as the following example indicates.

In one of the interviews I discussed the matter of employment with a young Haredi man living with his wife in Stamford Hill and traveling daily to Rabbi Hager's kollel located in suburban Golders Green. He chose the distant kollel due to the excellence of Torah learning there, and due to its distance from the worries of home and family, enabling him to immerse himself completely into his Torah learning. However, at the same time, he was already considering future employment in another two and a half years, specifically in the real estate sector. According to this interviewee, real estate has been a profitable pursuit in the past eight years, and many kollel graduates have entered it either as brokers or building managers, and even as small investors. His parents will be able to provide him with a modest initial sum, on which he hopes to build. Although he is 'full-time learner', then, he is already planning his future based on direct entry into this promising business sector that requires no special professional training. One way or another, earning an income is already occupying this kollel scholar's thoughts, and he will know how to actualize his plan when the time comes. He has even preset the timing of the exit from the kollel. This planning behavior is indicative of the state-of-mind of many kollel scholars in London and proves the point that there is an accepted notion of a number of years devoted to full-time Torah learning, after which, there will be an entry into the workforce in order to provide a livelihood for the family.

5 Occasionally-Earning Learners

There are some kollel scholars who while having a full load of Torah learning at the kollel begin to look for odd jobs in order to assist in supporting the family when its resources become depleted. This is particularly true after the birth of an additional child, and the need to live in larger quarters, or when parents and in-laws are no longer able to fully support the young family. At the same time, the young man remains within the kollel framework, due to the ideological commitment and the stipend that he receives from this institution. The norm of full-time Torah learning still determines the main pattern of activity of this type of kollel scholar, and the economic dependence on the kollel stipend continues to constitute an important economic basis in the budget of his needy family.

Types of odd jobs

The kollel scholars who seek to help supporting their families, even if only partially, do so during the accepted breaks in the time framework of the learning activity in the kollels. This framework is based on two schedules – daily and yearly. The daily schedule is built around three periods (*sefer, pl. sederim*): morning, afternoon, and evening, and between them, a recess for a number of hours, known as ‘between periods’ (*bein hasdarim*). The yearly schedule is built of semesters (*zeman, pl. zemanim*) and vacations, known in Haredi society as ‘between semesters’ (*bein ha-zemanim*). This framework creates an opening for those kollel scholars who seek to fill the void in their budget with work during the ‘between periods’ and ‘between semesters’ breaks. Several types of part-

time work are available to these young men: private tutoring for children; transporting children; and temporary work in trades and services.

Private lessons for children

Some kollel scholars give private lessons to children whose parents are beginning to advance them towards the path of *talmid hakham* at a tender age. It appears that Haredi parents are prepared to pay dearly for a private tutor who will prepare their son for the longed-for status. A slightly cynical view would define the act of these parents as an investment in the child's future, not only in terms of his chances to earn an honorable and profitable wage, as is the practice in other cultures, but also in terms of his son's chance of finding a wife who is the daughter of an affluent man. The pay to kollel scholars who act as private tutors to young boys is relatively substantial. In one case I encountered, the high payment justified the long trip from Stamford Hill to suburban Golders Green in order to serve as a private tutor for a young student in a 'small yeshiva' who was not doing very well in his studies and whose parents were anxious to correct this situation.

Transporting pupils to their schools

As in Israel, the Haredi communities in London often provide organized transportation to bring young pupils to and from their educational institutions. This is an enormous business. Each of the Haredi communities tries to maintain its own educational institutions. The proliferation of institutions, also a result of the separation between girls and boys, and the distance from residential areas, increase the demand for transport services. In addition, many institutions enable pupils to go home for a noon break during the long school day, increasing the need for transport.

The demand for transportation is especially high in the Stamford Hill area, due, *inter alia* to the security situation with which the Haredi population must contend. The Haredi population in the area lives among immigrant groups, including many Muslims, and feels threatened. It is easy to identify the Haredi children on the street, and they sometimes suffer from harassment and attacks.

The Haredi educational institutions have guards, and parents prefer to pay so that their children can travel safely to school.

The phenomenon of large investments in private transport also characterizes other Haredi population clusters in London and in other British cities. Haredi adults in Stamford Hill rarely use public transportation, and those who do not drive their own cars prefer to be driven by a Haredi driver, known as, in Yiddish-English, a *heimishe* driver (a one-of-our-own driver).

Occasional income in trade and services

A range of possibilities for occasional income can be found in the service branches, in which one can work for an hour or two as a store hand or in a warehouse. In the service branches, there are various employment opportunities, such as selling insurance or telephone cards. Some have learned to repair electric and electronic devices. Any initiative that brings in a few pennies or pounds is warmly received, on condition that it will be possible to continue upholding one's obligation to the kollel schedule.

Odd jobs for kollel scholars as preparation for future employment

A logical speculation arising from the above is that taking on occasional employment is not only a source of family income, but also serves as a stage in the transformative process of entering the world of full-time work. Most kollel scholars did not attend professional schools or institutions of higher learning, or even high-schools and post-high school programs. Since Hasidic men are more eager to enter the workforce and support their families, it appears that they have established for themselves a non-institutionalized and informal system for training for this purpose.

6 Part-Time Learners

In one kollel, I met a Hasid who, between lessons, would do homework for a computer literacy course held at the initiative of one of the girls' schools in the Stamford Hill area. "Maybe it will serve me well," he said to me, and briefly explained his strategy – and perhaps his ideology as well – regarding the balance between learning and earning:

My goal is to remain learning in the kollel for my entire life, circumstances permitting. But if not, then I would like to work – but only half-day so that I won't spend my entire life at work.

Conversely, other kollel scholars interviewed might have finished the above sentence with the following words "...to work half a day so that I won't spend my entire life in financial straits." Both reach the decision to become 'part-time learners.'

Part-time learning, part-time earning

There are many kollel scholars who sign up for only part-time Torah learning in a particular kollel and therefore receive only half a stipend. The 'half-kollel' arrangement, an accepted term in the world of kollel scholars, was also an outgrowth of the difficulties in which many kollels found themselves. Since not every kollel had the luxury of offering a full-time stipend, the half-stipend solution arose. In this way, a kollel could enable a larger number of persons to learn Torah on a relatively limited budget. While there are many kollel scholars

who look to complement their stipend by enrolling in a second kollel, many others make a significant step towards entering the working world. The ‘half kollel’ arrangements thus become for many – whether by opportunity or necessity –, a further step along the learning-earning axis in the direction of wage earning. Some commit themselves only to the morning session (*sefer*) and others to the afternoon class. The morning session is considered preferable since one begins fresh with an uncluttered mind. The remaining part of the day is devoted to income-generating activities. This arrangement allows the ‘part-time learner’ to create an institutionalized balance between the two norms guiding his Haredi life – the obligation to learn Torah and the obligation to earn a living – without crossing all the way over to the side of full-time earners (*ba’alei batim*). This compromise between learning and earning emerged clearly in the survey of the Haredi population of the Stamford Hill area. Many interviewees were asked “why do you not seek full-time employment?” Approximately one half (46%) answered that the reason was that they wanted to learn Torah in the kollel (Holman and Holman, 2002:49). Nevertheless, some, of course, answered that they had not found full-time employment and were forced to settle for part-time work and part-time Torah learning. In both instances, a situation existed in which continued formal connection with the world of Torah learning in the kollel was complemented by involvement in earning activity, thus bringing about the phenomenon of the ‘part-time learner.’

The Holman and Holman (2002) survey performed in the Stamford Hill area does not contain explicit data on ‘part-time learners.’ Likewise, the survey does not provide data on part-time employment among Haredi men, since the findings on this topic do not distinguish between men and women. In contrast, the extent of the phenomenon of part-time employment among Haredi men can be estimated from data presented in a report on a survey conducted by the same researchers in Broughton Park in Greater Manchester (Holman and Holman, 2003): 9 percent of the men over age 18 are employed part-time. A significant portion of these most definitely learn in a kollel. The survey conducted among the Haredi population of Outremont in Montreal includes even more detailed findings: 11.2 percent of married men worked part-time, while 8.8 studied part-time in a kollel (Shahar et al., 1997). Based on these data, a rough estimate can be made, according to which some one-tenth of married men divide their time

between the kollel and their place of employment. They therefore constitute approximately one-half of kollel scholars, who were found to be between 14 and 17 percent of Haredi men in the Broughton Park (Greater Manchester) and Outremont (Montreal) Haredi communities (see chapter 4).

Encouraged by the welfare state

The British welfare state encourages part-time employment. A minimum of 16 hours of work grants low-income households eligibility for an income support grant, known until April 2003 as a Working Family Tax Credit (WFTC). Subsequent to this date, a number of changes were instituted, and it was renamed the Working Tax Credit. The change occurred in the manner of payment (directly to the recipient's account rather than through the employer). This grant was intended to be an incentive to the unemployed, particularly to women, to take up an earning job, not just as part-time employees. The underlying assumption of this grant program was that anyone who became active in the workforce on account of the grant would continue in the future. The grant is not offered to anyone with a savings of over 8,000 pounds. The applicant must provide documents to prove his income – salary slips or other documents attesting to income from business or property, as well as documentation of savings. The weekly payment in 2004-5 was 30.2 pounds per applicant, 29.7 pounds for an additional adult and a maximum of 45 pounds for every child under age 16. A family with two children would thus receive a sum of 250 pounds per week – approximately 13,000 pounds per year, a decent sum even relative to an acceptable working wage in this part of London (Inland Revenue, 2004).

Indeed, this employment promotion grant grew to be in demand among Haredi households, particularly among the 'part-time learners,' even in exchange for a reduction in the kollel scholarship. At the same time, the grant was also an incentive for settling for part-time employment only in the labor market. In a Broughton Park survey, subjects who worked part-time were asked why they did not seek full-time employment. A significant number answered that "they could not afford full-time work" (Holman and Holman 2003), and it appears that this was based by calculating their income with and without the grant. The

British welfare state could not have offered a better program for ‘part-time learners.’

It thus transpires that the British welfare state, albeit unintentionally, has conceived of a program that encourages kollel scholars to work only part time.

This is not the situation in Israel, due to the issue of military service. Under the terms of military draft deferment, yeshiva students and kollel scholars have to comply with a full-time schedule of Torah learning. Working for a living is not legally allowed and transgressors are subject to the cancellation of the deferment they have received as full-time Torah scholars (*torato umanuto*). The ‘Tal Law’ of the Israeli Knesset intended to respond to this problem by instituting a ‘year of decision-making,’ designed to give Haredi men a year away from the kollel without having to be drafted, during which they could decide whether to enlist for a shortened term of military service and subsequently enter the workforce, or to opt for a permanent deferment. Only time will tell whether the cultural code of Israel’s Haredi population and the legal circumstances will continue to encourage kollel scholars to remain enrolled full-time despite new legislation and administrative measures that are opening the door to change.

Areas of part-time employment

Part-time employment for kollel scholars is mainly in the area of teaching, commerce and services, and real estate.

Part-time teaching

A significant portion of those kollel scholars who try to work in addition to their Torah learning in the kollel find their way to the educational institutions of Haredi society. Many serve as part-time teachers in a *talmud torah* (Haredi school for the young pre-yeshiva pupils). Others, the better scholars, are employed by the small yeshivas. The most talented even make it to the ranks of occasional lecturers (*shi’ur- givers*) in a *beit midrash*, where adult Torah learning takes place. The large yeshivas also employ kollel scholars in paid teaching

positions, but this is a very limited option, reserved only for prodigies, who are also in demand for *havruta* learning in the *batei midrash*, which are interested in having a *talmid hakham* on site for occasional teaching in order to give a boost to the learning.

Teaching in one of the Haredi educational institutions is regarded as a sacred pursuit, and part-time absence from the kollel enables one to remain under the mantle of Torah, while helping to support the family. The great investment of Haredi society in educational institutions is intended not only to ensure the cultural future of this society, but serves to build the internal Haredi economy by enabling members of the society to make a living from one another. However, while those who assume full-time teaching positions derive spiritual benefit from their work, the material gain is minimal, as shall be detailed below.

In the Stamford Hill area there are many Haredi educational institutions, mainly due to the prominent Hasidic make-up of the local Haredi population. The split into different Hasidic groups is the basis for the split in Haredi educational institutions. There are many institutions with a large number of small classes, resulting in a plethora of teaching slots, including part-time positions. Usually, the teaching force is recruited from within the respective Hasidic group, but the rules regarding this matter are not rigid. Some kollel scholars venture out from their own Hasidic group in order to serve as teachers in an educational institution of another Hasidic group.

Kollel scholars who work as teachers do not have formal training in teaching skills. This is one of the ongoing problems in Haredi education in the Stamford Hill area in the relationship between Haredi society and the governmental superintending bodies. Any attempt to require that instruction at *talmud torah* schools comply with professional standards recognized by the state education system is likely to adversely affect an important source of income for kollel scholars, who do not take the time to receive formal pedagogical training.

Some 'part-time learners' are employed simultaneously in part-time teaching posts in a number of educational institutions, or work in several teaching positions. I interviewed a kollel scholar from the Hasidic Bobov group who, in addition to learning Torah part-time in a kollel located in Stamford Hill and

affiliated with his Hasidic group, also worked as a teacher in the group's *talmud torah* elementary school for boys, located across the street. In addition, he taught private lessons to young students, and sometimes even gave a *shi'ur* (lesson) for pay at a *beit midrash*. These various jobs did not amount to much income, but rather supplemented the assistance for supporting his family on which he relied, received from parents and in-laws, kollel scholarship and welfare payments.

Part-time employment in commerce and services

The local Haredi economy serves as a basis for the employment of 'part-time learners' in areas other than educational institutions, even though these are the preferred option in keeping with the values of this society. The commerce and services sector offer the possibility of higher income and in particular, rapid economic advancement. These sectors also absorb those who have left the kollel framework and are seeking out their path and place among the 'regularly-learning earners,' which are considered in detail in Chapter 7.

As in every traditional and closed population, it is accepted practice to work in a family business. A 'part-time learner' is likely to help out in a business run by relatives – his wife, father-in-law, or other family member. A significant portion of young Haredi men whom I met in Stamford Hill settled there after marrying a local resident's daughter and finding a place in his family business.

In contrast, some 'part-time learners' begin building for themselves a future business on the 'back-burner.' Modern peddling is an accepted occupation among the Haredi population in Stamford Hill. In the past, peddlers would go from house to house, offering their wares. Modern peddling can take place in the peddler's home or in the corner of a store. Distribution of the goods or services is performed mainly through flyers and advertisements on billboards or in local newspapers or newsletters. Part-time Kollel scholars sell anything they can through the local media, as well as over the internet.

Partial activity in real estate

One of the popular areas of earning activity among the Haredi men in London, and particularly among Hasidic men, is real estate, known in London as ‘property.’ This sector employs many Jews, Haredi and non-Haredi, throughout the city. A small number of wealthy Haredi family-owned companies have large holdings in this city’s real estate. One of these families owns a large number of buildings in the Stamford Hill area. These companies supply a variety of jobs to Haredi men in a number of functions, including the management of rental properties, which includes making rounds to collect rent, usually done on a weekly basis. Building maintenance is also an area where there is a demand for non-professional workers. Owners tend to hire a maintenance person whom they trust, preferably from their own cultural group, if available.

The Stamford Hill area is no exception to this trend, where real estate is an accepted pursuit among some kollel scholars. A real estate broker, for instance, can often be self-employed and determine his daily schedule of activities. This makes it easy for a ‘part-time learner’ to earn some income during his free time from Torah learning in the kollel, usually in the afternoon, sometimes as a step towards full-time employment.

The real-estate sector includes additional opportunities for ‘part-time learners,’ but these require greater daring and initial capital, since they involve real investments. I met ‘part-time learners,’ albeit not many, who tried to enter the real-estate market as owners of a flat. Relying on a modest savings passed on to them from the older generation, and through a very large mortgage, as is acceptable in the British mortgage market, such individuals purchase an apartment and repay the mortgage through rental fees. In such a manner, they become full owners of an apartment within a number of years, and then have a regular income that contributes to the family budget. This source of income could thus serve the purpose enable a longer period of full-time Torah learning in the kollel. Thus, ‘property’ becomes the comfortable ally of the kollel scholar who is not too ambitious about his economic pursuit and wants to avoid devoting full time to his business and turning into an earner that learns Torah on fixed times only.

7 Regularly-Learning Earners

Before launching into a discussion on the characteristics of the Haredi wage-earner who has moved from the status of kollel scholar to that of a *ba'al bayit*, it is fitting to emphasize the impressions gathered during my New York and London studies, regarding the ongoing regular Torah learning among many earners, experienced and new. I have encountered many Haredi persons, though as busy as they are with their work are increasingly finding more time for their Torah-learning appointments on a daily basis. They study in frameworks appropriate to earners, mainly with a *havruta* partner who is also an earner, whom one meets in the *beit midrash* or in a private residence. Acquiring Torah knowledge has become the *bon ton*, even in the margins of Haredi society. Some link Torah learning to the precept of charitable giving – *tzdakah* – by hiring a kollel scholar to come regularly to one's house as a paid *havruta* partner, thus contributing to the kollel scholar's livelihood in a modest way.

It should be stated that leaving the kollel to earn a living does not violate religious obligations, nor does it compromise one's degree of loyalty to Haredi society. Rather, the process reshapes the available Torah learning frameworks and leads to a growing involvement of men in the working world. The impression I received from some of the 'regularly-learning earners' I met, particularly among Hasidic men, is not a feeling of defeat or a missed opportunity. There is no deep feeling of guilt for not having applied oneself to the career of a *talmid hakham*, though there is always a tribute extended to the superiority of Torah learning to any other activity. The balance achieved by 'regularly-learning earners' between learning and earning seems to be an acceptable mode of life in

Haredi societies outside Israel, in which the *ba'al bayit* commands a relatively high position.

Appointing times for Torah learning *(kove'a itim laTorah)*

Regular Torah learning, often on a daily basis, is a practice that is taken for granted by most Haredi men who have entered the workforce following their period of Torah learning in the kollel. It is considered part of the Haredi lifestyle, and must therefore be integrated into the daily and weekly schedule. Among the Litvishe population, where the ideal of the *talmid hakham* prevails, the occupation with learning compensates, to a certain degree, for the pang of disappointment that accompanies departure from the kollel.

Torah learning with a *havruta*, along with the traditional chanting of the text, is part of the ancient practice in which the regularly-learning earners seek to engage. In the *beit midrash* there is always someone to join as *havruta* for discussion of a Talmudic question.

Having a regular *havruta* partner also provides a framework for Torah learning at home. A working Haredi man – a *ba'al bayit* – appoints not only times for Torah learning, but partners as well. The essence of Torah learning is in the debate that takes place between two and more learners. Such *havruta* learning by regularly-learning earners at home has an additional goal, according to some interviewees, namely: “so that the children will see the example.”

Times and places of Torah learning

In contrast to the various daily prayers, times for Torah learning are not consistently fixed and regular. Every Haredi man makes his own schedule for Torah learning. Some concentrate their Torah learning into the early morning hours, while others learn Torah in the evenings. Many learn Torah during Passover and the Feast of Tabernacles. Torah learning is usually scheduled immediately before or after the prayer times for that day. The synagogue or *schul*, in its

role as a *beit midrash*, is the usual place for learning Torah by non-kollel members, particularly among Hasidic men. One or two hours prior to the evening service are set aside for the ‘regularly-learning earners,’ joined also by ‘part-time learners,’ for sitting with their *havruta* and discussing Talmudic questions. Just before or after the morning service is also a time to gather in the *beit midrash* and fulfill the precept of Torah learning, prior to setting out for work. Of course, as with any human activity, some attend more frequently than others. There are those who learn in brief snatches since time is short. Those who have more control over their time devote a more generous amount of time to Torah learning.

Men whose work schedule allows, devote a few hours every day to Torah learning in the kollel. There, unlike in the *beit midrash*, there is a daily presence, and everyone who attends will certainly find someone to learn Torah with and an abundance of readily available books when the need arises to refer to other sources. In one Litvishe *beit midrash*, which also serves during the day as a kollel for a number of full-time learners, I met a businessman who is in the real-estate business. He comes regularly at 11:00 a.m. to do some Torah learning, after managing his affairs for a number of hours at his business. After two hours of learning with his *havruta*, he returns to his office. Although he is deeply engrossed in international business affairs, he is fastidious about setting aside time for Torah learning scheduled according to his availability and that of his *havruta* partner. According to another person in the same *beit midrash*, this business owner qualifies as one whose income is sufficiently generous and whose professional independence is assured, and therefore he can schedule time for Torah learning to his heart’s content. On the other hand, payroll employees are tied to a fixed schedule in their place of work, and therefore learn early in the morning or late at night, as is the accepted practice by most people.

Daily schedule of regularly-learning earners

In order to demonstrate the various ways in which learning can be integrated into the daily life of the *ba'al bayit*, I will present three examples of schedules of young Hasidic men who are regularly-learning earners. One schedule is that of a Hasidic man from the Belz group who emigrated from New York to marry

a Londoner and settle down in the city. After the wedding, he enrolled for a short while in a local kollel. Subsequently, he began working while still learning in the kollel. At first he worked in sales on a random basis and later, he found regular employment in a laundry business. None of these places of employment required special professional skills. He led a life that combined work with Torah learning. At 6:00 a.m. he was already in the *beit midrash* learning Torah with his *havruta*. Following *shaharit* (the morning prayers), he would return home for breakfast. By 9:00 a.m. he was at work. At 17:30 he would return home, and half an hour later, he would return to the *beit midrash*, where he would learn Torah with his *havruta* partner until *ma'ariv* (the evening service) at 22:00. Two evenings a week he studied paramedics with an experienced paramedic, hoping one day to find employment in this field.

A second example of a daily schedule is that of a young Satmar Hasid who had a fast-food stall. He would wake up early so that he could learn Torah for a half hour in the *beit midrash* with another person from his own Hasidic group prior to the *shaharit* service. From the *beit midrash*, he would continue directly to work in order to open his stall by 8:00. He returned home at around 18:30 to eat dinner with his family and devote some time to his children. By 20:20 he had already gone back to the *beit midrash* for *havruta* learning with 3-4 other learners who also worked for a living. Sometimes a *talmid hakham* from the adjacent kollel belonging to the same Hasidic group would come to teach them. At 22:00, those present at the *beit midrash* would recite the evening prayers. At the end of the service, this young Hasid would hurry home, but others would stay behind to learn. When I returned a year later I was unable to find the fast-food stall, and was told that he had despaired of the business and returned to full-time learning in the kollel. It appears that the search for a balance between Torah learning and wage earning is a two-way process, sometimes resulting in retreat, back to the safety of the kollel.

The third example is also from the Satmar Hasidic group, the largest of the Hasidic groups in Stamford Hill. This Satmar Hasid arrived at the synagogue by 6:30 a.m., where he studied for an hour to an hour and a half. From there he proceeded to his job at a kitchen cabinet installation factory. His job was handling customer orders. At the end of the workday, he returned home, and after-

wards continued to the *beit midrash*. “Sometimes,” he said “I learn at night from nine to ten. I try to learn, but sometimes I’m too tired.” He did not usually learn with a *havruta*, suggesting that in this matter as well, there are differences and that not all aspects of Haredi society are cast from the same mold, even if, on the face of things, it appears to be very uniform.

The daily schedule of these three Hasidic men is not extraordinary. In one way or another, it is lived by many. In the evening hours, all the houses of learning are filled with regularly-learning earners. This reflects yet another difference between the Litvishe and Hasidic groups. In one Litvishe *beit midrash* I found learners who did what they could to extend their learning time. In the Hasidic *beit midrash* just across the street, many men would arrive a short time before the evening prayer if only to minimally uphold the precept of Torah learning. Only a very few remained in the Hasidic *beit midrash* after prayers.

It appears that every time one casts a discerning eye upon Haredi society, the cultural differences between the Hasidic and the Litvishe populations become apparent. The Litvishe and even more so Haredi men of German origin engage in Torah learning in their homes or in the home of their *havruta* partners. This phenomenon is apparently anchored in an ancient practice among these Jewish societies. It seems, however, to have intensified as a result of processes of upward mobility characteristic of modern society that pertain to these latter groups more so than to the Hasidic population. These processes encourage greater activity in the private home than in traditional community institutions. Hasidic men, on the other hand, are inextricably bound to the collective, to the particular Hasidic group in which they grew up, and they therefore prefer the institutions that bring them together for Torah learning, and ritual and festive occasions. In one interview, a *ba'al bayit* from one of the Hasidic groups of Stamford Hill told me that although some of his acquaintances had moved to Golders Green to better living accommodations, he was under no circumstances prepared to do so, since he was not willing to miss the experience of an evening rendezvous in the *beit midrash* with the other men to learn Torah, to speak about this and that (Yid. *shmues*), and to end the day with public prayer. He repeatedly emphasized that he had no intention of cutting himself off from all that the *beit midrash* had to offer him in the evenings, and from all that those who moved to

the suburbs were missing out on as they were forced to spend boring evenings at home with family. It appears that the intimate gathering at the *beit midrash* appealed to this Hasid more than the intimate gathering of his family, and I was unable to avoid the association with his gentile neighbors living across the street, for whom the local pub served a similar social role.

It should be reiterated that in the wide field separating the two cultural camps of ultra-Orthodox society in London there are many people whose cultural-historical identity, whether Litvishe, German or Hasidic, does not necessarily determine their present lifestyle. These people act in keeping with their personal outlook and preferences. It is my impression that this phenomenon occurs mainly among those of Hasidic origin, who, despite their affiliation, are more connected to the life practices characteristic of the Litvishe and the German Haredi men. Members of this population also learn Torah at home with a *havruta* and sometimes find their way to a *beit midrash* attended mainly by Litvishe men. This phenomenon is particularly prominent in the northwestern suburbs of London – Golders Green and its adjacent neighborhoods – where the Litvishe and German centers of Torah learning are used by Haredi men of Hasidic origin. The rabbi of an Adas Israel congregation in northwest suburban London, originally founded by Haredi Jews from Germany, told me that in his estimation, close to one-third of the members of his community are of Hasidic origin, but today conform to the norms accepted by his congregation.

This phenomenon of ‘Litvization’ among some Hasidic men takes place in the process of transition from the bounds of the Stamford Hill area towards the suburbs. Those who do not wish to follow the strict behavioral codes of the Hasidic groups of Stamford Hill depart to Golders Green or nearby neighborhoods. In recent decades, Hasidic presence in the suburbs has grown substantially. “Nowadays you can see in the streets of Golders Green many more *shtreimels* (fur hats traditionally worn by Hasidic men on the Sabbath and Holidays) than you could have seen twenty years ago,” I was told by one of the central figures of a community that had left Stamford Hill some thirty years previously, when *shtreimels* began appearing on its streets. Many Hasidic *schuls* (synagogues) with their *beit midrash* were established in recent decades in the northwestern suburbs of London. There one finds the Gur, Sadigora, Sasov,

Lubavitch and Skolye Hasidic groups, each with its own *beit midrash* (North West Connections, 2001). While these institutions constitute formal bases of Hasidic culture in this suburban environment, according to testimony of a number of interviewees, the lifestyle of these Hasidic congregations does not resemble the accepted lifestyle in the Stamford Hill area. These Hasidic congregations are more open to the surrounding world, and take on the bourgeois style – the *ba'al bayit* style – long accepted among the German and Litvishe old-timers of Golders Green and its adjacent neighborhoods.

An additional process occurring among Hasidic men is divestment from the various Hasidic group identities. The phenomenon of men who cross from one Hasidic group to another is not new, but characteristic of the present period is the ‘neutral’ Hasid, who does not belong to a particular Hasidic group, but rather chooses his own path while preserving the general framework of Hasidic life. These ‘neutral’ Hasidic men live mainly in the northwestern suburbs of London, where they are able to be selective about their customs and to adopt a lifestyle that incorporates elements of both Hasidic and Litvishe ultra-Orthodoxy. The ‘neutral’ Hasid, less susceptible to pressure from a specific Hasidic collective, can also independently determine his course of professional training, as well as select the type of employment that suits him most. The topic of shedding one’s particular collective identity is apparently a first step in the change that a Haredi man makes on his way to a new balance between learning and earning, and to finding a new path between spiritual and material life in which earning finds a respected place.

Will all these changes among Hasidic men affect the way in which they formulate the balance between learning and earning? Will they influence the timing of the transition from kollel to a workplace? Will they affect preferences on the matter of professional training? These questions and others are of interest to those who try to assess how Haredi society in Israel will behave when faced with the challenge of reforming the ‘society of scholars’ established over the last decades, which is becoming too much of a burden to sustain.

Extent of regularly-learning earners

The surveys conducted among two Haredi populations in Britain (Stamford Hill and Broughton Park) indicate that about one-fifth of Haredi men were enrolled in a kollel at the time of the survey. As for the extent of employed men, the situation is more complex. Based on the survey data, the rate of men employed in the Stamford Hill area could be estimated at oscillating between 45-50% (Holman and Holman, 2002). It is likely that the actual rate of employed men is even greater due to the tendency to avoid reporting employment, since it is often not in the interest of the individual, particularly the self-employed, to publicize the fact of one's employment. Of the remaining men, some are unemployed and some do not participate in the workforce for one reason or another.

In the surveys conducted in Broughton Park it was found that 49% of the men were employed full-time, and 18% part-time at the time the survey was conducted, adding up to the fact that 67% of the men were employed in some way in this Haredi community (Holman and Holman, 2003). Moreover, the question "Have you ever worked?" was answered positively by 83% of the men interviewed. The data from the Broughton Park survey indicates a relatively high level of employment. It should be emphasized, however, that the Broughton Park Haredi community is more Litvishe in composition, and as such tends to be more committed to Torah learning than Hasidic communities, like the one that characterizes the Stamford Hill area, which might suggest that the level of employment in Stamford Hill would be quite higher than that reported in the survey.

Similar findings regarding employment rates of Haredi men of working age are included in the survey of the Haredi population in Outremont, Montreal (Table 5). In this largely Hasidic community there is also a relatively high level of employment in the above-24 age cohorts.

Table 5

**Percentage of Haredi Men by Type of Employment and Age Group
Outremont, Montreal (1997)**

Type of Employment	Age Group		
	17-24	25-44	45-64
Full-time kollel learning	56.5	6.0	2.1
Part-time kollel learning	13.0	3.6	4.2
Part-time employment	0.0	8.4	8.3
Full-time employment	30.4	79.5	79.2

Source: Shahar et al., 1997:23

The findings regarding the three Haredi communities for which data are available confirm the generalization that in Haredi communities in Western cities there is a sufficiently high percentage of employment to justify characterizing them as communities of a ‘society of learners and earners.’ While there is still room to closely examine this generalization in additional Haredi communities outside of Israel, the low level of employment among the Haredi population of Israel – some two-thirds do not work (Berman and Klinov, 1997) – calls for treating this as a unique phenomenon related to the special circumstances prevailing in Israel and not endemic to Haredi populations at large per se.

Furthermore, the impression that Haredi men in Israel do not work is countered by anecdotal evidence, which calls for further exploration. On a number of occasions, interviewees in London and New York called into question the assumed rate of earners in the Haredi population of Israel. One Haredi man from Israel said:

In Israel most Haredi men work. My brothers all work. One is the head of a yeshiva, another is a kashrut supervisor, another works in shipping, and is a recording manufacturer. It’s not true that Haredi men do not work. Most work, in my opinion.

The lack of clarity and official data regarding the actual state of employment in the Haredi population in Israel indicates the need for further surveys and field research.

Economic sectors and main branches of regularly-learning earners

The source of income for 'regularly-learning earners' in Haredi communities in Britain oscillates between the private and public sectors, with a relatively large reliance on the public sector due to the extensive educational system that employs many people, albeit at low wages. In a survey conducted in Stamford Hill, 59% of Haredi men reported that they worked in the private sector. Thirty-three percent are employed in the public sector: 24% in Haredi educational institutions and 9% in organizations affiliated with Haredi civil society. The rest are employed in what is defined as 'other' sectors (Holman and Holman, 2002:47).

The surveys conducted in the two Haredi communities of Stamford Hill and Broughton Park did not provide detailed information regarding the main branches of the economy where the male interviewees were employed. In contrast, such information does appear in the survey of the Haredi population in Outremont, Montreal, where Haredi men are employed as follows: services (29.9%), retail (22.7%), production (17.5%), wholesale (14.4%), import/export (12.4%) (Shahar et al., 1997: 37). The predominance of employment in trade and services for Haredi men in the modern city of Montreal is not surprising. It appears that this is the situation also in other Haredi communities, including the two British communities mentioned.

Education:

Employment in Haredi educational institutions encompasses some 25% of the employed Haredi men in the Stamford Hill area. In Broughton Park, the rate was approximately 20% (Holman and Holman, 2003: Table 7.3). Educational institutions occupy an important place in the economy of Haredi communities. The disadvantage is the low salary. Many of these educational institutions do

not receive state support since they are considered religious institutions. Their existence depends on community funds, donations and tuition paid by the parents. They are therefore forced to pay subsistence wages to the teaching staff.

The number of temporary positions in local Haredi education is limited. Of late, however, based on random testimony, there is a demand for teachers of religion in non-Haredi Jewish schools. These are located outside of Stamford Hill, particularly in the northwestern London suburbs. One of the Hasidic men with whom I spoke in the Stamford Hill area began teaching children at a modern religious school in Golders Green after three years of Torah learning in the kollel. He teaches them Hebrew and religious studies. In religious education, there is a lack of teachers in these subjects, opening up new employment opportunities for former kollel scholars, as occurred in the United States.

Some attribute the ‘move to the right’ in modern Orthodoxy to this phenomenon of Haredi teachers, men and women, who teach students in modern Orthodox schools in the spirit of Haredi Judaism. However, in this task Haredi men are likely to find themselves in an inferior position relative to the women due to the matter of professional training, required in schools that receive state support. Haredi women are trained professionally as teachers while Haredi men, who lack the required teachers’ training, need to make an effort to advance themselves professionally in the area of education if they want to raise their level of salary.

Real Estate:

In Chapter 6, which considers the phenomenon of the ‘part-time learner,’ it was noted that Haredi men in the Stamford Hill area are keen to work in real estate. The extent of employment in this sector is much greater relative to Outremont. This is perhaps a seasonal phenomenon related to the business cycle in real estate. The real estate market in London has undergone radical changes in recent years and property prices have both risen and plummeted quite substantially. But it appears that people tend to recall only the good times, particularly when the proof – the current upsurge in prices – is before their eyes. Some Haredi families did very well in real estate. Names such as Berger and Freshwater, family companies that have amassed a fortune based on the real estate market in

London, are familiar to many young Haredi men and serve as testimony to the possibility of extraordinary success in real estate. These large real estate companies are well-known in London, including outside of Haredi society, since they own many rental apartments and sale properties the profits from which serve as a basis for contributing money to Haredi institutions (Hamnett and Randolph, 1988). The combination of a wealthy person (*gvir*) and a generous one, who gives for charity, is an enchanting image in the eyes of young Haredi men. In addition, partaking in activities relating to real estate leads a person closer to the image of the middle-class person – a *ba'al bayit*. It therefore appears that this image of an occupation as fitting a *ba'al bayit* is one of the factors enticing young Haredi men to try their luck in real estate, not only in London but in other cities of the West.

The Diamond and Jewelry Industry:

An additional economic activity in which Haredi men in London are employed is in the diamond and jewelry industry, which is concentrated in Hutton Garden Street, near the City of London. This particular industry has some 'glitter' in terms of the anticipated level of income, and therefore draws young Haredi men in transition between the kollel and the workplace. However, as in New York City, this industry also includes small shop owners, minor peddlers who try to sell minuscule quantities of goods, and traveling salesmen who represent large agents. Those in this category are forced to be satisfied with a relatively modest income, but several others are highly successful and serve as a model emulated by many others. Only very few are able to fulfill the dream.

Many of those who do succeed in the diamond and jewelry industry are the sons of diamond and jewelry dealers. For example, a Hasid from the Belz Hasidic group with whom I spoke, and who, judging from his dress, was a true *ba'al bayit*, was the son of a director of diamond businesses in Antwerp. In London, he represented the family business, and was even a member of the diamond exchange. He did not busy himself with minor transactions, selling rather to stores and even to wholesale suppliers.

Regarding the interest of Haredi men in the diamond and jewelry industry, I heard a Hasid, who himself had recently moved into this sector with the help of family ties, claim that Haredi men must work in high-income professions since

this was the only way to survive with dignity in such an expensive city, and in a reality where conducting a Haredi lifestyle with its many aspects was a very expensive matter.

Occupations of Haredi men in the Stamford Hill area

Given the lack of detailed data regarding specific occupations of Haredi men in the Stamford Hill area, I tried to get a sense of this topic in interviews I held with people well-versed in the local community. I asked one of the interviewees, who is very knowledgeable regarding the Haredi population of Stamford Hill, to state the occupations of Haredi men he knows and are listed in the Shomer Shabbos Telephone and Business Directory of the Stamford Hill area, for the listings from A to F. The results are presented in Table 6.

The results of this informal experiment corroborated some of the findings that arose from my conversations with Haredi men in the Stamford Hill area, in which, for instance, many emphasized the importance of an occupation in real estate as a source of livelihood. Indeed, the informal experiment indicated that real estate is an area in which more than 20% of working Haredi men are engaged. Some of my interviewees told me that it is their impression that the proportion of Haredi men employed in real estate in the Stamford Hill area is more than one-third. There is no doubt that real estate is one of the leading industries in providing income to the Haredi population in the Stamford Hill area.

These informal data on the occupational distribution of Haredi men in the Stamford Hill area indicate that approximately one quarter of earners are employed in educational occupations as religious professionals and teachers, a rate similar to that found in the 1997 survey of the Hasidic community of Outremont, Montreal.

The informal data also reveal that the diamond industry has declined in importance as an economic activity among the Haredi population in London. This was probably the result of changes that took place in this industry in recent decades as a result of the move of a significant portion of activity in this industry to India. My 'local expert' could point only to a mere 1.8% of the Haredi men working with diamonds and jewelry.

Table 6

Haredi Men by Occupational Category and Detailed Occupation Stamford Hill 2003

(Based on the Haredi Telephone Directory, A-F)

Occupational Category	Detailed Occupation	Number	Percent
All occupations		207	100.0
Klei Kodesh (religious occupations)	rabbi (3); writer of religious commentaries (1); judge in religious court (2); charity organization director (1); kashrut (kosher) supervisor (4); mohel (Performs circumcisions) (1); head of burial society (1); sha'atnez expert (checks the fiber content of fabrics) (1); shochet (ritual slaughterer) (2);	16	7.7
Teachers	teacher in a talmud torah school(16); teacher in a yeshiva or high school teacher (19); seminary teacher (1);	36	17.4
Directors and management workers	director (4); administrator (18);	22	10.6
White-collar professionals	judge (2); attorney (1); medical researcher (1); accountant (2); surveyor (3); social worker (2); dentist (1); computer programmer (2);	14	6.8
Retail and services	Store keeper (13); works in a general food provisions store (4); works in a specialty food store (6); works in a holy objects store (1); works in a other kinds of stores (7); sales promotion worker (2); chef in a restaurant (1); waiter (1); butcher (10); telephone salesman (1);	37	17.9
Wholesale	Import/export (4); sales warehouses (2);	6	2.9
Diamonds and jewelry industry	Salesman (4);	4	1.9
Real estate	agents, building supervisors, entrepreneurs, investors (46)	46	22.2
Manufacturing industries	production plant (3), bakery (1), building (1), printing (1);furniture (1)	7	3.4
Transportation	shipping (2); driver (5)	7	3.4
More than one occupation	all kinds of occupations (12)	12	5.8

Source: Personal knowledge of a local resident based on the North London Shomer Shabbos Telephone and Business Directory, 2003

I ventured to conduct another ‘informal experiment’ in order to get some additional impressions of the occupational structure of Haredi men in the Stamford Hill area. In one of the interviews, I asked the interviewee, a municipal councillor for the Hackney municipality who lived on one of the ‘fine’ streets of the Stamford Hill area, to describe the occupations of Haredi men living on his street. This street has become almost entirely Haredi in recent years. Following is the list of occupations based on the order of the houses along the street:

- ◆ Son-in-law of a wealthy man who learns Torah full-time;
- ◆ A textile salesman;
- ◆ An empty house;
- ◆ Son of a wealthy man who sits and learns;
- ◆ Son of a wealthy man who is himself an importer and deals in real estate;
- ◆ Employed in telecommunications;
- ◆ Employed in real estate;
- ◆ Employed in real estate;
- ◆ Employed in real estate;
- ◆ Employed in insurance;
- ◆ Went from employment in telecommunications to real estate;
- ◆ Owns a bakery;
- ◆ Deals in real estate;
- ◆ Deals in real estate;
- ◆ Deals in real estate;
- ◆ An accountant;
- ◆ Works for father’s business – informant did not have detailed information;
- ◆ Middleman in discounting checks (an occupation in high demand of late);
- ◆ A wealthy man prominent in real estate (from one of the large real estate families).

There is no doubt that this street reflects the occupations of the economically well-established and that the most common industry is real estate.

Occupational preference among regularly-learning earners

Among the ‘regularly-learning earners’ in the Stamford Hill area one can distinguish four kinds of preferences that influence their choice of occupation. One

preference is for white-collar professions, mainly among the Litvishe population, but increasingly among the Hasids as well. A second preference is to work for Haredi employers. A third preference is self-employment and the fourth – to work for a family business. The last three preferences are the result of the nature of Haredi society as culturally closed and distinct relative to the surrounding society. As such, it operates according to known behavioral patterns associated with immigrants whose culture is different from that of the surrounding host society.

Preference for white-collar occupations

The data indicate that the tendency to pursue the white-collar professions has taken root among the Hasidic population of the Stamford Hill area. The cultural influence of the Anglo-Jewish bourgeois environment has probably also had an effect on immigrants from Eastern Europe. This, at least, is the impression from the testimony of a number of interviewees who left the New York City area for London to get married and settle down with their spouse near their in-laws. According to them, the British ultra-Orthodox are repelled by manual labor relative to the Haredi men in New York, where no small number of them work as truck drivers, carpenters, electricians, plumbers, mechanics and warehouse workers. At the same time, these interviewees remarked that of late they have seen a change in the approach of local Haredi residents to 'not-so-white collar' professions as an option for employment that provides a livelihood during difficult times. One interviewee in his mid-20s who works in a food store, related:

I have a friend that sells furniture. Another friend works in a laundry agency. People try to make any penny possible. Ten years ago no one like me was ready to work in a store.

I heard on the street a different account from an older plumber, who arrived in London in 1956, when many Hasidic people left Hungary. Only one of his sons worked with him:

Today no one wants to work as a plumber, not even my sons. It's a pity because you can make a nice living in this kind of work.

The truth lies somewhere in the middle. Only certain blue collar occupations have become accepted recently, mostly in commerce and services, others are still out of bounds to many Haredi men. But in general, white-collar occupations have the upper hand among the Haredi population.

Preference for Haredi employers

Random testimony suggests that the lion's share of private employers of Haredi employees is itself Haredi. A Haredi employer is expected to be sensitive and understanding with regards to the norms of behavior in Haredi society. Haredi employees prefer a Haredi employer in order to avoid friction based on non-recognition of leaders and prohibitions in their culture. They accept the daily, weekly and yearly schedule of the Jewish tradition, as well as the precepts regarding the Sabbath and Jewish holidays, the laws of *kashrut*, Haredi dress, the long journeys to family celebrations and funerals, visits to the *rebbe*, and the host of rules, customs and precepts that fill the complex world of the Haredi man. All these can be a heavy burden vis-à-vis an employer unfamiliar with or unsympathetic to their culture. Etched in the collective memory of the ultra-Orthodox is the trauma experienced by Jews who immigrated to the countries of the West at the beginning of the twentieth century and who were forced to work on the Sabbath.

The preference of working with a Haredi employer is particularly accepted among the Hasidic population, where Hasidic employees tend to work for Hasidic employers. This phenomenon stands out also in the New York City region as well. It appears that the preference is mutual. Hasidic business owners prefer to employ Hasidic men due to a feeling of obligation towards their own kind, and due to the willingness of Hasidic men to perform any kind of work. There is also a preference to employ workers within the same Hasidic group. This is particularly prominent in a number of large businesses where the phe-

nomenon is readily discernible based on the type of dress and the side locks. Yet I also heard a different response from a storeowner:

I prefer employing a person from another Hasidic group so that when I travel to Jerusalem to celebrate with my *rebbe* he will stay on to serve the clients. He travels to his *rebbe* at other times when I do not.

The tendency to find a Haredi employer has its geographical and economic impact. Many Haredi earners in the Stamford Hill area are employed in the local Haredi economy. There are not too many Haredi employers outside the area. This means that many of the Haredi men who venture into the labor force to become earners have little chance to familiarize themselves with other modern environments outside their closely-knit traditional society. Moreover, they are likely not to acquire modern working skills in a variety of economic branches other than the ones that characterize the local Haredi economy. This economy is characterized by low-paying jobs, a fact that enhances the low level of income that characterizes many Haredi households.

Great interest in self-employment

According to the survey of the Haredi population of the Stamford Hill area, more than one fourth (28%) of the men employed in 2001 were self-employed (Holman and Holman, 2002: 48). It can be estimated that this figure is smaller than the actual percentage due to possible avoidance of the self-employed from reporting, and perhaps even from participating in the survey for various reasons. One way or another, the percentage recorded in the survey is quite high, and reflects a preference existing in this population for independent employment, due to its several advantages.

First, self-employment is perceived as a faster path towards improving one's economic situation. It is considered to have a business potential that allows one to profit relatively quickly, a highly desired goal for men who, immediately after leaving the kollel, face the challenge of supporting a large family. The economic burden placed on the earner is heavy even at the beginning of his path

in the working world. The challenge is to earn more than an entry-level full-time payroll employee in a private business or in a Haredi educational institution.

Similarly, certain types of self-employment do not require professional skills, and do not require social and cultural openness on the part of the employer and his veteran employees. Such jobs appeal to new immigrants, who are often in a situation in which the skills that they bring with them from another place are no longer relevant, and who sometimes even encounter a social environment that does not welcome 'others.' Under such conditions, self-employment is preferable to the difficult task of getting hired. In this sense, young Haredi men, during their transition from spending long hours in insulated Torah learning institutions, are like 'new immigrants,' perhaps explaining why some of them tend to pursue the path of self-employment.

Dependence on family business

Many Haredi earners in the Stamford Hill area are employed in businesses owned by relatives. This fact emerges from a survey conducted among the Haredi population in the area. It was found that 18% of those employed at the time of the survey worked in a family business (Holman and Holman, 2003: Table 7.9). However, this is not the case in Broughton Park, a new Haredi suburb that still does not have a critical mass of family-owned Haredi businesses that pass from generation to generation. It seems that the difference between the two Haredi population clusters can also be attributed to the more Hasidic makeup of the Stamford Hill population. Small family businesses are particularly common in this cultural group. The Litvishe and German Haredi men prefer professional occupations, and therefore are more likely to be employed in non-family businesses.

8 Occasionally-Learning Earners

For all the excitement around and devotion to Torah learning in Haredi society, there are still many individuals who never succeeded in committing themselves to setting fixed times for Torah learning, or who did not gain sufficient Torah learning skills for maintaining such a commitment, ordinarily exercised in the *beit midrash* or with at least one other person in the form of a *havruta*. These are the ‘occasionally-learning earners’ – those who do not learn Torah on a daily basis. They make do with Torah learning held on the Sabbath or on a holiday in the *beit midrash*, before or after prayers, and very often are more listeners than active discussants during the learning session.

I met a number of ‘occasionally-learning earners’ in Stamford Hill. Some are elderly people who did not learn Torah in their youth, at a time when such activity was the desire and destiny of only a few, and therefore they did not spend much time in a large yeshiva. Also in this category are young people who found Torah learning difficult and went on to find their way in the working world. When I asked these young people about their Torah learning, they did not want to answer, and simply replied “sometimes,” or “when I have a chance.” It appears that they were referring to studies on the Sabbath or holidays on which they would open a book and learn a particular passage. This kind of learning appears to be more a ritual than effective Torah learning. By taking part in such forums, even in a relatively passive way, the ‘occasionally-learning earner’ asserts his identification with the cultural code of the Haredi collective, which highly values Torah learning. The occasional instances of Torah learning serve as a kind of a ‘ticket’ into the Haredi society of which they are an integral part.

It was my impression that a significant portion of the ‘occasionally-learning earners’ whom I met were in a low socio-economic class, but this does not contradict the possibility that there are members of this social class who set fixed times for Torah learning and excel in it. Rather, it is a supposition worthy of further study, if only to understand the social place of the ‘occasionally-learning earners’ in the typology of Haredi society that makes Torah learning its top priority. It appears that there are also many men in this category who are not so young. These men quietly support their families, and despite their minimal involvement in learning, remain an integral part of Haredi society.

9 A Perennial State of Low-Income

The relatively high level of employment among the Haredi community in Britain mentioned above does not resolve its economic hardships. Most employment found by Haredi men generates a low income. Many Haredi households cannot extricate themselves from the cycle of poverty due to the high incidence of large families and the many expenses involved in conducting a Haredi lifestyle in the modern city, particularly expenditure on education and kosher food.

It is my view that the main challenge facing Haredi communities outside Israel appears to be raising the income level of Haredi men. The fact that a substantial percentage of Haredi men – but not an overwhelming one as in the Israeli case – devotes itself to Torah learning does not account for the bulk of the economic problems of Haredi society. Young non-Haredi men of the same age also devote much time to study in colleges, universities and professional schools, but in these institutions they improve their chances of earning a living upon completion of their full-time studies. The situation of many Haredi men is different. Lacking professional or academic training, many of them wind up in jobs that are insufficient for adequately supporting their families.

The low level of income is an endemic phenomenon in the Haredi population of Stamford Hill. All the permutations of balancing between Torah learning and earning that Haredi men have attempted in recent years do not discernibly effect the structural economic state of Haredi society in this area and particularly that of its Hasidic component. There are a number of reasons for this, briefly summed up:

- a. **Lack of basic skills for modern employment** – Haredi men did not acquire the knowledge and basic schooling in their youth that would help them find modern employment that provides a respectable wage.
- b. **Insularity in the local Haredi economy** – A considerable portion of Haredi men of the Stamford Hill community do not venture out into the wide world of the city’s economy, but rather enclose themselves within the confines of the local Haredi economy, which pays the lowest wages.
- c. **Lack of income during the years of learning in a kollel** – A considerable portion of Haredi men do not earn during the years that they are devoting themselves to full-time Torah learning, and are thus unable to accumulate savings that could help them in the future.
- d. **Limitations on the earning ability of women** – Haredi women are unable to provide income support for long since their parenting responsibilities expand quickly, reducing their participation in the labor force.

These reasons are discussed below in greater detail.

Lack of basic skills for modern employment

The first, most basic reason for the low level of income characteristic of Haredi society, and particularly young households, is the lack of skills for work that provides middle and high-range income. The reason for this is the character of part of the Haredi educational system, particularly the Hasidic one. In the Stamford Hill area, there are number of possible paths for educating a Haredi child. The characteristic Hasidic path is a *talmud torah* until around age 12, where religious studies are combined with a negligible volume of low-level general studies. The young boys then continue to a *yeshiva ketana* – ‘small (junior) yeshiva’ – that offers exclusively Torah learning, as does the *yeshiva gedolah* – ‘big (senior) yeshiva’ – to which they transfer at age 16, and later, the kollel.

The second educational path, also mainly Hasidic, places more emphasis on general studies. This path is built mainly on the educational system of 'Yesodey Hatorah Schools' that operates educational institutions at the elementary and high school level, and is accepted as an independent school in Britain, namely one that does not receive public funding since it does not entirely fulfill the accepted rules in this system. The 'Yesodey Hatorah' system was established by immigrants from Eastern Europe prior to the establishment of Hasidic *talmud torah* schools in the area. Attendance at this school is through to age 16. Afterwards, students move on to a large yeshiva, after having acquired a certain amount of skills that they will need when they are ready to enter the working world. In other words, within Hasidic society there are parents who seek to grant their children the foundations necessary for future economic achievement, and there is a system that provides them with the requisite basis. The fact that all Haredi families in Stamford Hill do not follow the same educational formula for their children is another important lesson to bring from London to Jerusalem or Bene Braq.

The third educational path is that of the German Haredi community. This population group has only an elementary school in the area – the Avigdor School. Established by German immigrants several decades ago, it once also served families from Eastern Europe, until the latter established their own educational institutions. The students at this school study secular subjects, with an emphasis on mathematics and English (OFSTED, 1999). Today, this elementary school is attended by the descendents of immigrants from Germany to the area, as well as by newly religious families who live outside of the area.

Those who wish to continue studying in a framework that combines Jewish and secular studies at a high level can only do so outside of the Stamford Hill area. A number of post-elementary schools serve the Haredi population in the northwestern suburbs, in Golders Green and its neighborhoods, but only a very few of the young men who live in the Stamford Hill area attend these schools. Parents for whom this was a priority took the logical step of moving residences to the northwestern suburbs.

Of these schools, three in particular stand out: Hasmonean, Menorah, and Pardes House. Each of them reaches out to a different population, according to

its preferences and cultural affiliation. On the Hasidic-traditional-conservative side is the Pardes House School. It is intended primarily for the Hasidic population that has settled in these neighborhoods over the past decades. The instruction it offers is based on the accepted combination of religious and secular studies, although there is not much emphasis on secular studies relative to the other two schools. The secular studies in this school continue until age 16, and afterwards, the young students proceed to learn Torah in yeshivas in Britain or Israel.

The oldest of the schools providing secular studies, the Menorah School, serves mainly the German Haredi population of the area. It espouses a strict religious approach, and here as well, general combined with religious studies end at age 16, at which point the young boys graduate to a 'big' yeshiva. A high level of general studies is adhered to in this school, in the spirit and tradition of this German Haredi community.

The Hasmonean School is the largest of the Haredi schools in the northwestern suburbs, and was established in the 1930s by a German Haredi leader, Rabbi Solomon Schoenfeld. Over 1,000 students attend this school, which goes through age 18 (OFSTED, 2004). The school is known in Britain for the high achievements of its students. It is intended mainly for the religious population of Golders Green and its neighborhoods, but it also serves students from other London neighborhoods. While the student population includes children from Haredi families, there are also students from families who do not even keep the Sabbath, but are interested in a combination of Jewish and secular subjects at a high level. Graduates of this school tend to study in universities, although in many cases they enroll after a period of learning Torah in a yeshiva, usually in Israel. This school serves the small portion of the Haredi population interested in giving their children an education that combines religious and secular studies at a high level, through the age of 18.

The main difficulty in the realm of basic skills is among those Haredi men who study only religious subjects, while their male peers, Haredi and other, acquire knowledge and skills in colleges and universities. These Haredi men are thus placed in a kind of trap, and in their distress, they try their luck at every available job that does not require knowledge or skills; the wages, however, are low.

The term ‘trap’ is not my invention. I heard it in conversations with Haredi men, particularly in the New York area, where one of the speakers asked me in a group meeting to help him and his friends sound out their cry of distress and to call upon the rabbis “to do something.” A similar feeling was also conveyed in the words of a 17-year old Haredi resident of Monsey (close to New York City), who was in Stamford Hill for a family wedding:

What they taught us was not sufficient for choosing a path of professional or academic studies. We are in a trap, and talk about it a lot in internet chat rooms.

Insularity of the local Haredi economy

The second reason for the ubiquitous low wage among the Haredi population of Stamford Hill is the tendency to avoid seeking work outside of the community, due to a fear of dealing with strangers, hostility or temptation, unless the job is with a Haredi employer in the City of London. Therefore, many remain in the homogeneous framework of the Haredi economy, but in so doing lower their chances of earning a higher wage. The great demand and the meager supply of places of employment in the local Haredi economy perpetuate the low level of income in this community.

The nature of the common occupations in the local Haredi economy also does not ensure a reasonable income for those setting out in the working world. The remuneration for work as salesman in a store, driver, warehouse worker, or sales agent is always modest. Teaching positions in Haredi educational institutions are also not characterized by a respectable wage. The same is true for the religious and communal institutions in Haredi society.

Lack of income during years of Torah learning

A third reason for the low level of income among the Haredi population in the Stamford Hill area lies, of course, in the practice which has expanded and

deepened in recent years, of encouraging young men to engage in full-time Torah learning for a number of years, even after establishing a family with children. Devoting a protracted period to full-time Torah learning, once the legacy of the most dedicated and successful Torah scholar, has become a sweeping practice, despite the problem of low income. While the British welfare state assists in no small way in overcoming the lack in the form of income support, child benefits and housing benefits, these are not sufficient for removing households from the cycle of poverty. In such a situation, it is impossible to save for future educational expenses for one's children.

Limited earning ability of Haredi women

The fourth reason for the low level of income in Haredi society stems from the lack of ability on the part of the Haredi woman to assist in supporting the family in order to enable her husband to learn Torah in the kollel. Much has been said and written about the important role of the Haredi 'woman of valor' (*eshet ha'il*) in sustaining the family's economic viability. Reality, however, places obstacles in the way of accomplishing this mission. The main limitation is the need to take care of many children. In the early part of her married life, the woman works as a teacher, a clerk or a saleswoman – all low-income jobs, but a contribution to the family budget nonetheless. From a cultural perspective, it is even more difficult for the Haredi woman than the Haredi man to enter the labor market outside of the local economy in order to improve her wages. She rapidly enters into motherhood, and childcare consumes all of her time. Some women intentionally choose the teaching profession, which enables more flexibility in terms of daily and yearly schedule, and makes more time available for her to bear the burden of running a household and caring for children. Teaching jobs are usually close to home, allowing the woman convenient access between home and work, so important in this situation of double occupations. However, as more children are born, the Haredi woman reduces the number of hours she works, and her income, already low, is further reduced.

The fact that women forgo full-time employment is illustrated by the data of the Haredi population of Broughton Park in greater Manchester. While 49% of married men report working full-time, the reported rate for women is only 12% (Holman and Holman, 2003: Table 4.13). This discrepancy is accounted for by part-time employment. The survey indicates that 9% of men are employed part-time, as opposed to 35% of women (ibid). In response to the question as to whether one received wages over the past week, 66% of men as opposed to 39% of women answered in the affirmative (ibid). By gross calculation, and assuming that all receive the same wage and that the monetary value of part-time work is estimated at half that of a full-time position, the income generated by men in Broughton Park in 2002 was 1.8 times greater than that earned by women. If we figure in the fact that most Haredi women earn less than most men, the proportion is at least doubled. It can be assumed that the situation in Broughton Park is not substantially different from that in Stamford Hill, as well as in many other Haredi communities. Therefore, as long as the demographic situation of this society remains the same, the Haredi mother will continue to be a 'woman of valor' mainly within her home, while the responsibility of supporting the family will continue to potentially rest with Haredi men.

10 Insufficient Training in Occupational Skills

In the previous chapters, it was stated in various contexts that in order for there to be a successful transition from full-time Torah learning to full-time employment with a respectable wage that grants one the status of *ba'al bayit*, Haredi men must acquire professional knowledge and skills. In the United States and in Israel, there are members of Haredi society who internalized this message several years ago, and began working to establish a course of professional training and academic studies that would provide the knowledge and skills in professions and occupations enabling the support of a large family.

In the New York City area, the largest Haredi population cluster in the United States, a number of institutions are dedicated to granting yeshiva and kollel students with formal training in areas of demand, from accounting and computer programming to expressly academic professions (Gonen, 2001). One of the important initiatives in this field is the Touro chain, which has established both a branch of Touro College in Brooklyn, and The Institute for Professional Studies (IPS) – Machon Leparnasa, an institute for professional training that does not offer a full academic degree.

As stated, on this matter there are clear differences between Hasidic men, on one hand, and Litvishe and German Haredi men, on the other. The latter, are prepared to invest a number of years in academic studies in order to reach a level of professional qualification sufficient for earning a respectable income – it is men from these groups who fill the lecture halls at Touro College. Hasidic men prefer a shorter path, quite satisfied with training that quickly gets them out

into the world of work. The intellectual gain and social status of an academic degree or other diploma is not as important to them as it is to the Litvishe and those of German origin. What Hasidic men are looking for is a work license. It is this population that is served by the Machon LeParnasa.

Progress has also been made in Israel in this area, with the establishment of a number of institutions that have been designed for this purpose and given a stamp of approval by various rabbis (Lupu 2004a). As in the New York area, the guidelines for this development are speed training and separate frameworks of study for Haredi men (p.82). Haredi men are anxious to move quickly. They establish a family without delay and immediately have a need for income. They do not have time to study according to the leisurely timetable of the ordinary institutions. They are looking for a shortcut. Those who are prepared to learn in an orderly fashion seek frameworks suitable to Haredi culture, the main consideration being gender separation. There are also limitations on content in some areas, as well as modesty in dress and speech. Here too, in the frameworks with an academic character, graduates of the Litvishe yeshivas are the leaders, even if they are not part of the Haredi hardcore but rather from the margins due to their lack of desire or ability to learn Talmud (Hakak, 2004). The Haredi students in Israel who enroll in professional training programs, like Hasidic men in the New York area, lack the necessary basis in mathematics, English and the sciences, since these subjects are not taught in their educational institutions. This is not so in the Litvishe educational system, some of whose institutions follow the model of the yeshiva high school that prepares the young students for further vocational training or academic studies. However, it is not only with the academic gaps that the new Haredi students must cope, but also the gaps between the Haredi cultural model, which is not competitive and goal-oriented, and the modern model of academic frameworks, as well as differences in physical behavior in the two models (Hakak, 2004).

Slow and limited development of Haredi training institutions

In London, as it turns out, Haredi society is in no hurry as far as pre-employment professional and academic training for yeshiva students and kollel scholars are concerned. Unlike New York and Israel, no institutions offering professional training have yet been established in London. In 2001, an attempt by the Touro chain to launch a B.A. program in business administration failed. At the same time, other Haredi activists in London tried to test a similar idea of establishing a separate Haredi framework within an existing local academic institution. They are familiar with this model, which exists in Israel, but at the time this report went to press, no real developments had yet occurred.

A similar attempt aimed at offering academic studies to Haredi women also failed. The intention was to enable them to teach in Haredi girls' schools in order to make the schools eligible for state support, by integrating the national curriculum into Haredi schools. Although the rabbinic leadership was open to the idea, it met with strong resistance apparently for a variety of reasons. Some claimed that the content of university studies was inconsistent with the Haredi worldview. Some objected to young Haredi women receiving a higher education that was likely to deflect them from their traditional role in Haredi society. Some also feared the competition that would adversely affect the longstanding non-academic Haredi teacher-training institutions in London.

It appears that considerable time will be needed before it can be determined whether the Haredi population is indeed conservative, as has been stated even within the community itself, or whether despite the false starts in the area of academic training, the community will embark on the path that Haredi society in Israel and the United States have been taking for a number of years.

In recent years, courses for the acquisition of basic skills have been offered in the Stamford Hill area, mainly in computer and accounting skills. The first to do this were two large girls' high schools, which offered courses for women and tried to open their gates, in a special format, for men as well. The success among the men, however, was minimal, since the courses were perceived as a preparatory program for women seeking employment as secretaries in a modern

office. An additional obstacle was the fact that the courses were held within an institution for girls, at times when the girl students were on the premises. The fact that the school was run by the Chabad (Lubavitch) Hasidic group was also a deterrent. In light of these factors, the physical site of the vocational studies was moved to a different location.

In the private Haredi sector, there have been periodical initiatives by entrepreneurs to establish computer programs that train Haredi men for work, but these also have not survived for long.

The initiative taken by Agudas Israel to establish an employment counseling and placement service in Stamford Hill also failed to become a significant factor. It appears that Haredi men prefer the information that flows through informal channels and to exploit family ties to find themselves sources of income.

It should be noted that while the UK and the USA governments offer financial assistance for professional training to Haredi men and women, in London one might describe the situation as “you can lead a horse to water, but you can’t make him drink.”

Reasons for negligible growth of training institutions

Why has there been no real progress in the area of professional and academic training for Haredi men in London, as there has been in New York, Jerusalem and Bene Braq? There are at least two reasons. One relates to the fact that London’s Haredi population is relatively small and divided into insular cultural groups. Courses held in a Lubavitch school are not acceptable to members of other Hasidic groups. The potential market for an entrepreneur in the area of professional training is likely to be very small.

Another explanation lies in the general culture of Haredi society in Britain. I heard reliable opinions of the following ilk:

The Jews here are like all the British – more conservative and less enterprising. They make do with what they have, and are not eager to try out new ideas, to learn new skills, and to undertake something new.

Those making an effort to promote this realm in London look on with envy when comparing their situation to the shifts taking place in Haredi society in the United States:

In the United States they're ten years ahead of us. We move forward slowly. American society is more open than the one in Britain.

Hasidic men in the Stamford Hill area seek to directly proceed to the workforce and do not even consider the possibility of academic studies. A director of a program offering computer courses for the Haredi population in Stamford Hill described the male students in the following words:

These people here are clever. They want to study very quickly. They have no patience. They want to do it in a hurry. The only thing that interests them is making a living. They are not ready to study in an orderly manner. They are not interested in academic skills. They are looking for miracles and therefore go to real estate where one can enter rather quickly. One does not have to know much in order to enter this business.

Haredi men believe that redemption will come from other sources, including divine providence. They rely on Haredi 'cleverness,' a result of Talmud learning, to lead them to occupations that provide a decent salary. They also rely on mutual assistance, as explained by one 25-year-old Hasid of the Satmar group:

In the world of gentiles, if someone wants to go to work he has to study, for instance in diamonds. But in the Haredi world we are together, and if someone wants to work in diamonds he announces it in the synagogue and there will be someone there who knows who will teach him, even though it might be that the 'pupil' will later turn to be a competitor. Everything is from heaven!

The research I conducted offers an additional response to the question as to why institutions of professional and academic training of Haredi men have not been fully developed in the Stamford Hill area. In my opinion, the Haredi leadership has still not defined the establishment of institutions in this field as a need and a

goal of highest priority, as they have done successfully in the realm of Haredi public housing.

Perhaps the reason for the lack of significant development of professional and academic training for Haredi men in the Stamford Hill area lies in the historical circumstances of the evolution of the Haredi community there. Indeed, the settlement of Hasidic immigrants alongside the German Haredi nucleus in the Stamford Hill area had a key role in their socialization into the modern city. The German Haredi community, deeply rooted in the social lifestyles and governing and organizational practices of large Western cities, acted as a guide for the Hasidic community as it was cast into a new, unfamiliar institutional environment, including Anglo-Jewish non-Haredi society. However, Hasidic newcomers did not adopt the way of the German Haredi Jews of integrating into the modern economy on the basis of professional and academic training. The former head of the Union of the Orthodox Hebrew Congregations of Great Britain, Rabbi Solomon Schoenfeld, one of the outstanding leaders of Haredi Judaism in Britain in the 1930s, 40s and 50s – earned his doctorate from the University of Königsburg, while also a student at the yeshiva in Slobodka (Kranzler, 1982). This was not unusual for German Haredi immigrants in London. Hasidic men, however, did not adopt this approach, and remained within the confines of a society that did not have high regard for professional training and academic education, ignoring their commensurate socio-economic status. To borrow from Shilhav's rendering, they brought the *shtetl* with them to the big city (Shilhav, 1991). In other words, they became “urban villagers” as did some other immigrant groups upon arriving to settle in the large cities of the West (Gans, 1962). But this does not go to say that such a situation is there to stay. One can expect that in the near future, though belatedly, the Stamford Hill Haredi community will find ways to build the appropriate channels for its young to attain professional and academic training, in a manner reminiscent of the spirit of the first Haredi settlers in the area.

Conclusions

Towards a ‘society of learners and earners’ in London

During the first years after World War II, there was a focused effort to rehabilitate the destroyed yeshiva world. Haredi society, with a burning passion for this matter, succeeded in the mission despite the influence of the modern world, which had already swept away many of its ranks, and was able to survive both western modernism and Zionism. At first, there were very few Haredi men who studied full-time at a kollel. Over the years, however, their numbers gradually increased. In Israel, the number of kollel scholars has reached tremendous proportions due to their refusal to serve in the army and due to the Haredi leadership’s political influence on the government. However, there is a hitch.

Friedman, who coined the term ‘society of scholars’ to describe this new development, maintains that embodied in this success is the danger of economic collapse, due to the inability to continue sustaining such a tremendous – and still growing – percentage of kollel scholars who do not support their families (Friedman. 1991). Friedman’s warning is directed at Haredi society in Israel, but does it apply to Haredi communities in some Western countries, where increase in the level of income and the development of the benevolent welfare state has supported an increase in the number of learners among young Haredi men? According to the study I conducted in London, which joins my previous study in the New York City area, in recent years, there have been difficulties in continuing the momentum of the increase in the component of full-time Torah learners in Haredi society.

Recently, economic difficulties have arisen that have in turn given rise to a threat against the continued generosity of the welfare state. In addition, consumer culture has gained more sway among the Haredi public. Haredi society in the Diaspora is adjusting itself to these internal and external changes, and is even attentive to the desires of individual members. The overall picture emerging from the available data on the Haredi community residing in the Stamford Hill area of London, as well as in a number of other Haredi communities in the Diaspora, is a society in search of and finding a realistic balance between Torah learning and wage earning, in keeping with the changing economic and social circumstances. When it was economically feasible, these Haredi communities expanded the component of full-time Torah scholars, as they have done until recently, but they never reached the dimensions attained in Israel. Confronted presently with economic hardship, these Haredi communities currently put limits to the extent of full-time Torah learning, and are likely to do so even more in the near future. The present study suggests, therefore, that in Haredi communities in the West, there is no 'society of scholars,' as it is acceptable to define Haredi society in Israel, but rather, a 'society of learners and earners.'

The definition of a 'society of learners and earners' applies even to the most conservative part of the Haredi population, such as the Hasidic community in the Stamford Hill area of London. In this conservative Haredi community, which corresponds to a great extent to the character of Haredi society in Israel in terms of the strict adherence to religious life and Haredi culture, only a small portion – approximately one-fifth – of married Haredi men devote themselves to full-time Torah learning in the kollel. Approximately two-thirds occupy themselves in various ways with making a living. Even among the kollel scholars themselves, there is a certain degree of involvement in wage earning, whether on a regular part-time basis or when the opportunity arises.

Types of balance between Torah learning and wage earning

This study suggests a typology of Haredi men based on various balances that they achieve between full-time Torah learning in a kollel and working to support their families, while continuing to be involved in the world of Torah. This typology is intended to clarify and emphasize the dynamic nature of Haredi society in the research area in London. Being aware of this dynamic nature is important for the understanding of processes the Haredi society has been undergoing of late. In addition, this dynamic nature of the Haredi society is crucial for evaluating what may occur in Haredi society in Israel, which, in the present, is having difficulties in channeling this dynamism in ways that will contribute to its continued vitality.

At one end of the typology are the ‘full-time learners,’ who devote all of their time to Torah learning in the kollel, and are not involved in any income-earning work. They are supported by parents, wives, philanthropists and the welfare state. At the other end of the spectrum are the ‘occasionally-learning earners.’ Between these two types are three types in ascending order of earning. The ‘occasionally-earning learner’ fulfills his duty to learn full-time, but at the same time works when the opportunity arises during breaks and vacations. The ‘part-time learner’ takes an additional step in the direction of earning, and learns Torah for half the day in a kollel. During the other hours, he has a part-time job so that he can play a significant role in supporting his family. The next type, the ‘regularly-learning earner,’ takes a decisive step in terms of his values, and drops out of the kollel. He enters the working work with full steam, and finds his way among the working men of Haredi society. This type, however, does not abandon Torah learning, but rather appoints regular times for learning.

The ‘regularly-learning earner’ today characterizes most of the Haredi men in the communities observed, and there are statistics regarding them. The proportion of this type in Haredi society in London constitutes the basis for my suggestion that it be defined as a ‘society of learners and earners.’ This combination between wage earning and Torah learning is based in the tradition of Haredi society. It appears that the great awakening that has occurred among this society regarding Torah learning pertains also to the life of men who are not kollel

scholars. Ongoing Torah learning constitutes today one of the important ideals of Haredi society, realized in practice by many Haredi earners.

Low-income society

Work in trades and services within the local Haredi economy on one hand, and teaching in the Haredi educational system on the other, constitute the main realms of income earning for Haredi men in the Stamford Hill area. Employment in real estate is also common. The dream of reaping easy profits without the obligation of ordinary working hours, thus allowing time for Torah learning, attracts many to the world of real estate. Many Haredi men are employed in Haredi firms within the local Haredi economy, often on the basis of family or group connections. Haredi society behaves as any traditional society, even in the modern city.

Low income characterizes many Haredi households in the Stamford Hill area. This low level of income does not provide for the needs: the high cost of living in London; supporting the costly Haredi lifestyle; and paying the children's tuitions since the government does not recognize the Haredi educational system and does not allocate funds for its schools. What all these amount to is that a large part of the Haredi population in London is in the throes of financial difficulties since its earners fail to earn a wage that corresponds to the standard of living of a society with a unique traditional culture in one of the largest and most expensive cities of the world.

The main reason for the low level of income is the lack of basic skills for professional and academic training that would improve one's prospects for being hired. This is the Achilles heel of Hasidic Haredi society in London. Up to recently very little has been done to build training facilities that will provide Haredi men in the Stamford Hill area with the necessary professional skills. Given the lack of skills and training, Haredi men are forced to make do with relatively low-income jobs. Thus, their entering the world of work does not assure an absolute departure from the cycle of economic hardship, which characterizes many Haredi households.

Added to this is the low level of wages earned by working Haredi women, whose rate of employment, contrary to the accepted view, is relatively low due to their complete or partial care for the affairs of children and the home. Indeed, because Haredi women give birth soon after being wed, and due to the high birth rate, most of them work in the home as mother and manager of the household. As a result they can contribute only partially to the needed income of their household. The inability of women to fulfill their recent destiny in Haredi society as a 'fitting aide' (*ezer kenegdo*) in the provision of the household income is another weakness in the economy of Haredi society. Those Haredi women that do work are often engaged in low-paying jobs, in Haredi education and in local services. Many of them are only partially employed and earn only a small income.

Lessons for Israel

In my opinion, the study in the Stamford Hill area demonstrates mainly that Haredi men have begun to calculate their steps towards a new balance between full-time learning and earning, mainly in light of the 'good life' norm that has been gathering momentum in recent years. This is the norm guided by the surrounding non-Haredi consumer culture that, unlike Haredi culture, does not regard material want as a necessary value. Living in the midst of a huge modern metropolis with a large non-Haredi Jewish population and being confronted with an intense consumer culture is perhaps the main factor that leads to this normative change in the Haredi community in London. It appears that this pillar of Haredi society – namely the lack of materialism – will not endure for long, and will no longer justify for this population a life of hardship. Haredi society, at the level of the collective and the individual, will apparently need to take this factor into account more than any other factor when formulating for itself a new proportionality between the norm of full-time Torah learning and the norm of earning an income.

Indeed, the norm 'Torah is his vocation,' although still a preferred ideal in Haredi society in London, New York and other places, does not prevent men

from gradually making a move from full-time Torah learning to a life of work that integrates a considerable degree of Torah learning. The lifestyle in Western cities, the attractiveness of consumer culture, and the inability of many to continue full-time Torah learning indefinitely – these factors have led to the development of Haredi communities outside of Israel that do not base the essence of their lives on the ‘full-time learner’ type only, and grant legitimacy to other types that combine Torah learning and earning an income. These Haredi communities resolved the dilemma of over-representation of full-time Torah learning and succeeded in developing normative paths that combine Torah learning with earning a dignified living. It would behoove the leaders of Haredi society in Israel to openly consider this possibility. Among the Haredi population in Israel, there are signs of a move in this direction, and a guiding hand from Haredi leaders – one that provides encouragement and regulates change – is needed now.

Recently, there are many signs in Israel that given the dwindling resources in the welfare system on the one hand, and the increasing percolation of consumerism on the other, a handful of former participants in the ‘society of learners’ spontaneously enter the workforce, either directly into the workplace or after some professional or academic training (Lupu 2004a, Hakak, 2004). One possible scenario for Haredi society in Israel is the return of the practice based on an elite of ‘full-time learners,’ true Torah scholars, who preserve Haredi culture and assure its future together with the masses of ‘regularly-learning earners’ (*ba’alei batim*). From a close look at the budding processes in recent years in Haredi society in Israel, one notes that many Haredi men are already walking this path, even though the trend is not yet reflected in official statistics. It seems that this time, as well, the rabbinic leaders will react with tacit acceptance as long as this trend is not sweeping and thus threatening. It appears that the manner in which changes in Haredi society in Israel and elsewhere currently occur is ‘bottom-up’ and not the reverse. This process takes place despite the prevailing image of a society that follows without reservation the leadership of its rabbinic decision-makers (the ‘greats’).

And so, based on these signs, it can be predicted that Haredi society in Israel is beginning to progress towards becoming a ‘society of learners and earners,’ like

Haredi society in North America and Western Europe, even though its basic conditions are substantially different. Further research is needed to track the developing patterns among Haredi society in Israel and to examine its place in the process of transition from a 'society of learners' to a 'society of learners and earners'. The examples of a 'society of learners and earners' among the Haredi population in the cities of the West, including Haredi society in London, can be of assistance in better sketching possible scenarios for the transition of Haredi society in Israel. The current challenge confronting researchers is to establish whether and in what ways Haredi society in Israel is also beginning to move in the direction of becoming a 'society of learners and earners.' If indeed this is what is happening to Haredi society in Israel, then the challenge presented to policy makers is the enabling of this process. The ways in which the London Haredi population has shaped itself to become a 'society of learners and earners' could serve as a lesson for the Haredi population in Israel.

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