

# **Torah, worship and acts of loving kindness: baseline indicators for the *charedi* community in Stamford Hill**

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# 1 Foreword

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**By Lord Bhatia OBE**, Chairman of CEMVO

This report provides a fascinating glimpse into a community which has lived in the north of the London Borough of Hackney and south of the London Borough of Haringey for the past 75 years. Originating primarily from Eastern Europe, the Charedi community has managed to sustain a way of life based on strong religious values in modern times.

This unique value system and culture provides a striking contrast with common British norms. A religious learned man, for instance, is prized above a wealthy simple man. Religious observance provides the community's framework and a structure for the day. A precise body of tradition, custom and religious law governs every part of life including work, education, food and leisure.

Unlike other immigrant communities, the charedi community has continued to live within a tight geographical area. Charedi people have prioritized living close to each other in order to have access to religious and cultural facilities and to preserve their identification with their community. The rich and poor live side by side and there are few external markers of wealth. Although a high proportion of charedi people experience social and economic deprivation, "Torah, acts of worship and acts of loving kindness" are the bonding glue that holds this community together.

Today the charedi community forms a significant proportion of the Hackney and, to a lesser extent, Haringey. The community's success in preserving its faith and culture whilst selectively absorbing those aspects of modern culture which benefit its members, provides us with valuable lessons for the challenges we all face. In the multi-cultural, multi-faith Britain of the 21<sup>st</sup> century, the charedi community is a strong and integral part of the rich mosaic that forms the foundation for the cohesive and sustainable communities we need to build.

This research sheds light on the unique position of charedi people vis-à-vis housing, education and skills, work, experience of crime and how they are affected by poverty. It must now be used to promote understanding, inform policy and lead to the fair allocation of resources.

As an immigrant myself - of a different faith from a different country - I understand how difficult it is to keep one's faith, tradition, values and culture and avoid assimilation in modern day Britain. The charedi community in Stamford Hill has shown that it is possible to be both a strictly Orthodox Jew and a positive part of Modern Britain.





## 2 Summary

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### The changing shape of the *kehilla*

- The average family size is 5.9 compared to 2.5 in LB Hackney and 2.4 in England and Wales.
- The *kehilla* is growing by 8% per year, has doubled since 1989 and will, if present rates are maintained, double again by 2011.
- 84% of households have at least one resident child aged 15 years or younger.
- 53% of families have four or more resident children under 16 years old.
- 55.5% of the sample is less than 16 years old.
- 2.4% of the sample is over 60 years old.
- 95% of people over 25 years old are married.
- 22% of adults are in full time work, 22% have part time work and 20% are still in full time education.
- The *kehilla* represents between 9 and 11% of the total population of LB Hackney.
- Children of the *kehilla* under 16 years of age represent between 21 and 26% of the child population of LB Hackney.

*For more updated figures based on 2001 census please refer to page 12.*

### Schools and education

- The *charedi* community in Stamford Hill has a comprehensive independent system providing education from nursery to post 18 years.
- Parents incur both the 'positive' costs of education provision and the 'negative' ones of lack of access to means tested benefits.
- Over 85% of children start nursery between their third and fourth birthday.
- 33 families (over 10% of the sample) indicated that at least one of their children has special educational needs.
- In 21 families at least one child had been 'statemented'.
- 14 families thought one or more of their children should be 'statemented'.

### Housing

- 44% of households are owner occupiers and 54% rent their homes.

- 71% of renters have private sector landlords.
- 19% of renters are accommodated by Agudas Israel Housing Association and 3% by other housing associations.
- 3% of renters are housed by LB Hackney in temporary accommodation.
- No renter has a home in LB Hackney's general needs stock.
- Rent levels in the private sector range from £80 to, in one particular case, over £500 per week and are often above local reference rents for Housing Benefit payments.
- 70% of households find it 'difficult' or 'very difficult' to fund the gap between Housing Benefit payments and real rent levels.
- 63% of mortgagees struggle to meet payments.
- Accommodation in all tenures has become more difficult to access.
- 33% of households are overcrowded.
- 75% of households have at least one problem with their accommodation.
- Multiple problems with accommodation are most common in the private rented sector.

## Employment and training

- More women than men have educational qualifications from the state system.
- 12% of men have a rabbinical qualification and many others have other qualifications recognised by the Union of Orthodox Hebrew Congregations.
- Almost 60% of men and a third of women who are in employment work in a private firm.
- 25% of men and almost 50% of women work in the *kehilla's* educational system.
- Men have a strong preference for part time work to allow time to devote to learning.
- Women need work that accommodates their domestic commitments.
- 25% of men and nearly 50% of women earn less than £7500 per year.
- 60% of men, 55% of women and 65% of their children found their present job through a personal contact.
- Agudas Israel Community Services is the most popular source of assistance in finding work.
- There is strong demand for basic skills training, English language tuition, computer training and other work related skills.

## Social inclusion

- 83% of respondents speak to their family and over 60% talk to their friends by telephone at least once a week.
- 80% of respondents see their families and 66% meet their friends at least once a week.
- The *kehilla's* self reliance is demonstrated by the ease with which members turn to each other – and very rarely use external agencies – during a crisis.
- 14% of respondents are caring for a sick or disabled person in their own homes and 19% care for someone living elsewhere.
- Over half of all respondents do voluntary work, seven times the rate of volunteering for London.

- Members of the *kehilla* participate in a very different pattern of social activities compared to the general population. 81% of men have attended a religious talk in the past two months compared to 2% who went to a concert of classical music and only one who watched a sports event.

## Poverty and social exclusion

- 58% of households below retirement age receive a means tested benefit.
- 66% of households find it difficult to pay at least one bill, 41% have problems with three or more bills.
- 24% of households have had one or more utility disconnected.
- 38% of households have made special arrangements to meet bills.
- Over 40% of households have borrowed money in the past year to meet day to day costs.
- 35% of adults and 20% of children lack three or more items on a list of essentials.

## Crime

- Members of the *kehilla* are significantly more likely to be 'very worried' about the possibility of being a victim of crime than suggested by the British Crime Survey 2001.
- 14% of households had been burgled at least once in the previous year.
- 12% had been mugged in the previous year.
- 7% had had their car stolen in the past year.
- 37% had had their car vandalised.
- 20% of households had had at least one bicycle stolen.
- 11% of households had been victims of vandalism. One third of incidents were perceived to have a racial motive.
- In 11% of households at least one person had been a victim of violence.
- People – mostly men and boys – in 43% of households reported experiencing verbal abuse. Most perpetrators used racist language.

## Health

- Most people rated their (and their family's) health as 'good'.
- About 20% of adults and 15% of children have a long standing illness or disability.
- Over 25% of respondents, 15% of spouses and 35% of children had used at least one health service in the past three months.
- 82 women had been admitted to hospital for the birth of a baby in the past year.
- In one sixth of households someone had consulted a complementary medical practitioner.

## The reality of deprivation

- 56% of respondents could not afford at least two items defined as 'essential'.
- 60% of households cannot afford to replace worn out furniture.
- 58% of adults cannot afford a short annual holiday away from home.

- Nearly half of all households cannot save small, regular amounts of money to meet future needs.
  - Over 40% do not have home contents insurance.
  - 30% of children lack two or more 'necessities'.
  - 25% cannot afford a leisure activity.
  - 35% cannot afford leisure equipment such as bikes or garden swings.
  - Many children do not have toys, books and educational games.
  - Half of all families cannot afford for their children to have a holiday.
  - 10% of families cannot afford to celebrate *Chanukah* or other special occasions with presents and extra food.
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- 11.2% of households in the *kehilla* listed in the 2001 Shomer Shabbos directory lived in LB Haringey and 88.8% lived in LB Hackney
  - On the basis of information collected in this survey 56% of the *kehilla* is under 16 years old compared to 23% in LB Hackney 23%, 42% are between 16 and 59 years old (LB Hackney 64%) and 2% are more than 60 years old (LB Hackney 13%)
  - The 2001 Census population figure for LB Hackney is 202824. If the sample of 299 households represents 10% of the *kehilla*, its total size is approximately 17780 people; of these 15789 live in LB Hackney (7.8% of the borough's population) and 1991 in LB Haringey. 8842 (56%) of the *kehilla* is aged less than 16 years representing 19% of all of this age group in the borough.
  - If, however, the sample size equates to 8%, 22225 people belong to the *kehilla*; of these 19736 (9.7% of the borough's population) live in LB Hackney and 2489 in LB Haringey. Under 16 year olds would then represent 27% of their age group in the borough.

## 3 Introduction

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The *charedi* community has been a highly visible but self-contained presence in Stamford Hill for over 75 years. Its members live, worship, shop and are educated from nursery to post graduate level within a small geographic area in the northern section of the London Borough of Hackney and the southern part of LB Haringey. Many also work in the same neighbourhood. The value placed by the *kehilla* on access to community facilities rather than modern symbols of status has ensured its continued heterogeneity with wealthy and poor members living side by side. A dense web of facilities, organisations and personal support links members of the *kehilla* one with another and beyond to the wider world.

This baseline study for the *charedi* community has had a long gestation. Despite the growing anecdotal evidence of increasing poverty and deprivation there has been considerable reluctance to publicise the level of need. The *kehilla*, for understandable reasons, guards its privacy with great care. Community leaders have worked hard to nurture confidence and to establish a system of oversight that retained control of the project within the community. They also brought together an external reference group of individuals who have earned the community's respect and could represent statutory and voluntary organisations committed to assisting the *kehilla's* future development.

The methodology used in this project was devised to allow comparison between the *kehilla* and the wider population. This approach enables the great richness of communal life to be illustrated alongside the significant degree of deprivation experienced by so many people.

This report begins with a brief of the history of the *kehilla* and a description of life therein before considering the results of the survey. Chapters cover demography, education, housing, employment and training, social inclusion, poverty and social exclusion, crime and health. The final chapter assesses the relative extent of deprivation within the *kehilla* compared to the findings of recent work on poverty and social exclusion (Gordon et al 2000).

### A brief note on terminology

Increasingly the description *charedi* (*ch* sounded as in the Scottish *loch*) has come to denote Jews who are religious, pious and observant. Unlike the use of the 'orthodox' or 'ultra orthodox', it serves to identify members of the *kehilla* who are *shomer Shabbos*<sup>2</sup> without implying any criticism of another's religious status. In their words and deeds *charedim*<sup>3</sup>, including *Chassidic* and other groups,

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<sup>2</sup> Literally a guard of the Sabbath but colloquially translated as Sabbath observant.

<sup>3</sup> Plural of *charedi*

maintain and emphasise tradition to define a world of sacred order enriched by devotion to the *Torah*<sup>4</sup> and a rejection of the false charms of modernity.

<sup>4</sup> The sacred texts of Judaism

## 4 A perspective on the *kehilla*

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*'From their earliest years every Hasid knows what is required in terms of social action and religious ritual: 'Torah, worship and acts of loving kindness' (expressed by Simeon the Just in the Pirke Avot - Ethics of the Fathers). The first two provide structure, order and tradition for the Hasidic community. They set the calendar for the day and the year. The third gives every day its special delight. Acts of loving kindness not only bring satisfaction to the giver and to the receiver but also establish a community-wide ambience of joy and satisfaction. Acts of loving kindness and tzedokah go hand in hand. When there are pain and inequality in the world, those who practice their piety can help to redress misfortune through the performance of mitzvot.'* (Mintz 1994)

The *charedi* community has been a visible and self-contained presence in Stamford Hill for nearly 75 years. Its history began in 18<sup>th</sup> century Poland during a period rich in leaders promoting religious renewal in response to the loss of observance that often followed Jewish emancipation and progressive assimilation into the host culture.

The *shtetls*,<sup>5</sup> where the *charedi* communities flourished in the nineteenth century, were tightly organised with networks of professional *chevros*<sup>6</sup>, voluntary societies and study groups to meet the community's fundamental and higher needs. The *Chevra Kadisha*<sup>7</sup>, the grave-diggers' society, the societies of tailors and other artisans, the Torah study group and charitable organisations were all supported by communal taxes within the *kehilla*<sup>8</sup>. This system of communal and mutual care created a dense web of assistance connecting all members of the community, even the poorest and most improvident, preventing any Jewish person from ever falling into destitution or abandonment. Divisions between rich and poor were, to a considerable extent, subsumed within the dominant system of religious values. A religiously learned man was prized above the wealthy simple man. (Ben-Sasson 1974)

Religious observance provided the community's framework. Evening, morning and afternoon prayers structured the day, the week culminated in the *Shabbos*<sup>9</sup> and the sequence of holidays gave pattern to the year. A rich and precise body of religious custom and law governed every part of life from food to marriage to personal hygiene.

<sup>5</sup> In Yiddish, a small town or village in Eastern Europe

<sup>6</sup> Associations for specific or ritual purposes

<sup>7</sup> The burial society (literally the 'High Society' marking the importance attached to this respectful service)

<sup>8</sup> In the 18<sup>th</sup> century a *kehilla* was effectively a self-governing community, now the term is used more loosely to denote 'community'.

<sup>9</sup> The Sabbath beginning at sunset on Friday

In the final quarter of the nineteenth century the worsening social and economic situation in Eastern and Central Europe encouraged emigration westwards to Britain and the United States. The new arrivals in London's East End rapidly established *shtieblech*<sup>10</sup> each with a *beis medrash*<sup>11</sup>, often in the backrooms of workplaces or in huts built in backyards. Although the small - and largely poor - communities could not afford better facilities, their commitment to ensuring the availability of a place for prayer and study was great.

The *Chevra Machzike Hadas*, an alliance of two ultra Orthodox communities, was established in the 1890s and developed into a distinct, independent *kehilla*. It evolved into the Union of Orthodox Jewish (later Hebrew) Congregations (UOHC) established in 1926 with premises in Stamford Hill.

With its own *Beth Din*<sup>12</sup> the UOHC was able to authorise marriages and divorces, oversee the production of *kosher*<sup>13</sup> food, supervise burial facilities, grant *semicha*<sup>14</sup> and establish a *Talmud Torah*<sup>15</sup>. The *kehilla* grew slowly during the inter war years. In Europe *charedim* comprised a very high proportion of the six million Jews who perished in the *Shoah*<sup>16</sup>. Community leaders in Stamford Hill worked actively to rescue survivors and to help them settle in London.

London's East End has traditionally provided refuge to successive waves of new immigrants who have found work and established their life in a new country. Most communities have hoped to move on to more salubrious surroundings, as the second and third generations become more materially successful and assimilated into mainstream society. This progression was clearly demonstrated within the broader Jewish community which initially settled close to London's docks, establishing businesses and community facilities. As they flourished succeeding generations moved out of the East End to north London and towards Essex leaving behind the older - and often poorer - sections of the community. In contrast to mainstream Judaism's expanding Diaspora the *charedi* community has continued to live within a tight geographic area in the north of LB Hackney and south of LB Haringey. This area is gradually expanding northwards as new households find it increasingly difficult to access accommodation close to the heart of the *kehilla* in Stamford Hill.

The *charedi* community in Stamford Hill is heterogeneous, comprising a complete spectrum of society with few external markers of wealth. Many families are very poor; their neighbours may be extremely wealthy. Unlike almost any other community, affluence has not and does not result in a move to 'better' surroundings as all members of the *kehilla* prioritise living close to community facilities which strengthen their religious life.

As for all Orthodox Jews, personal and communal lives in the *kehilla* are governed by the *mitzvos*,<sup>17</sup> set down in the *Torah* and elaborated by the Oral Law to form the basis of *halacha*<sup>18</sup>, the ethical and ritual injunctions and the standards of behaviour by which a Jew must 'walk' life's path.

<sup>10</sup> A small room used as a place of worship

<sup>11</sup> House of study

<sup>12</sup> Literally 'House of Law', a gathering of three or more learned men who decide matters of Jewish law

<sup>13</sup> Food suitable for consumption by religious Jews

<sup>14</sup> Rabbinical ordination conferring the title 'Rabbi'

<sup>15</sup> Traditional Jewish religious school

<sup>16</sup> Literally 'destruction', the Holocaust

<sup>17</sup> Obligations but also 'good deeds' because to fulfil an obligation is also to have done good.



To provide a context to understand some of the effects and implications of joyful and punctilious observance, the remainder of this chapter will draw on the life of a fictional couple - Yitzchok and Miriam.

Marriage and family life are central to the personal and communal life of the *charedi* community. Yitzchok and Miriam, like all young people within the *kehilla*, will have been educated in single gender schools and have had very limited contact with members of the opposite gender outside their immediate family. As they each reach adulthood their parents will want to assist them to make a match that can become a strong partnership in marriage. Young people will be introduced to each other and, if impressions are positive on both sides, a *shidduch*<sup>19</sup> will develop leading to an engagement.

In the period before their marriage both sets of parents will do all they can to find and furnish suitable independent accommodation for the young couple. For Yitzchok and Miriam the choice of location is always governed primarily by three factors; their need and desire to maintain strict *Shomer Shabbos* observance, proximity to communal facilities and for safety. They will live within comfortable walking distance (because the use of transport is not allowed on *Shabbos*) of their *shul*<sup>20</sup> which will be at the centre of their communal life. Here, Yitzchok will *daven*<sup>21</sup> three times a day in a *minyan*,<sup>22</sup> the family will attend services on *Shabbos* and friends and visitors will meet. They will also want to be close to shops selling *kosher* food, the *mikvah*<sup>23</sup> and community schools.

They will celebrate the major and minor festivals that punctuate the Jewish liturgical year beginning in the autumn with *Rosh Hashannah*<sup>24</sup> which begins the ten day period of *teshuva*<sup>25</sup> culminating in *Yom Kippur*<sup>26</sup> during which Jews undertake the difficult and painful process of self-evaluation and repentance in anticipation of G-d's forgiveness and blessings.

These, together with the other three *Torah* designated holidays - *Succos*<sup>27</sup>, *Pesach*<sup>28</sup> and *Shavuot*<sup>29</sup> are known collectively as *Yom Tov*<sup>30</sup>. Other holidays mark historical events - *Purim* and *Chanukah*, for

<sup>18</sup> Jewish Law

<sup>19</sup> Match

<sup>20</sup> Synagogue

<sup>21</sup> Pray

<sup>22</sup> Quorum of at least 10 men

<sup>23</sup> Bath used for ritual purposes

<sup>24</sup> New Year festival

<sup>25</sup> Repentance

<sup>26</sup> Day of Atonement

<sup>27</sup> Tabernacles, the autumn harvest festival when a *succah* is built in an outside space and used for meals during the festival.

<sup>28</sup> Passover

<sup>29</sup> Festival marking the spring harvest and celebrating the giving of Torah to Moses at Sinai

<sup>30</sup> Festivals, literally 'Good Days'

example - and gentler pleasures of *Tu B'Shvat*.<sup>31</sup> They are all observed with worship, ritual, celebration and some restrictions on engaging in secular activities.

Yitzchok and Miriam will observe *kashrus*<sup>32</sup> which specify the foods that can be eaten, those which are prohibited, how foods should be acquired and how they should be prepared. All vegetables, fruit, grains and nuts are intrinsically *kosher*<sup>33</sup> but must be thoroughly cleaned to ensure they are not contaminated by insects which would render them *tref*.<sup>34</sup> All meat they eat will come from *kosher* animals – species which both chew cud and have cloven hooves - and poultry, slaughtered, butchered and prepared in the prescribed way. The *charedi* community's particularly stringent observance of *kashrus* requires slaughtered animals to be inspected to ensure they are *glatt*.<sup>35</sup> Milk, and milk products, is closely supervised to ensure the cow's diet is *kosher* and there is no risk of contamination during milking and processing from meat.

As observers of *kashrus* they will need to ensure total separation of meat and dairy foods which must not be eaten together (or for a prescribed period after). One set of cutlery, crockery and cooking utensils is required for each type of food. The availability of two kitchen sinks simplifies the tasks surrounding food preparation and clearing up. Adequate food storage facilities are necessary to ensure total separation.

They will set a *mezuzah*<sup>36</sup> on the right hand doorposts of their home to serve as a constant reminder of their religious commitment and commandment. Yitzchok will wear the traditional *kapote*<sup>37</sup> favoured by men in the *kehilla*. Miriam will wear clothing that reflects the community's preference for modesty and cover her hair at all times.

After their marriage Yitzchok will continue to learn<sup>38</sup> at a *kollel*<sup>39</sup>. His parents and parents in law will hope to be able to support him to remain in full time education for as long as possible and, possibly, gain *semicha*<sup>40</sup>. Even after he moves into employment in work that accommodates his religious observance, possibly within the *charedi* educational system, he will still devote as much of his spare time as possible to increasing his knowledge and understanding of the Holy Scriptures. Miriam will work – possibly teaching at a school or for a voluntary organisation – at least until they start their family. They will hope for a large family and will practise *taharas hamishpochah*<sup>41</sup> to affirm, support and sustain the institution and sanctity of their marriage.

<sup>31</sup> New year of the trees

<sup>32</sup> The dietary laws based on Torah commandments

<sup>33</sup> Proper

<sup>34</sup> Unfit

<sup>35</sup> Flawless

<sup>36</sup> Literally 'door post', a small decorative container enclosing a parchment inscribed with verses from the *Torah*

<sup>37</sup> Long black coat

<sup>38</sup> Throughout this report 'learn' is used to designate religious study

<sup>39</sup> College for advanced Talmudic studies for married men

<sup>40</sup> Rabbinical ordination

<sup>41</sup> The laws of family purity

Their children will begin nursery school at about three years old and progress through the community's education system. Education is single gender and, as they grow older, children will have little contact with the opposite sex outside of the family. At 13 years old after *bar mitzvah*<sup>42</sup>, their sons will take on adult religious responsibilities. After finishing secondary school, they will continue their education at a *yeshiva*<sup>43</sup> until they marry. Their daughters will have a similar ceremony (*bas mitzvah*<sup>44</sup>) at 12 years old.

Yitzchok and Miriam will live their lives in accordance with *halocha* enjoying a rich social and cultural life within the community. They will not own a television and, as most popular culture is at odds with *charedi* values and norms, will be selective in their choice of literature and music. There is growing availability of *charedi* books and music and people will attend community social events and *simchos*.<sup>45</sup> Religious study is a life long commitment that adds meaning to life. *Shiurim*<sup>46</sup> and recordings of *shiurim* are popular.

After their marriage Yitzchok and Miriam will try to give a proportion of their income as *tzedokah*<sup>47</sup>. Judaism has no word for charity incorporating as it does the notion of a voluntary act. The Jewish concept of *tzedokah* is an obligation given because - as a human being created in G-d's image - one has a responsibility to take care of people in need. In practical terms they will give *tzedokah* to the myriad people and causes seeking their help and assistance. However much they struggle to manage financially they will be required to set aside something however small a sum to share with others in greater need.

Yitzchok and Miriam will also take care of others within the *kehilla* by undertaking *g'milus chasodim*<sup>48</sup> to bring help and comfort to those in need. They might visit the sick, offer hospitality, contribute towards the cost of a marriage, provide for the elderly, attend to the needs of the dead, comfort mourners, protect animals and the environment contributing to the threads that weave the *charedi* community into a cohesive unit dedicated to caring for all its members.

<sup>42</sup> Literally 'son of the commandment', the phrase is used to describe the young man and the religious ceremony to mark his assumption of adult religious responsibilities

<sup>43</sup> College for advanced Talmudic studies for young unmarried men

<sup>44</sup> Daughter of the commandment

<sup>45</sup> Celebrations to mark important events in the lives of individuals or the community

<sup>46</sup> Religious discourses

<sup>47</sup> From the words 'just' and 'righteous'

<sup>48</sup> Literally 'acts of loving kindness'

## 5 Methodology

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This project to develop baseline indicators involved external researchers working with the *charedi* community to build a relationship based on trust and understanding to enable the study to be undertaken in a culturally competent manner and allow the results to be presented sensitively.

The project planning group included representatives of the Union of Orthodox Hebrew Congregations, the Interlink Foundation, Agudas Israel Community Services and other communal figures. An important part of their preparatory work had been to secure the consent of the Rabbinates of the Union of Orthodox Hebrew Congregations to a project that would benefit the *kehilla*. In addition stakeholders were represented in a formal reference group that considered key stages of the work.

The principal aim of the project was to gather information that would allow the *charedi* community to be benchmarked against the majority population including, where possible, relevant subgroups. It was also important to establish a methodology sufficiently robust to allow future replication. To achieve this many of the questionnaire's components made use of questions from existing large scale surveys including the Census, Survey of English Housing, Labour Force Survey, General Household Survey, British Household Panel Survey and the British Crime Survey. Community specific questions were also devised. It had been anticipated that, despite oft repeated promises of confidentiality, many respondents would be reluctant to provide information. An addition 'prefer not to say' was made to the list of potential answers for all 'sensitive' questions.

In addition to providing baseline indicators the project sought to develop work undertaken in the Poverty and Social Exclusion survey (Gordon et al 2000) to form an objective assessment of the extent of poverty experienced by members of the *kehilla*.

The questionnaire was initially devised for assisted completion. It was envisaged that interviewers would remain available to explain any unclear areas and, if necessary, to offer assistance. Discussions with interviewers during a training session suggested this approach would not work and changes were made to facilitate self-completion.

Interviewers were recruited by advertisement in a local community newspaper and by word of mouth. To comply with the *kehilla's* codes of behaviour female interviewers were recruited because it was anticipated that most interviewer – interviewee interactions would be between women. One man was 'in reserve' in case a male interviewee requested his assistance.

Interviewers were required to participate in a training session that included an introduction to the Market Research Society's code of conduct and health and safety issues. They were issued with

identification and required to sign a confidentiality agreement. They were paid a small honorarium to cover expenses.

The project initially aimed to obtain 350 completed questionnaires comprising a one in ten sample of the *Shomer Shabbos* directory supplemented with over sampling of some by target groups.

Interviewers were issued with lists from the *Shomer Shabbos* directory. They were instructed to approach each tenth address (these had been highlighted) and request co-operation. If this approach was successful, interviewers would then move to the next highlighted household. If refused they should try the next (unhighlighted) address, continuing until they were successful then returning to the next highlighted address (ten addresses on from the first point of contact).

Each co-operating household received a pack containing:

- A detailed letter explaining the purpose of the survey, stressing confidentiality and providing contact telephone numbers;
- A copy of the Rabbis' written approval;
- A copy of an advertisement in question and answer format that had appeared in the local community press;
- The questionnaire;
- A sealable envelope to return the questionnaire.

Although assistance with completion was always offered, few households accepted. Some interviewees, particularly in households where English language skills were poor, did approach a third party. Interviewers returned at a pre-arranged time to collect the completed questionnaire and to give a voucher (valid at a local shop) as a gesture of thanks.

All initial advertising of the project and all information given to interviewees stressed the high degree of confidentiality. In addition all sensitive questions included a 'prefer not to answer'. Many interviewees remained unconvinced and were unwilling to provide certain pieces of information. Direct information obtained about income is very sparse but indirect data – about problems with meeting bills, for example – suggests non disclosure may be more closely related to low not high earnings.

All surveys - particularly those with lengthy questionnaires - have problems in ensuring representation of those families and individuals with the highest degree of need. In an attempt to counter this likely shortage it had been hoped to enlist support from organisations within the *kehilla* working to support excluded groups. In the event voluntary organisations were understandably unwilling to risk any potential breach of newly operational requirements of the Data Protection Act and were not able to provide this information.

Although the *Shomer Shabbos* directory provides comprehensive contact details for many within the *kehilla*, this project demonstrated it to be less complete than anticipated. It had generally assumed that 90% of families were 'registered' but attempts to identify particular groups and individuals suggested the shortfall is much greater. In particular, recently married couples and families facing multiple challenges are much less likely to be included. It appears that many young couples do not come forward until they have secured permanent accommodation which may – given the immense pressure on housing in Stamford Hill – be several years after their marriage. For this reason it is likely that young couples are underrepresented in the sample. As they will be actively building their

family it is possible that the number of small children in the *kehilla* is greater than suggested by this sample. These families are also less likely to have someone in remunerative employment with a concomitant level of poverty and deprivation.

299 useable questionnaires were returned. On 30 April 2002 the Shomer Shabbos Directory listed 2583 households. This would suggest a sample size of just below 12% but given the evidence that the Directory undercounts the *kehilla* by, conservatively, 10%, the sample size is closer to 10% of households. Alternatively, the sample represents 8% of estimated synagogue membership in mid 2001 (Holman 2001).

Although a significant number of questionnaires were incomplete, all useable information was included in the analyses.

For ease of reading the data quoted in the text and in tabular form has been rounded to whole numbers. As a result in some cases totals are shown as greater or less than 100%.

## 6 The changing shape of the *kehilla*

The 299 completed questionnaires listed 1778 people giving an average household size within the *kehilla* of 5.9 compared to the LB Hackney average of 2.51 (Holman 2001) and the England and Wales average of 2.4 (ONS 2002). Table 4.1 profiles household size with a comparative data for Great Britain.

**Table 4.1; Household size**

No. of people in household <sup>1</sup>	No. of households	% of households	GB % <sup>2</sup>
1	8	3	29
2	29	10	35
3	31	11	16
4	30	10	14
5	42	14	5
6	41	14	2 (all households with six or more members)
7	31	11	
8	19	6	
9	24	8	
10	12	4	
11	15	5	
12	7	2	
13	4	1	
14	2	<1	

<sup>1</sup> Information provided by 295 households

<sup>2</sup> ONS 2002

The difference in family patterns between the *charedi* community in Stamford Hill and the population of Great Britain is stark at both ends of the spectrum. In Stamford Hill households of two or less people are rare and, mostly, limited to couples in the first year or so of marriage and those where children have grown and married. In the wider population 64% of households are this size. In contrast 53% of the families in the sample live in households of six or more people compared to 2% in the population of Great Britain.

84% of households have at least one child under 16 years compared to 49% in the general population (ONS 2002). 43% of families have four or more children below 16 years compared to less than 2% of households nationally (ONS 2002). Respondents were asked to indicate the total number

of children they had had. Only 10 households had none. Most in this category were newly married couples. The results are summarised in Table 4.2.

**Table 4.2; Total number of children per household**

No. of children	Households <sup>1</sup>	
	No.	%
0	10	3
1	25	9
2	20	7
3	39	13
4	39	13
5	38	13
6	16	6
7	26	9
8	21	7
9	23	8
10	12	4
11	11	4
12	6	2
13	5	2
14	1	<1
18	1	<1

<sup>1</sup> 293 responses

Community leaders perceive that families have become larger over the last one or two generations. Although it is not possible in Table 4.2 to differentiate between completed and growing families some evidence to support this view can be gathered from Table 4.3.



**Table 4.3; Family size by age of respondent<sup>1</sup>**

No of children	Respondent age											total
	>20	20 - 24	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 +	
0	2	5	1	-	-	-	-	-	1	-	-	9
1	-	15	6	1	-	1	-	-	-	1	-	24
2	-	12	2	-	2	2	-	-	1	-	1	19
3	-	7	16	2	3	3	1	2	2	-	2	38
4	-	2	12	7	2	1	3	2	-	2	5	36
5	-	-	6	13	4	3	4	3	3	-	1	36
6	-	-	1	8	1	3	2	1	-	-	-	16
7	-	-	1	9	3	3	3	3	2	-	1	25
8	-	-	-	2	4	3	1	3	3	-	2	19
9	-	-	-	2	5	7	3	1	1	2	2	23
10	-	-	-	-	1	3	6	1	-	-	-	11
11	-	-	-	-	2	2	2	2	1	-	1	10
12	-	-	-	-	-	2	2	1	1	-	-	6
13	-	-	-	-	-	2	-	2	1	-	-	5
14	-	-	-	-	-	-	1	-	-	-	-	1
18	-	-	-	-	-	-	-	-	-	-	1	1

<sup>1</sup> 279 respondents gave their own ages and the total number of children in their family

Data used in Table 4.3 was analysed with reference to the respondent's age. In the very great majority of marriages in the *kehillah*, husbands are no more than a year or two older than their wives. 85% of respondents to the questionnaire were women and their given age was used. In the 15% where men completed the questionnaire their information has been used on the assumption the age difference is slight.

If a 'large' family is defined as one with five or more children Table 4.4 shows the percentage of each age group falling into this category.

**Table 4.4; Proportion of 'large' families**

Age of respondent	% <sup>1</sup>
25 - 29	18
30 - 34	77
35 - 39	77
40 - 44	80
45 - 49	86
50 - 54	85
55 - 59	75
60 - 64	40
65 +	50

<sup>1</sup> % of age group with 5+ children

As respondents aged between 25 and 44 years are likely to add to their families it appears very probable that the proportion of this age group - and younger - having a 'large' family will be higher than for the previous generation.

The following Table 4.5, Charts 4.1 and 4.2 demonstrate the numbers and age distribution of the *kehilla* compared to the population of England and Wales.

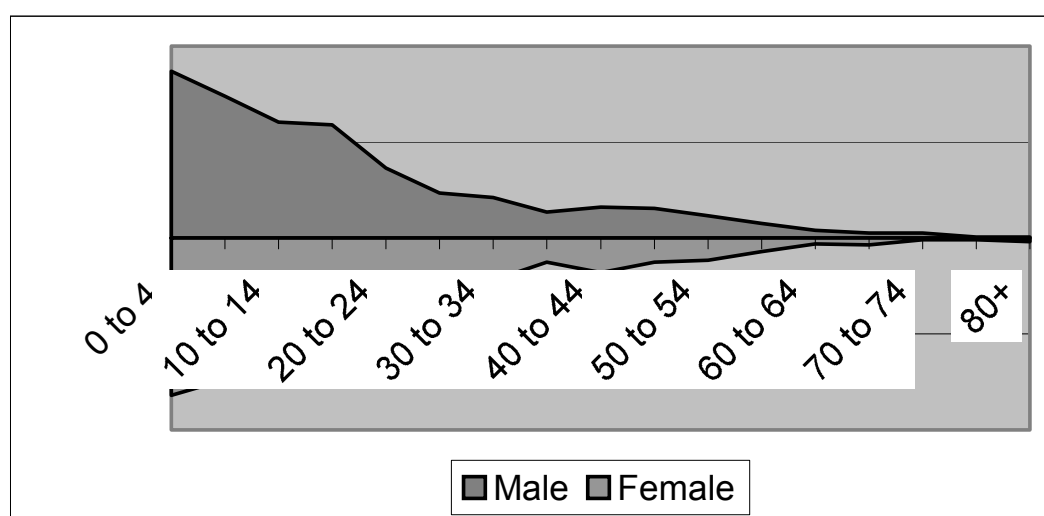
**Table 4.5; Population distribution by age**

	Stamford Hill <sup>1</sup>		England & Wales <sup>2</sup>
	No.	%	%
0 – 4	356	14	6
5 – 9	306	12	6
10 – 14	241	9	6
15 – 19	226	9	6
20 – 24	131	5	6
25 – 29	92	4	8
30 – 34	86	3	8
35 – 39	53	2	8
40 – 44	68	3	8
45 – 49	56	2	6
50 – 54	46	2	6
55 – 59	29	1	6
60 – 64	14	<1	5
65 – 69	12	<1	4
70 – 74	7	<1	4
75 – 79	3	<1	3
80 +	5	<1	5

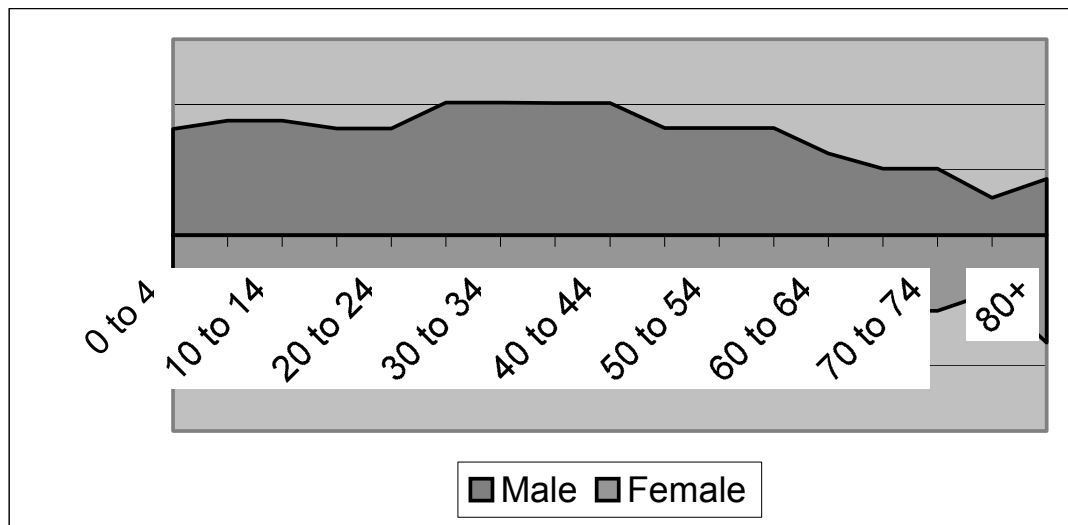
<sup>1</sup> based on the ages of 1731 people. Ages not provided for a further 47 (total 1778)

<sup>2</sup> ONS 2001

**Chart 4.1 Age distribution of Stamford Hill sample**



**Chart 4.2 Age distribution in England and Wales (ONS 2001)**



The population of the *kehilla* has - approximately - doubled in the period between 1989 and 2002. At present rates of growth (about 8% per annum), and assuming levels of in and out migration remain steady, it could double again by 2011.

On the basis of the information collected in this survey, 56% of the *kehilla* is under 16 years (LB Hackney 24%, UK average 33%), 42% are between 16 and 59 (LB Hackney 62%, UK average 38%) and 2% are more than 60 years (LB Hackney 14%, UK average 29%). If growth continues at 8% per year, in 2011 about 75% of the *kehilla* will be under 16 years. (ONS 2002)

If the sample of 299 households represents 10% of the *kehilla*, its total size is approximately 17780 people (9% of the population of LB Hackney) of whom 9957 or 21% of their age group in LB Hackney are under 16 years old. If, however, the sample size equates to 8%, 22225 people are members of the *kehilla* (11% of the population of LB Hackney) and 12446 or 26% of their age group in LB Hackney are under 16 years old. (1999 mid year population estimates, ONS 2002).

Within this sample are 446 children and young people who could be expected to marry before 2011. Some will marry within the *kehilla* whilst others will seek marriage partners from other *charedi* communities. On the evidence of this study a large proportion will eventually want to make their home in Stamford Hill. If we assume 223 new local households result from these marriages (assuming net in - and outflows of marriage partners are broadly similar) this would increase the total number of homes needed by 75%.

1735 people provided a country of birth. The information is set out in Table 4.6 on the next page.

**Table 4.6; Country of birth by age**

Country of birth	0 -17 <sup>1</sup>	% of age group	18 - 49 <sup>2</sup>	% of age group	50 + <sup>3</sup>	% of age group
Britain	970	94	374	68	54	47
Israel	27	3	53	10	7	6
USA	13	1	50	9	2	2
France	9	<1	15	3	4	4
Belgium	3	<1	21	4	1	1
Switzerland	5	<1	10	2	6	5
Germany	-	-	-	-	9	8
Hungary	-	-	1	<1	7	6
Poland	-	-	1	<1	4	4
Austria	-	-	1	<1	5	4
Romania	-	-	-	-	4	4
Yemen	-	-	1	<1	4	4
Denmark	1	<1	1	<1	3	3

<sup>1</sup> ages of 1036 children provided (21 missing)

<sup>2</sup> ages of 553 of people provided (5 missing)

<sup>3</sup> ages of 115 people provided (1 missing)

Changes in patterns of settlement in the period after the second world war are clearly demonstrated. Less than 50% of people over 50 years old were born in Britain reflecting the periods on immigration in the late 1930s and post second world war. In the 18 to 49 year old group two thirds of people give Britain as their country of birth. Although some of the remaining third reflect in-migration of families wishing to live within the *kehilla* to benefit from and contribute to its facilities, the majority of this group are marriage partners moving from other *charedi* communities. The overwhelming majority of young people less than 18 years old were born in Britain.

Information on the marital status of 1746 people was provided. This is set out in Table 4.7.

**Table 4.7; Marital status at 25 years**

Marital status	Stamford Hill <sup>1</sup>		Great Britain <sup>2</sup>
	No	%	%
Married	446	95	58
Widow(er)	10	2	-
Single	7	2	-
Divorced	6	1	-

<sup>1</sup> 469 responses

<sup>2</sup> ONS 2001

Table 4.7 provides a vivid illustration of the importance of marriage and the family to *charedi* community life. By 25 years old almost all members of the *kehilla* are married compared to less than six in ten in the majority population. Parents and parents in law provide a strong framework of practical, economic and emotional support to assist the new young couple in their transition towards independence. Co-habitation is totally unknown within the community. Although levels of

divorce and separation are very low in comparison with the general population they are slightly higher than suggested by this 'snapshot' as many divorcees will eventually remarry.

A young couple would usually move into independent accommodation when they marry (the difficulties they encounter are set out below). Only five young couples were living with either parents or parents-in-law. None of these arrangements were of choice. Three couples could not find accommodation in the increasingly competitive Stamford Hill housing market, one couple could not afford accommodation and one did not give a reason.

Information about the current location of married children is given in Table 4.8 and the birth country of children's spouses is in Table 4.9.

**Table 4.8; Current location of married children<sup>1</sup>**

	No of married children	%
Stamford Hill	202	46
North west London	16	4
Gateshead	3	<1
Manchester	18	4
Elsewhere in UK	4	<1
Israel	102	23
USA	77	18
Elsewhere	15	3

<sup>1</sup> 105 households provided information about a total of 437 children

**Table 4.9; Place of birth of children's spouses<sup>1</sup>**

Location	No of spouses <sup>1</sup>	%
Stamford Hill	95	24
North West London	18	5
Gateshead	4	1
Manchester	24	6
Elsewhere in UK	35	9
Israel	86	22
USA	92	24
Europe	35	9

<sup>1</sup> 102 households reported the birth place of 389 spouses

Although nearly half of all married children have made their home in Stamford Hill, only one quarter of spouses were born in the area.

47 households expect at least one of their children to leave home in the next 12 months. This figure is lower than anticipated and it is likely - but not certain - that it relates only to those young people whose marriage preparations are already in hand. A further 23 families expect at least one of their children to leave home to learn - in Britain or elsewhere - in the next year.

645 people aged 18 or more years indicated an occupation (from a limited list of choices) although this did not always correspond to information provided later in the employment section. No occupation was indicated for a further 29 people. The information is summarised in Table 4.10.

**Table 4.10; Occupation**

Occupation	No.	%
Full time work	139	22
Part time work	139	22
Not working	24	4
Retired	12	2
Unable to work (illness or disability)	21	3
Housewife	174 <sup>1</sup>	27
Yeshiva	66	10
Seminary	7	1
Kollel	52	8
Other	11	2

<sup>1</sup> When the questionnaire was designed community representatives advised that married women without paid work would wish to describe their occupation as 'housewife'. Many respondents crossed out this term and substituted 'mother'.

Yiddish<sup>49</sup> is the lingua franca of the *kehilla*, crossing boundaries of nationality and the first language of many. Respondents were asked to identify the languages in which they (their spouses and children) are fluent, read fluently and the main one used at home. The results are summarised in Tables 4.11, 4.12 and 4.13. Of necessity 'fluency' was self defined and possibly exaggerated.

**Table 4.11; Languages spoken fluently**

Language	Respondent % <sup>1</sup>	Spouse % <sup>2</sup>	Children % <sup>3</sup>
English	97	85	80
Yiddish	76	87	83
Hebrew	28	47	14
Other	19	13	6

<sup>1</sup> 296 responses

<sup>2</sup> 279 responses

<sup>3</sup> 251 responses

<sup>49</sup> Linguistically a combination of Hebrew and German (with a liberal sprinkling of Russian, Polish and, more recently, English influences) originating over 1000 years ago at the beginning of the Jewish sojourn in Eastern Europe.

**Table 4.12; Languages read fluently**

Language	Respondent % <sup>1</sup>	Spouse % <sup>2</sup>	Children % <sup>3</sup>
English	97	78	86
Yiddish	61	81	70
Hebrew	44	68	44
Other	16	11	3

<sup>1</sup> 296 responses<sup>2</sup> 280 responses<sup>3</sup> 212 responses**Table 4.13; Main language used at home**

Language	Respondent % <sup>1</sup>	Spouse % <sup>2</sup>	Children % <sup>3</sup>
English	68	57	62
Yiddish	51	63	62
Hebrew	6	5	4
Other	3	3	3

<sup>1</sup> 296 responses<sup>2</sup> 280 responses<sup>3</sup> 253 responses

These tables show that respondents were significantly more likely to be fluent in spoken English than their spouses. It may be useful at this point to reiterate that over 85% of questionnaires were completed by women who are more likely to have received part of their education in English and acquired greater competence. Women - and to a lesser extent children - are less likely to read Yiddish fluently than men. For children this may be a factor of age.

There appears to have been some degree of confusion in responses about the use of Hebrew. The purpose of the question was to discover the levels of fluency and use of 'modern' languages including *Ivrit*<sup>50</sup>. For *charedim* Hebrew is the *Loshon Hakodesh*<sup>51</sup>, the language of prayer and study, and thus unsuitable for temporal and mundane words although some born in Israel use the modern version. The levels of fluency claimed in spoken and written Hebrew appear to have been inflated by many respondents interpreting the question as referring to the Biblical Hebrew of the sacred texts. It can be assumed that except in the small number of households where one or more partners comes from Israel levels of competence in *Ivrit* are low. In contrast almost all men (much higher than the numbers reported here) will have at least a working knowledge of the ancient version of the language.

The range of languages listed under 'other' was vast and reflects the Diaspora of the community.

From evidence gained from comments added to some questionnaires it seems that 'fluent' may be an optimistic assessment of many individuals' capability in English. Amongst the relatively few respondents who completed the section on training preferences, demand for English lessons was strong.

<sup>50</sup> modern Hebrew<sup>51</sup> literally the 'Holy tongue' or language

50 respondents, 33 spouses and children in 85 households spoke only one language. The languages spoken by these people are set out in Table 4.14.

**Table 4.14; Numbers speaking only one language**

Language	Respondent	Spouse	Children
English	44	10	35
Yiddish	3	23	49
Hebrew	3	-	-
Other	-	-	1

<sup>1</sup> actual numbers

Although in 49 families - one sixth of the sample - children speak only Yiddish they will develop and consolidate English language skills throughout their education.

## Summary

- The average family size is 5.9 compared to 2.5 in LB Hackney and 2.4 in England and Wales.
- The *kehilla* is growing by 8% per year, has doubled since 1989 and will, if present rates are maintained, double again by 2011.
- 84% of households have at least one resident child aged 15 years or younger.
- 53% of families have four or more resident children under 16 years old.
- 55.5% of the sample was less than 16 years old.
- 2.4% of the sample is over 60 years old.
- 95% of people over 25 years old are married.
- 22% of adults are in full time work, 22% have part time work and 20% are still in full time education.
- The *kehilla* represents between 9 and 11% of the total population of LB Hackney.
- Children of the *kehilla* under 16 years of age represent between 21 and 26% of the child population of LB Hackney.



## 7 Schools and education

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The *charedi* community in Stamford Hill has a comprehensive independent education system for children from nursery age to post graduate level. The cost of education – school fees, amenity money and transport – is a heavy drain on fragile family budgets. Not only do parents face the ‘positive’ costs of providing a culturally and religiously acceptable education, there are additional ‘negative’ costs. Children at independent schools in LB Hackney are not eligible for school based means tested benefits including uniform grants and free school meals. A small number of families send their children to Avigdor, one of the two local voluntary aided Jewish schools.

202 families provided information about their children’s place of education. 86% of families have children in independent institutions, 8% (16 families) send one or more children to voluntary aided schools and 6% (13 families) claim to have at least one child at a local authority school. These results are at variance with the community's own knowledge about the use of educational facilities. It almost certainly reflects a lack of understanding (not restricted to the *charedi* community) of school funding arrangements. Community leaders are adamant that the only children from the *kehilla* attending local authority funded schools are the small numbers with a statement of special educational needs that can only be delivered in a specialist environment. Confusion does arise from the practice in at least one school of referring to some nursery provision (funded by LB Hackney) as the ‘council nursery’.

210 (from 217 responding) families send at least one child to a school in Stamford Hill, 16 families send one or more children to a school in north west London and 16 families send children to schools ‘elsewhere’.

The journey to and from school can be a challenging experience for children and parents. Weight of traffic on the roads is high and *charedi* children (and adults) regularly face verbal abuse (see Table 10.16). In addition the *kehilla*'s practice of educating boys and girls separately increases the complexity of early morning arrangements with the need to deliver children to a number of schools. Levels of car ownership, particularly in families with young children are low. To ensure their children's safe and prompt arrival at school many families make use of minibus services. The costs incurred add to the strain on stretched budgets. 215 families gave details about the way their children travelled to school. Table 5.1 sets out the totals using each mode of transport (some children may use a variety of methods depending on the weather and family resources).

**Table 5.1; Modes of travel to school<sup>1</sup>**

Mode of transport	No of children	No of families
Walk	365	141
Car	142	66
Minibus	150	69
Public transport	32	16
Bicycle	8	5
Minicab	27	12
Other	7	3

<sup>1</sup> responses from 215 households some indicating more than one mode of travel

There has been a perception within the *kehilla* that, in recent years, children have been starting nursery at an earlier age. The information parents gave is summarised in Table 5.2.

**Table 5.2; Age of first attendance at nursery<sup>1</sup>**

	2 years		3 years		4 years		5 years		total
Child	No	%	No	%	No	%	No	%	
1st	17	8	182	86	12	6	1	<1	212
2nd	13	7	158	84	17	9	1	<1	189
3rd	18	11	140	83	10	6	-	-	168
4th	10	7	124	91	12	9	-	-	146
5th	6	6	90	85	10	9	-	-	106
6th	6	7	73	86	6	7	-	-	85
7th	3	5	56	88	5	8	-	-	64
8th	4	8	42	84	4	8	-	-	50
9th	1	3	28	80	6	17	-	-	35
10th	1	5	21	95	-	-	-	-	22
ave	-	7	-	85	-	8	-	-	1077

<sup>1</sup> 212 respondents provided information on at least some of their children (includes those no longer living at home)

The pattern for age of first attendance at nursery has remained remarkably constant. The overwhelming majority (85%) of children start nursery between their third and four birthdays whatever their family position. A slightly higher percentage of ninth children do not begin until they are four years but the numbers are too small to suggest a trend.

33 families – over 10% of the sample - indicated that at least one of their children had special educational needs. Although community leaders are aware that many families in the *kehilla* have more than one child with special needs, it was not possible to estimate the total number of children in the sample who come into this category. In 21 families at least one child had received a statement of special educational needs. 19 children received the provision detailed in their statement but five did not. 15 families said their child received his or her special provision in school and four said it was provided elsewhere. Three families had refused special provision for their child or children. The reason they gave was 'other' but without further explanation. Fourteen families thought one or more of their children should be 'statemented' but had not yet been able to achieve this.

Community leaders actively involved in the *charedi* educational system insist that these results seriously underreport the incidence of children with special needs. Some parents do not seek 'statementing' because it would create additional problems. Although *charedi* schools are comprehensive in nature accepting children of all abilities, some will not admit those identified as having special needs because of the demands that will be placed on their scarce resources. The wide gap between anecdotal evidence of the incidence of special needs and the levels respondents' report highlights the need for further detailed research.

## Summary

- The *charedi* community in Stamford Hill has a comprehensive independent system providing education from nursery to post 18 years.
- Parents incur both the 'positive' costs of education provision and the 'negative' ones of lack of access to means tested benefits.
- Over 85% of children start nursery between their third and fourth birthday.
- 33 families (over 10% of the sample) indicated that at least one of their children has special educational needs.
- In 21 families at least one child had been 'statemented'.
- 14 families thought one or more of their children should be 'statemented'.

## 8 Housing

Housing questions used in the Stamford Hill questionnaire came from two principal sources; the Census 2001 and the Survey of English Housing 2001 (SEH). These were supplemented with questions of specific interest to the *charedi* community. Comparisons with the SEH (DTLR 2001) can be provided here including, where appropriate results for the 10% most deprived wards (all wards in LB Hackney are within this category) according to the Index of Multiple Deprivation (IMD) (DETR 2000). Further analysis may be necessary when census data becomes available (estimated to be early 2003).

Respondents were asked to describe the type of housing they (and their family) occupied. The results, broadly similar to SEH results for the 10% most deprived areas, are summarised in Table 6.1.

**Table 6.1; Type of housing**

Type of accommodation	Stamford Hill %	SEH %	SEH 10% most deprived wards
Detached house	6	10	4
Semi-detached house	23	19	28
Terraced house	43	31	39
Purpose built apartment	18	16	19
Part of a converted or shared house	8	23	5
Temporary accommodation (B&B)	2	-	-
Temporarily sharing with friends or family	<1	-	-

<sup>1</sup> 283 responses

<sup>2</sup> Table A5.24 DTLR 2001

Respondents whose accommodation was on the second floor or higher were asked if they had access to a lift and whether it was useable on Shabbos. Eleven households have a lift but only one of these was Shabbos compliant<sup>52</sup>.

At first sight, tenure patterns in Stamford Hill (set out in Table 6.2) appear to reflect closely the IMD's 10% most deprived wards where the proportion of renters is twice the national average. Significant differences become apparent, however, when the 'rented' category is examined (Table 6.3).

<sup>52</sup> With automatic controls so that someone using it would not need to operate a switch

**Table 6.2; Housing tenure**

Tenure	Stamford Hill % <sup>1</sup>	SEH % <sup>2</sup>	10% most deprived wards
Own outright	16	29	19
Own with a mortgage	28	45	26
Rent	54	26	55
Live rent free	1	-	-
Sharing	<1	-	-

<sup>1</sup> 296 responses<sup>2</sup> DTLR 2001**Table 6.3; Rented accommodation**

Landlord	Stamford Hill renters % <sup>1</sup>	Stamford Hill all respondents % <sup>2</sup>	SEH % <sup>3</sup> of all renters	Renters in 10% most deprived wards
Local authority	3	2	46	61
AIHA	19	10	19	18
Other HA	3	2		
Private landlord	71	38	38	20
No details given	4	2	-	-

<sup>1</sup> % of households renting accommodation (160)<sup>2</sup> % of all households (296) to tenure question (Table 6.2)<sup>3</sup> Breakdown of the 26% of households in England who rent (DTLR 2001)

Nationally 26% of households rent their accommodation. In the IMD's 10% most deprived wards this figure rises to 55%. The majority of renters in all areas (46%) and, particularly, in the most deprived 10% of wards (61%) are housed by local authorities. In LB Hackney only 3% of *charedi* renters live in local authority housing. All of these families are in temporary accommodation provided by LB Hackney under its statutory duty to shelter homeless households. No respondent in this survey had permanent secure accommodation provided directly by the local authority. The growth of Agudas Israel Housing Association over the past decade has finally given members of the *kehilla* access to social housing that meets their particular needs.

The very high level of reliance on private landlords who accommodate 38% of all households - over 70% of families who rent - is almost four times the average in the 10% most deprived wards. The skew is even greater when the profile of households accommodated in the private rental sector is considered. Although nationally only 6% of households renting in the private sector have dependant children (ONS 2002), in Stamford Hill almost all of the 113 families who indicated living in this sector will have children. Only 23% of households who rent (all of whom are housing association tenants) have the security of an assured tenancy. 50% have assured shorthold agreements with the concomitant stress and insecurity created by short term contracts. 10% have an informal rental agreement. 18% do not know the legal status of their accommodation.

In the IMD's 10% most deprived wards (DETR 2000) 39% of households live in social housing. Amongst respondents to this survey the figure is 25% (including the five families housed by LB Hackney in temporary - bed and breakfast accommodation). Most of those families are concentrated in homes provided by Agudas Israel Housing Association. The *charedi* community's lack of access to

affordable, secure accommodation in the mainstream social sector is striking and reinforces the findings of earlier work on housing need (Holman 2001).

Renting accommodation from a private landlord is not only insecure, frequently it is also very expensive. The level of weekly rent paid to social and private landlords is set out in Table 6.4.

**Table 6.4; Rent levels by landlord (numbers)**

Rent level £ pw	Social landlords	Private landlords
0 – 74	8	-
75 – 99	8	1
100 – 124	10	3
125 – 149	5	9
150 – 174	1	15
175 – 199	-	22
200 – 224	-	8
225 – 249	-	5
250 – 299	-	21
300 – 349	-	10
350+	-	9

<sup>1</sup> 135 responses (25 renters did not provide information)

The high level of rent demanded by most landlords in Stamford Hill is above local reference rents for Housing Benefit assessments. In contrast, two community owned property management companies let at below market rates to members of the *kehilla*.

Respondents were asked whether they received Housing Benefit (122 of the 160 renters said 'yes', 28 said 'no' and 10 did not respond), the amount they received and whether all of their rent was eligible. Information on benefit levels was less complete than for rent and only limited conclusions can be drawn. Amounts of Housing Benefit received ranged from £6 to £509, in one exceptional case, per week. Although it is well known that rent levels in Stamford Hill exceed reference rents for Housing Benefit, too few people had a clear idea about the size of the gap to collate useful information on this question. Although LB Hackney's ethnic monitoring questions include 'Orthodox Jewish' as a category the information collected is only analysed on a 'need to know' basis.

The problems incurred by LB Hackney in the area of Housing Benefit administration have been well documented and claims have been made that an efficient service is now provided. The evidence of this sample suggests that there may be some residual problems. 40 families - 25% of all renters - are awaiting the outcome of a Housing Benefit claim. 14 have waited more than three weeks but less than three months, 10 three and six months, 10 more up to one year and for six families more than a year has elapsed since their application.

Although some of these households will receive some assistance during these lengthy delays there are two significant consequences, both of which may result in eviction. If interim payments are awarded at a level below the amount of rent due arrears are likely to accrue as delays lengthen. The 1989 Housing Act made persistent rent arrears a ground for possession. Even if a landlord is sympathetic of the delays incurred there is strong evidence that market rents in Stamford Hill exceed reference rents for Housing Benefit frequently leaving households to fund a significant

weekly amount from budgets which are severely limited. Delays in processing Housing Benefit claims inevitably increase the potential debt and the risk of eviction.

Over 70% of households answering this question experience difficulties in meeting rent payments not covered by Housing Benefit. 41% of households said it is fairly difficult and 31% said 'very difficult'. Only six families find these payments 'easy'. Up to 12% of respondents receive help from family, friends or charitable sources to help with rent payments.

There is anecdotal evidence that some landlords are responding by seeking higher bonds and other forms of guarantees from prospective tenants.

Of the 130 families who are owner occupiers, 45 own outright (25% have never had a mortgage). 63% of households with a mortgage (compared to 15% of purchasers in the 10% most deprived areas) find it hard to keep up payments. 20% of all mortgagees (compared to 4% in the 10% most deprived areas) have some level of arrears (DETR 2000). For at least four families this exceeds six monthly payments. 12% have help - mostly from their family - to meet payments. These figures suggest that mortgage holders are experiencing far greater financial pressures than renters partly because of the lack of state support for low income homeowners.

Given the recognised, and deleterious, link between age and condition of the country's housing stock respondents were asked to estimate the date their home was built. The results, summarised in Table 6.5 with comparative data from the SEH 1999/2000, show clearly that members of the *kehilla* are significantly more likely to live in property built before 1945. Housing of this age is more likely to lack modern amenities and to have poor thermal efficiency resulting in higher fuel bills. Table 9.2 will demonstrate that 23% of households have difficulty in paying for gas and 24% find electricity bills hard to meet.

**Table 6.5; Estimated age of property**

Age of property	Stamford Hill % <sup>1</sup>	SEH % <sup>2</sup>
Before 1919	33	20
1919 – 1945	23	21
1946 – 1964	6	22
1965 – 1984	4	25
1985 +	8	13
Don't know	25	-

<sup>1</sup> 283 responses

<sup>2</sup> Table A1.18 DTLR 2001

Information was sought on how long families had lived at their current address, their reasons for moving to it and the ease - or otherwise - with which they found the accommodation. This is summarised in Tables 6.6, 6.7 and 6.8 on the next page.

**Table 6.6; Length of time at current address**

Length of time at this address	Stamford Hill % <sup>1</sup>
<12 months	6
12 months - 2 years	10
2 - 3 years	8
3 - 5 years	12
5 - 10 years	17
10 - 20 years	25
20 - 30 years	13
30 - 40 years	7
40 + years	1

<sup>1</sup> 296 responses**Table 6.7; Reason for moving to current accommodation**

Reason for moving	Stamford Hill % <sup>1</sup>
First home after marriage	30
Previous tenancy ended	11
Needed more space	38
Better accommodation	7
1st home in London (new arrival)	5
Other	8

<sup>1</sup> 290 responses**Table 6.8; Ease of finding accommodation**

	Stamford Hill % <sup>1</sup>
Very easy	8
Fairly easy	37
Fairly difficult	27
Very difficult	27

<sup>1</sup> 290 responses

Taken together these results create an interesting picture. Although many householders (38% of all respondents) rent from private landlords (mostly with tenancy agreements providing limited security of tenure) and more than half have found it difficult to find a home, when secure accommodation is accessed families rarely move. Almost two thirds of families have lived for over five years in their current home adding greatly to local stability.

Table 6.9 demonstrates that it has become progressively harder to find accommodation in Stamford Hill.



**Table 6.9; Relationship between length of occupation and ease of accessing accommodation**

Length of time at this address	Ease of finding accommodation <sup>1</sup>			
	Very easy	Fairly easy	Fairly difficult	Very difficult
<12 months	-	-	13	87
12 months - 2 years	-	14	28	58
2 - 3 years	8	21	29	42
3 - 5 years	12	24	33	30
5 - 10 years	10	42	34	7
10 - 20 years	9	40	29	23
20 - 30 years	6	63	26	11
30 - 40 years	14	62	19	5
40 + years	40	60	-	-

<sup>1</sup> 287 responses, % of each time period

Whilst it has clearly never been easy to find a home in Stamford Hill, almost 80% of families (101 households) who have lived in their current accommodation for less than five years found the task 'difficult' compared to around 48% of those (50 families) who found a home five to 10 years ago.

**Table 6.10; Number of rooms (actual number per household)**

No. available	Kitchens <sup>1</sup>	Bedrooms <sup>2</sup>	Living rooms <sup>3</sup>	Utility rooms <sup>4</sup>
0	3	1	9	216
1	274	28	130	67
2	9	56	101	1
3	-	67	44	1
4	-	66	2	-
5	-	43	-	-
6	-	23	-	-
7	-	2	-	-
8	-	1	-	-

<sup>1</sup> 286 responses

<sup>2</sup> 287 responses

<sup>3</sup> 285 responses

<sup>4</sup> 285 responses

These figures suggest a significant level of overcrowding within homes. Table 6.11 on the next page collates information on the number of bedrooms and size of household with overcrowded families shown in bold.

**Table 6.11; Overcrowding** (size of household and number of bedrooms)

No in h'hold <sup>1</sup>	Number of bedrooms								
	0	1	2	3	4	5	6	7	8
1	-	3	2	2	2	-	-	-	-
2	-	6	5	5	6	5	2	-	-
3	-	9	10	5	2	2	1	1	-
4	-	3	10	5	7	2	1	-	-
5	-	1	13	13	7	5	1	-	-
6	-	1	6	16	7	6	2	-	-
7	1	-	7	9	6	4	3	-	-
8	-	1	-	3	10	3	2	-	-
9	-	-	2	5	7	3	4	-	1
10	-	-	-	1	5	4	1	-	-
11	-	1	-	1	6	4	3	-	-
12	-	-	-	1	-	3	3	-	-
13	-	-	-	1	1	2	-	1	-
14	-	-	-	-	2	-	-	-	-

<sup>1</sup> based on 284 responses

To accurately assess overcrowding requires detailed information on age, gender and relationships within a household. If the crude measure of assuming a maximum of two people share a bedroom is used, 33% (94 households) of families are overcrowded compared to 2% in the general population (ONS 2002). The range and extent of overcrowding can be seen from the households highlighted in Table 6.11. 64% of households in one bedroom accommodation, 51% of families with two bedrooms, 31% with three or four and 20% with five bedrooms are overcrowded.

For most households central heating provides the most efficient and economic method of heating their home. Its absence has been used as one of a basket of indicators developed as a proxy measure of poverty. Information was sought on the availability and use of central heating.

**Table 6.12; Availability of central heating**

	Stamford Hill % <sup>1</sup>	SEH % <sup>2</sup>	SEH 10 % most deprived wards <sup>2</sup>
Full	90	90	83
Partial	7		
none	3	10	17

<sup>1</sup> 293 responses<sup>2</sup> DTLR 2001

Families in Stamford Hill are more likely to have central heating in their homes than all households in England and are significantly more likely to have it than those in the 10% most deprived wards. Despite the widespread availability of central heating only 63% of respondents are able to use it whenever they have need. 27% of families have to ration the use of heating to very cold periods. Some respondents living in converted flats annotated their questionnaires to say that their

landlords effectively controlled their central heating switching it on and off to suit their – not necessarily their tenants' – lifestyle.

Respondents were asked to evaluate the state of repair of their homes and to identify problems with their accommodation. Their answers are summarised in Tables 6.13 and 6.14.

**Table 6.13; State of repair**

	Stamford Hill % <sup>1</sup>
Good	40
Adequate	37
Poor	22
Don't know	2

<sup>1</sup> 283 responses

**Table 6.14; Problems with accommodation**

	Stamford Hill % <sup>1</sup>
Shortage of space	39
Insufficient light	7
Lack of heating	11
Leaking roof	14
Damp walls or floors	30
Rot in windows or doors	24
Mould	15
Other	10
No problems	26

<sup>1</sup> 280 responses. Some respondents indicated more than one problem

Although over 75% of respondents describe the condition of their homes as being in 'adequate' or 'good' condition only 26% say they have no problems with their accommodation. Even if 'shortage of space' is disregarded although it must frequently occur alongside disrepair, the poor physical condition of many homes in Stamford Hill is evident. It is particularly strongly marked in the private rented sector.

**Table 6.15; Relation between number of problems and tenure**

	Number of problems <sup>1</sup>						
Tenure	0	1	2	3	4	5	6
Owned outright	27	10	6	1	3	-	-
Owned with a mortgage	34	21	19	6	3	-	-
Social rented	11	20	3	4	3	-	-
Private rented	22	25	25	15	12	10	4
Living rent free	2	-	-	-	1	-	-

<sup>1</sup> 284 problems noted where tenure is indicated

Additionally nearly 20% of families did not have a garden, balcony or other safe space adjacent to the house. 45 of these 58 households had children without access to somewhere safe to play in the open air.

Finally respondents were asked to assess satisfaction with their housing on a five point scale.

**Table 6.16; Satisfaction with accommodation (within each tenure)<sup>1 2</sup>**

Tenure	Very satisfied		Fairly satisfied		Neither satisfied nor dissatisfied		Fairly dissatisfied		Very dissatisfied	
	% SHill	% SEH	% SHill	% SEH	% SHill	% SEH	% SHill	% SEH	% SHill	% SEH
Owned outright <sup>3</sup>	55	75	40	21	3	2	3	1	-	1
Owned with a mortgage <sup>4</sup>	-	61	57	33	33	2	5	3	3	1
Social rented <sup>5</sup>	34	47	26	33	5	5	16	8	16	7
Private rented <sup>6</sup>	17	43	37	38	14	6	17	10	19	5
Live rent free <sup>7</sup>	33	-	66	-	-	-	-	-	-	-

<sup>1</sup> 252 responses in all tenures

<sup>2</sup> Table A1.26 DTLR 2001

<sup>3</sup> 40 responses

<sup>4</sup> 58 responses

<sup>5</sup> 38 responses

<sup>6</sup> 109 responses

<sup>7</sup> 3 responses

The levels of satisfaction with accommodation expressed by respondents in Stamford Hill are significantly lower than results from the Survey of English Housing. If the results are grouped, owner occupiers without a mortgage are the most satisfied (90%), followed by social renters (60% compared to 80% of SEH respondents), owners with a mortgage (57% compared to 94%) and private renters (54% compared to 81%). The highest level of dissatisfaction is in the private rental sector (36% compared to 15%) and the social rented (32% compared to 23%) sectors. Amongst social housing tenants, dissatisfaction with accommodation is closely related to overcrowding and to living in temporary accommodation provided by LB Hackney (five households). The pressures on social housing provision in Hackney are so great that homeless households face a very long wait in inadequate temporary accommodation and if a family becomes overcrowded the opportunity to transfer to a larger property is virtually non-existent.

The very significant housing problems experienced by members of the *kehilla* coupled with their lack of access to affordable secure accommodation highlights the need for further research in this area.

## Summary

- 44% of households are owner occupiers and 54% rent their homes.
- 71% of renters have private sector landlords.

- 19% of renters are accommodated by Agudas Israel Housing Association and 3% by other housing associations.
- 3% of renters are housed by LB Hackney in temporary accommodation.
- No renter has a home in LB Hackney's general needs stock.
- Rent levels in the private sector range from £80 to, in one exceptional case, over £500 per week and are often above local reference rents for Housing Benefit payments.
- 70% of households find it 'difficult' or 'very difficult' to fund the gap between Housing Benefit payments and real rent levels.
- 63% of mortgagees struggle to meet payments.
- Accommodation in all tenures has become more difficult to access.
- 33% of households are overcrowded.
- 75% of households have at least one problem with their accommodation.
- Multiple problems with accommodation are most common in the private rented sector.

## 9 Employment and training

Relatively few respondents completed this section of the questionnaire. Some provided answers to a proportion of questions whilst others left the whole section blank. The low number of responses referring to children had been anticipated and reflects the *kehilla's* pattern of education. The majority of young people, particularly boys, remain in full time education until after they marry and set up a new household.

**Table 7.1; academic qualifications<sup>1</sup>**

<sup>2</sup>	Husbands %	Wives %
1+GCSE	7	38
5+ GCSEs @ A-C	11	35
1+ A level	6	13
First degree	4	4
Higher degree	2	<1
NVQ level 1	1	9
NVQ level 2	1	10
NVQ level 3	1	3
NVQ level 4 or 5	1	<1
Other qualifications	4	20
Rabbinical qualifications	12	N/A

<sup>1</sup> 207 households provided some information about qualifications

<sup>2</sup> or equivalent

These results demonstrate the differences between the *charedi* system of education for boys and for girls. Although all children devote much of their school time to developing their religious learning, girls have more instruction in mainstream subjects than boys and are entered for public examinations. In summer 2001 80% girls at Yesodey Hatorah School entered for GCSE examinations achieved at least 5 passes at grades A - C compared to 33.5% for all 16 year olds in LB Hackney (DfES 2002). Although boys' learning is rigorous and subject to intensive supervision few formal examinations are set. Over 10% of men in our sample had obtained a rabbinical qualification demonstrating evidence of their - and the *kehilla's* - commitment to educational development.

Although few members of the *kehilla* would be comfortable studying at universities or other institutes of higher education, a number have used the facilities offered by the Open University and other distance learning providers. A major handicap to men considering this route has been the lack

of transferability of Orthodox Jewish qualifications. Some have tried without success to gain academic credit for rabbinical qualifications. Dialogue with these institutions may clarify the issues.

**Table 7.2; professional qualifications<sup>1</sup>**

	Husbands	Wives
Qualified teacher status	3	19
Other professional	20	8
Jewish qualifications <sup>53</sup>	18	2

<sup>1</sup> absolute numbers

Very few members of the *kehilla* have professional qualifications. As more people claim qualified teacher status than have first degrees (Table 7.1) it is assumed that they refer to graduates of girls' further education colleges and similar institutions.

47% (73% of those completing the section) of husbands and 23% (36% of those completing the section) had had paid work in the week prior to completing the questionnaire. In comparison 51% of husbands and 47% of wives had worked at some stage. 8% of households had at least one child in paid work in the same period.

Only 1% of members of the *kehilla* had taken part in an employment training scheme.

Table 7.3 shows the importance of the *kehilla's* own organisations in providing employment for its members. One quarter of men and half of women and children are employed in Orthodox Jewish schools. Significant numbers are also employed by charities or voluntary organisations based within the community.

**Table 7.3; employer**

	Husbands % <sup>1</sup>	Wives % <sup>2</sup>	Children % <sup>3</sup>
Private firm	59	31	23
University	<1	2	-
Charity or voluntary org	9	18	27
Orthodox school	24	47	50
Other	7	3	-

<sup>1</sup> 131 responses

<sup>2</sup> 63 responses

<sup>3</sup> 22 responses

The high level of self employment (Table 7.4 on the next page) amongst men is a reflection of the enterprise traditionally associated with the Jewish community and the need for work that can accommodate religious observance.

<sup>53</sup>Includes, for example, the *mohel* (the person who performs the religious rite of circumcision) and the *shochet* (the person who slaughters animals for use as food) who must both be certified by the Rabbonim.

**Table 7.4; employment status**

	Husbands % <sup>1</sup>	Wives % <sup>2</sup>	Children % <sup>3</sup>
Employee	72	86	95
Self employed with employees	12	6	-
Self employed without employees	16	8	5

<sup>1</sup> 143 responses<sup>2</sup> 264 responses<sup>3</sup> 20 responses

Most members of the *kehilla* work in organisations that employ fewer than 50 people.

**Table 7.5; number of employees at your place of work**

	Husbands % <sup>1</sup>	Wives % <sup>2</sup>	Children % <sup>3</sup>
One person	24	17	-
2 – 10	36	24	29
11 – 19	13	15	6
20 – 49	15	21	47
50 – 499	11	21	18
500+	-	2	-

<sup>1</sup> 119 responses<sup>2</sup> 66 responses<sup>3</sup> 17 responses

60% of husbands, 15% of wives and 55% of children define their work as full time. The reported hours worked are often frequently less than the norm of 35 per week.

Where appropriate respondents were asked why they worked part time and why they did not want full time employment.

**Table 7.6; Why do you work part time?**

	Husbands % <sup>1</sup>	Wives % <sup>2</sup>	Children % <sup>3</sup>
Student	14	-	-
Ill or disabled	2	-	-
Cannot find FT work	50	6	43
Don't want FT work	34	94	57

<sup>1</sup> 50 responses<sup>2</sup> 53 responses<sup>3</sup> 7 responses

Table 7.6 demonstrates the 'positive' and 'negative' reasons for part time working. Although some men prefer to work part time to fit with their continued studies 50% of men who replied to the question are not able to find full time employment.



**Table 7.7; why do you not want full time work?**

	Husbands % <sup>1</sup>	Wives % <sup>2</sup>
Financially secure	13	1
Want to spend time with family	4	29
Domestic commitments	8	44
Child care	-	7
Learning	46	4
Can't afford FT work	29	11
Other	-	3

<sup>1</sup> 24 responses<sup>2</sup> 70 responses

There is a clear gender split in the reasons given for not wanting full time employment. Most women cite their domestic and family commitments whilst men require time for religious studies. The evidence of very low pay shown in Table 7.8 reinforces the views expressed by 30% of men and 11% of women that they cannot afford full time work because their net financial gain after loss of benefit is so low.

**Table 7.8; Annual earnings**

£ per annum	Husbands % <sup>1</sup>	Wives % <sup>2</sup>	Children % <sup>3</sup>
<7500	24	44	56
7500 – 9999	10	13	11
10000 – 14999	9	11	11
15000 – 19999	5	2	-
20000 – 24999	5	4	-
25000+	11	-	-
Don't know	12	4	-
Prefer not to say	24	24	22

<sup>1</sup> 116 responses<sup>2</sup> 55 responses<sup>3</sup> 18 responses

There was a notable lack of information provided about income levels but the evidence made available by these respondents shows that only a very small proportion of adults in *charedi* households earn the national average annual salary of £23607 (2001 figures) (ONS).

At the time of the survey 24 men and 4 women were looking for full time work, 14 men and 22 women sought part time work. Men wanted work in management (19%), teaching (21%), religious work (11%) or their own business (19%). Women prioritised teaching (30%), secretarial work (30%) and caring (13%). Anticipated earnings from employment are given in Table 7.9 on the next page.

**Table 7.9; Anticipated weekly earnings**

£ per week	Husbands % <sup>1</sup>	Wives % <sup>2</sup>	Children % <sup>3</sup>
<100	3	18	40
100 – 199	14	50	40
200 – 299	25	18	20
300 – 399	28	5	-
400 – 499	17	-	-
500+	14	9	-

<sup>1</sup> 36 responses<sup>2</sup> 22 responses<sup>3</sup> 5 responses

As the response to questions about actual and anticipated earnings was very poor the information received has limited value. It does appear, however, that incomes anticipated by those seeking work appear significantly higher than actual earnings reported in Table 7.8. 25% of men and 18% of women hope to earn between £200 and £299 per week but only 8% of men and 11% of women earn this sum. The discrepancy is greater at higher income levels with 14% of men and 9% of women anticipating weekly incomes between £400 and £499 (compared to 5% and 3% respectively). Although any conclusions drawn from such limited data can only be tentative it is possible that those seeking work have too ambitious expectations of the level of remuneration they can initially expect within the limited employment opportunities available to them.

The *charedi* community requires employment within an environment that respects and accommodates the time based requirements of religious observance and provides a culturally secure and acceptable environment. Women's additional need for employment that can dovetail with their domestic commitments is emphasised in response to a question about preferred location. 80% of women - compared to 26% of men - said they wanted to work in Stamford Hill. 40% of men - but no women would work 'anywhere in London'.

Although respondents report using a number of different services within and without the *kehilla* to seek employment (Table 7.11), the overwhelming majority had found their current employment through personal contacts (Table 7.10).

**Table 7.10; How did you find your current job?<sup>1</sup>**

	Husbands % <sup>2</sup>	Wives % <sup>3</sup>	Children <sup>4</sup>
Jewish newspaper	6	23	18
Personal contact	60	55	64
Family business	18	8	9
AICS	6	8	-
Other	9	8	9

<sup>1</sup> 128 people in employment and providing information.<sup>2</sup> 77 men<sup>3</sup> 40 women<sup>4</sup> 11 children

Although women were more likely than men to find jobs through advertisements in Jewish newspapers, only one person mentioned responding to a national newspaper and no one to the

local press. No one in this sample had accessed employment through a Job Centre and only one had secured employment after participating in a government training scheme.

Agudas Israel Community Services clearly provides valuable support to assist people towards employment.

**Table 7.11; Organisations assisting in seeking work<sup>1</sup>**

	Husbands	Wives	Children
AICS	22	13	1
Job Centre	8	2	-
Job Shop	1	1	-
Careers Service	1	-	-
College or university	-	1	-
School	3	1	-
Recruitment consultant	1	1	-
Employment agency	3	-	-
CAB	1	-	-
Other support and advice	10	3	-

<sup>1</sup> absolute numbers. Some respondents indicated more than one source of assistance.

Most people who had received assistance with access to employment found it helpful.

**Table 7.12; Assistance received<sup>1</sup>**

	Husbands	Wives	Children
Job Club	2	-	-
CV writing	3	2	1
Career advice	-	1	-
Basic skills training	2	1	-
Interview techniques	5	1	-
Other support and advice	10	3	-

<sup>1</sup> absolute numbers. Some respondents indicated more than one type of assistance.

The latent demand for employment from members of the *kehilla* is demonstrated by the number of respondents who completed the questions asking about preferences for employment seeking skills and training (Table 7.13 on the next page). These included people currently in low paid employment as well as some without employment. There is a clear suggestion here of the need to develop programmes that will allow individuals to develop and improve skills to access employment.

**Table 7.13; What assistance would be useful?<sup>1</sup>**

	Husbands	Wives	Children
Job Club	4	5	1
CV writing	6	3	2
Career advice	5	3	1
Basic skills training	11	7	3
Interview techniques	7	2	-
Other support and advice	4	1	-

<sup>1</sup> absolute numbers. Some respondents indicated more than one type of assistance.

Table 7.14 gives an indication of the types of training courses that would be popular. The analysis of language use and fluency in Chapter 3 demonstrated that the lingua franca of the *kehilla* is Yiddish. The demand for English lessons (and basic skills training in Table 7.13) - particularly from men - would appear to demonstrate awareness that language skills increase employment options.

**Table 7.14; Training sought<sup>1</sup>**

	Husbands <sup>2</sup>	Wives <sup>3</sup>	Children <sup>4</sup>
English language	15	4	-
Business English	8	7	1
Basic computing	13	18	2
Advanced computing	14	11	3
Catering	1	2	1
Food hygiene	1	2	1
Health and safety	6	7	-
First aid	10	10	1
Driving lessons	9	5	2
Other	6	5	1

<sup>1</sup> actual numbers

<sup>2</sup> 30 responses

<sup>3</sup> 26 responses

<sup>4</sup> 7 responses

Demand for computer training is also strong especially from women. The strength of demand for first aid training can possibly be explained by the importance attached to certification for people working with children. Additionally, recent developments by *Hatzolah*<sup>54</sup> have widened awareness of the usefulness of this qualification.

Men (23%) were more likely than women (15%) to request special arrangements in training provision. Over half of the small number of responses related to children prescribed conditions reflecting the particular care the *kehilla* takes to protect their young people from influences they perceive might carry risk. There was a demand for single gender delivery of training, a religious environment and a need for scheduling to reflect prayer times and holidays. One request each was made for training in Hebrew and Yiddish. One woman made a valuable point - almost certainly

<sup>54</sup> a community first aid organisation

applicable to many others - that she could only undertake training on Sundays or in the evenings because of childcare responsibilities.

When seeking work, members of the *kehilla* prioritise the need for an environment that respects and accommodates religious observance. Many of the employment opportunities that fulfil these criteria are in the *kehilla's* own organisations - organisations, which in their own struggle for financial survival, are only able to offer low wages. There is considerable need for a programme of work to explore the range of employment support initiatives can be utilised to provide culturally safe and acceptable employment at salary levels closer to the national average.

## Summary

- More women than men have educational qualifications from the state system.
- 12% of men have a rabbinical qualification and many others have other qualifications recognised by the Union of Orthodox Hebrew Congregations.
- Almost 60% of men and a third of women work in a private firm.
- 25% of men and almost 50% of women work in the *kehilla's* educational system.
- Men have a strong preference for part time work to allow time to devote to learning.
- Women need work that accommodates their domestic commitments.
- 25% of men and nearly 50% of women earn less than £7500 per year.
- 60% of men, 55% of women and 65% of children found their present job through a personal contact.
- Agudas Israel Community Services is the most popular source of assistance in finding work.
- There is strong demand for basis skills training, English language tuition, computer training and other work related skills.

## 10 Social inclusion

This chapter aims to demonstrate the rich web of family and social support the *charedi* community in Stamford Hill provides for its members. When this project began we had hoped to demonstrate the very different way time in the *kehilla* is used. Unfortunately delays in making available data from the Time Use Survey 2000 have prevented these comparisons being drawn.

Members of the *kehilla* maintain close and regular contact with their family, in particular, and their friends.

**Table 8.1; Contact with family and friends**

	Speak with relatives % <sup>1</sup>	See relatives % <sup>2</sup>	Speak with friends by telephone % <sup>3</sup>	See friends % <sup>4</sup>
Every day	62	21	28	16
5 or 6 days per week	10	11	12	5
3 or 4 days per week	11	16	21	14
Once or twice per week	13	32	29	31
Once or twice per month	3	7	8	27
Once every couple of months	-	4	1	6
Once or twice a year	-	7	1	1
Not in past 12 months	<1	1	-	-
No friends or relatives	-	-	<1	-

<sup>1</sup> 294 responses

<sup>2</sup> 293 responses

<sup>3</sup> 292 responses

<sup>4</sup> 290 responses

Table 8.1 demonstrates that 83% of respondents speak to their families and 61% their friends by telephone more than three times a week. Some respondents were careful to point out the difference between the (great) regularity with which they spoke to and met with relatives living nearby and the inevitably rarer opportunities to contact those living abroad.

This dense web of mutual support is further evidenced in Table 8.2 which sets out the people (and organisations) respondents would turn to for support and assistance in four hypothetical scenarios.

**Table 8.2; Seeking assistance<sup>1</sup>**

	Urgent lift %	Help at home %	Financial difficulty % <sup>3</sup>	Personal crisis %
Spouse	51	73	33	71
Other h'hold member	5	22	5	10
Relative	17	43	43	43
Friend	9	17	24	20
Neighbour	3	16	3	6
Jewish vol org	2	9	3	13
Non-Jewish vol org	-	-	-	<1
Rabbi	-	-	-	26
Counsellor	-	-	-	5
Bank	-	-	6	-
Gemach <sup>55</sup>	-	-	26	-
Minicab	22	-	-	-
Other	7	1	<1	1
Prefer not to say	9	6	11	4

<sup>1</sup> respondents were asked to indicate as many sources of assistance as might apply

<sup>2</sup> at a time of illness

<sup>3</sup> needing to borrow £100

<sup>4</sup> 299 response

<sup>6</sup> 288 response

<sup>7</sup> 276 responses

<sup>8</sup> 285 responses

Table 8.2 demonstrates clearly how thoroughly the *kehilla* supports its members. It also shows how rarely someone would look beyond the *kehilla's* own infrastructure. The use of external agencies is very low. Less than 1% of respondents would consider consulting a non-Jewish voluntary organisation in a personal crisis.

An important part of this mutual support system is the amount of formal and informal care being provided. 14% care for at least one sick or disabled person in their own homes and 19% assist someone living elsewhere (Table 8.3) roughly twice the corresponding rate in the general community.

**Table 8.3; Caring for sick and disabled people**

	In your home %		Elsewhere %	
	SH <sup>1</sup>	BHPS <sup>2</sup>	SH <sup>3</sup>	BHPS <sup>2</sup>
Yes	14	6	19	11
No	83	94	78	89
Not sure	3	<1	3	-

<sup>1</sup> 276 responses

<sup>2</sup> British Household Panel Survey (ONS 2000) check reference

<sup>3</sup> 272 responses

<sup>55</sup> a community run mutual credit facility

Over half of the community compared to 7% of London's population is actively involved in voluntary work for at least one organisation.

**Table 8.4; Active voluntary work**

	Stamford Hill % <sup>1</sup>	London % <sup>2</sup>	10% most deprived areas <sup>2</sup>
Yes	51	7	5
No	49	93	95

<sup>1</sup> 282 responses

<sup>2</sup> DTLR 2001

Nearly half (47%) of people who volunteered worked for one organisation, 30% worked for two, 10% for three and the remaining group of people assisted up to eight organisations. Some impression of the rich variety of voluntary work undertaken by the *kehilla* for the *kehilla* can be seen from the activities listed in Table 8.5. Respondents indicated all their voluntary activities. Two important categories of work included in 'other' were the support and instruction given to those seeking to strengthen their religious knowledge and the preparation of food in private homes. Many women prepare meals for delivery to people in need and cater for community events.

**Table 8.5; Type of voluntary work**

Activity	% <sup>1</sup>
Raising money	49
Committee work	26
Organising events	45
Visiting people	31
Giving advice	21
Administration	11
Providing transport	13
Advocacy	5
Other direct provision	9
Other	17

<sup>1</sup> from the 140 responses providing information about their voluntary work

To demonstrate the very different time use pattern of the *kehilla*, respondents were asked to indicate social events they - and their families - had participated in at least once in the previous two months. Some changes were made from the source survey to reflect the *kehilla's* patterns and to remove reference to Millennium attractions. Results are tabulated overleaf.



**Table 8.6; Participation in social activities**

Event	Husbands % <sup>1</sup>	Wives % <sup>2</sup>	Children % <sup>3</sup>
Shiur <sup>56</sup>	81	36	20
Simcha <sup>57</sup>	82	86	42
Play or musical	3	19	18
Opera	<1	-	-
Classical concert	2	1	1
Other concert	2	3	3
Museum	3	8	11
Heritage site	1	3	4
Library	8	25	26
Shopping centre	28	60	33
Other place of entertainment	1	3	5
Outdoor trip	16	22	24
Community event	19	18	12
Sports event	<1	<1	1
Cinema	1	2	3
Non-religious lecture	<1	4	<1
Other	2	4	2

<sup>1</sup> 276 responses indicating all social event attended

<sup>2</sup> 285 responses indicating all social event attended

<sup>3</sup> 246 responses indicating all social event attended

The vast majority of men (over 80%), a significant proportion of women (over 35%) and almost one in five children had attended a *shiur* in the previous two months. Over 80% of men and women (and more than 40%) of children had been to a *simcha*. Nearly 20% of adults had been to another community event. A significant proportion of women and fewer children and men (a pattern repeated in the wider population) had been on shopping trips (other than for daily requirements). About a quarter of women and children had visited a library (for many, particularly men, this would be the service provided by either Agudas Israel Community Services or the Lubavitch Foundation). Over 20% of women and children (and slightly fewer men) had been on an outdoor trip.

This question clearly demonstrated the *kehilla's* self-sufficiency and its cultural distance from mainstream entertainment. Very few people had not attended at least one social event in the previous two months and almost all of these took place within the *kehilla*. For example, 224 men had attended a shiur - five went to a classical music concert.

<sup>56</sup> a religious talk

<sup>57</sup> literally a 'happiness', colloquially a wedding or other celebration

## Summary

- 83% of respondents speak to their family and over 60% talk to their friends by telephone at least once a week.
- 80% of respondents see their families and 66% meet their friends at least once a week.
- The *kehilla's* self reliance is demonstrated by the ease with which members turn to each other – and very rarely use external agencies – during a crisis.
- 14% of respondents are caring for a sick or disabled person in their own homes and 19% care for someone living elsewhere.
- Over half of all respondents do voluntary work, seven times the rate of volunteering for London.
- Members of the *kehilla* participate in a very different pattern of social activities compared to the general population. 81% of men have attended a religious talk in the past two months compared to 2% who went to a concert of classical music and only one who watched a sports event.

# 11 Poverty and social exclusion

In contrast to the social and spiritual wealth portrayed in the previous chapter this one will, of necessity, concentrate on the very high levels of poverty and deprivation experienced within the *kehilla*.

Respondents were asked for details of the benefits their household received. The information provided by respondents (together with selected data for LB Hackney) as set out in Table 9.1 below is not comprehensive. For example, only 80% of households with one or more children under 16 indicated they received Child Benefit. Some will not receive it because of their immigration status when, for example, a family comes to Stamford Hill to study. Others will not recognise it as a 'benefit' and may still use the dated term 'Family Allowance'. There is no reason to anticipate that Child Benefit is not as well taken up in Stamford Hill as elsewhere in the country.

**Table 9.1; Benefits received**

Benefit received	Stamford Hill % <sup>1</sup>	LB Hackney <sup>2</sup>
Job seeker's allowance	3	12
Income support	18	24
Incapacity benefit	2	14
Single parent benefit	<1	-
Child benefit	62	-
Invalid carer's benefit	5	-
Disability Living Allowance - care element	9	-
Disability Living Allowance - mobility element	6	-
Disabled Person's Tax Credit	-	-
Working Families Tax Credit	35	4.3
State Retirement pension	4	-
Widow's benefit	<1	-
Other benefits	2	-
No benefits	14	-

<sup>1</sup> 267 responses. Respondents may be in receipt of more than one benefit

<sup>2</sup> ONS Neighbourhood Statistics data using mid 1998 estimates of households in LB Hackney and selected data on benefit recipients (August 1999 figures) (see text below for explanation)

<sup>3</sup> Refers to Family Credit claimants

The *kehilla's* pattern of prolonged education and early marriage ensures that few very young people claim either Job Seeker's Allowance or Income Support in their own right before marriage. To reflect this very substantive difference to the majority population the comparative data in Table 9.1 for

these two groups has been calculated by ignoring claimants under 20 years old. It should also be remembered that Family Credit (the precursor of Working Families Tax Credit) was, because of its lower income thresholds, available to fewer households.

Table 9.1 demonstrates that, although the proportion of the *kehilla's* households who are in receipt of a means tested benefit is only slightly higher than for LB Hackney, the distribution of benefits is very different. The proportion of households claiming Working Families Tax Credit is almost ten times the borough average whilst receipt of Job Seeker's Allowance and Income Support is significantly lower. The very low level of receipt of Incapacity Benefit can be partially explained by the age profile of the *kehilla* and partly by the type of work its members undertake. The incidence of claims for Incapacity Benefit rises with age and, relative to the general population, fewer members of the *kehilla* are 'old'. Also, an individual's ability to work is, at least partially, related to their skills and normal occupation. Someone undertaking physically demanding work would find it more difficult to continue in employment than another with a more sedentary occupation even if they both experienced the same degree of infirmity. As very few members of the *kehilla* are engaged in manual work individuals may be more able to adapt their work to accommodate the restrictions imposed by illness or disability.

Respondents were asked whether they had problems paying bills and to indicate which payments were difficult. As Table 9.2 demonstrates only 34% of households have 'no problems'. The most common bill to cause problems is 'school fees and amenity money' reflecting the burden this places on households with large families. Almost as difficult to meet are utility bills (particularly for the telephone). Council tax is a burden in an area with a historically high - and rising - charge. 10% find it hard to pay for food. Many shops run by members of the *kehilla* allow credit. 13% of households struggle with shop bills many of which will be for food. The high incidence of credit card debt may be linked to the low use of other forms of credit.

**Table 9.2; Problems paying bills**

	% <sup>1</sup>
Rent	28
Gas	23
Electricity	24
Water	19
School fees or amenity money	33
Synagogue fees	10
Food	10
Shop bills	13
Hire purchase	1
Mortgage	6
Council tax	30
Credit cards	22
Mail order	5
Telephone	30
Other loans	6
TV licence	-
Road tax	4
DSS Social Fund	-
Child Support	<1
Other	<1
No problems paying bills	34

<sup>1</sup> 251 responses indicating all problems in payment

Two thirds of families who answered this question had problems paying at least one bill and 41% had difficulties with three or more (Table 9.3). No difficulty is experienced in paying television licence fees because members of the *kehilla* do not own televisions.

**Table 9.3; Households with one or more problematic bills**

No of problematic bills	% <sup>1</sup>
1	13
2	13
3	11
4	10
5	2
6	3
7	4
8	5
9	2
10	2
11	<1
15	<1

<sup>1</sup> from 251 responses

To probe further about the effects of poverty on families questions were asked to discover the incidence of special arrangements for meeting utility bills and disconnection of service. The results appear in Tables 9.4 and 9.5.

**Table 9.4; Utilities disconnected**

	% <sup>1</sup>
Water	<1
Gas	2
Telephone	22
Electricity	2
None	76

<sup>1</sup> 272 responses

**Table 9.5; Special arrangements for payment**

	% <sup>1</sup>
Water	19
Gas	21
Telephone	17
Electricity	17
None	62

<sup>1</sup> 252 responses

These results show that with the exception of the telephone service it is rare for utility providers to disconnect supplies. Far more commonly, households - particularly those with young children - struggling to make payments will be offered special arrangements. For most families this will be a form of pre-payment. Although this is clearly more beneficial than disconnection the cost of purchasing energy in advance is significantly more expensive than quarterly bills or regular payment by direct debit. Many respondents annotated the questionnaire to say that they were effectively if not legally disconnected by their inability to afford to pre-purchase all their fuel needs.

Over one in five families have had their telephone service disconnected creating increased costs for them and their friends and family. Table 8.1 in the previous chapter showed the regular use of - and reliance on - the telephone within the community. If the service is disconnected many households will use mobiles as an alternative. Although a 'pay as you go' system will make it easier for them to plan the spending the cost of calls is higher for the user and their contacts.

**Table 9.6; Help to meet bills**

	% <sup>1</sup>
Family	6
Friends	<1
Charity	2
Rather not say	4

<sup>1</sup> 272 responses

A number of interesting issues are raised by these questions. Respondents' overall reluctance to answer direct questions about income was discussed in Chapter 3. The much higher rate of response to these indirect questions about families' ability - or otherwise - to meet regular essential household costs does provide some illumination on the degree of financial hardship being experienced and the limited means to alleviate it.

Two thirds of families in the *kehilla* have a problem paying at least one bill. Almost one household in four has had at least one utility service disconnected. Four families in every ten have had to make special arrangements to pay their utility bills. It can be assumed that other bills - for school fees, synagogue membership and shop bills, for example - are also subject to lengthy negotiations. Despite this evidence of such extreme financial need and the *kehilla's* commitment to supporting its members (Holman 2001), it is perhaps surprising that so few report receiving help but the reasons are complex. At times of need most will turn to their family, friends or the *gemach* (Table 8.2 and 9.7). The groups most likely to experience financial pressures are recently married couples whose incomes are limited because the husband is learning and older couples with large families. Often these financially pressured young couples will be the children of the second category. Their families will already be providing as much financial support as they can and will have no spare resources. Assistance from friends is likely to be short term. A loan from the *gemach* can only be agreed when two guarantors stand and must be repaid within an agreed period often compounding problems of balancing an inadequate budget. Borrowing from a *gemach* has the additional advantage that its loans are made in accordance with the Torah injunction to not charge interest. If, and when, a family's financial problems increase beyond their ability to cope they may receive support from within the *kehilla*. Admitting difficulties on this scale is a desperate measure particularly in a community where family finances are so closely guarded. But if families do admit the pressures they face - and the high level of response to these questions may suggest they do - it would be difficult for the *kehilla* to respond to the many demands it faces through even the most generous giving of *tzedokah*.

Table 9.7 shows that a sizeable number of people have sought to manage their financial problems by borrowing to meet day to day needs in the past twelve months. Given the level of difficulties described here it must be assumed that repaying loans will add a considerable burden to already overstretched budgets. It is noticeable that no one has borrowed from a bank. This may be through choice or reflect the significant - and enduring - barriers to affordable borrowing experienced by people who have incurred previous debt. The two people who had borrowed from a moneylender may have run out of all other alternatives.

**Table 9.7; Borrowing to meet day to day needs<sup>1</sup>**

	% <sup>2</sup>
From family	14
From friends	14
From a moneylender	2
From a <i>gemach</i>	11
From a bank	-
Rather not say	6

<sup>1</sup> in the past 12 months

<sup>2</sup> 270 responses

A further indication of poverty is that 40% of responding households (294) do not have sole use of a car compared to 30% of the general population (DETR 2001).

The financial difficulties faced by families are accentuated by lack of access to remunerative work and the many demands placed on limited incomes. Part time low paid work is common. The reasons are varied. Much of the traditional work available to members of the *kehilla* - including the jewellery and clothing trades - has disappeared during the period of its rapid growth. Although some people have succeeded in finding work that can accommodate religious observance many look to the *kehilla's* own organisations for employment. By offering part time work they have been effective in increasing the number employed. Many welcome part time employment because it allows women to accommodate their domestic responsibilities and men to devote time to their religious studies.

Despite constant fund raising, the organisations forming the *kehilla's* infrastructure struggle to remain solvent. Inevitably the salaries they can pay even, for example, to learned scholars are often low.

Low incomes coupled with high rent levels trap members of the *kehilla* into dependence on welfare benefits. 'Yosef Blau' has five children under 16 years, earns £92 per week and receives £189 per week in Working Families Tax Credit (WFTC) reduced by 55 pence for each additional £1 in net earnings. He pays a weekly rent of £200 (Table 6.4) receiving Housing Benefit of about £152 reduced by 65 pence for each additional £1 of net earnings. He also receives Council Tax Benefit similarly reduced as earnings rise. If Yosef accepts additional work that increases his income by £20 per week his WFTC will reduce by £11. Out of this net increase of £9 he will pay an additional £6 towards his rent and £1.80 in Council Tax. For his additional work worth £20, Yosef will receive £1.20 - a marginal tax rate of almost 95%. This painful situation is most acute for households with large families paying high levels of rent to private sector landlords, unable to obtain subsidised or social housing.

The last two questions in this section sought to explore the *kehilla's* wider experience of poverty by asking respondents to identify any items on a list of everyday items and events they - and their children - had gone without in the past year because of a shortage of money. Tables 9.8 and 9.9 summarise the results.



**Table 9.8; adult shortages**

	% <sup>1</sup>
Clothes	23
Shoes	10
Food	7
Heating	5
Books	5
Religious items <sup>58</sup>	7
Purchasing kitchen equipment <sup>59</sup>	13
Replacing kitchen equipment	24
Attending a simcha	17
Organising a simcha	6
Telephoning family or friends	12
Going out	20
Hobby or sport	11
Holiday	62
Never go without	17
Money never tight	2
Other	4

<sup>1</sup> 234 responses

**Table 9.9; children's shortages**

	% <sup>1</sup>
Clothes	15
Shoes	8
Food	3
Attending a simcha	13
Organising a simcha	1
School trip	4
Pocket money	30
Hobby or sport	17
Holiday	49
Never go without	29
Money never tight	1

<sup>1</sup> 170 responses

It is interesting to note that more families (234 to 170) completed the section about adult shortages than children's. One possible reason could be an unwillingness to admit the level of deprivation experienced by their children particularly as - on the evidence from these two questions

<sup>58</sup> Each household require a number of items – candlesticks, for example - for use in religious ritual that are performed at home

<sup>59</sup> Each household requires separate tableware and utensils for meat and dairy products and for *Pesach*.

- those levels are high. Fewer adults - 20% - than children -31% - have all the items on their respective list. More children - 33% - than adults - 27% lack only one item. Serious shortages of three or more items are more common for adults - 35% - than children - 20%.

The difficulties of bringing up large families on small incomes are self evident. There is a need for further research that can identify the particular impact of poverty and deprivation on the *charedi* community.

## Summary

- 58% of households below retirement age receive a means tested benefit.
- 66% of households find it difficult to pay at least one bill, 41% have problems with three or more bills.
- 24% of households have had one or more utility disconnected.
- 38% of households have made special arrangements to meet bills.
- Over 40% of households have borrowed money in the past year to meet day to day costs.
- 35% of adults and 20% of children lack three or more items on a list of essentials.

## 12 Crime

The questionnaire contained a series of questions adapted from the British Crime Survey 2001 (BCS) to explore the community's level of concern about crime and their experience of it in the previous 12 months. The BCS 2001 seeks to estimate the incidence of crime by asking selected respondents a series of structured questions about their experience and the experience of members of their household. To reduce the number of questions in a lengthy questionnaire 'household' rather than 'personal' questions were asked. The wording of some questions was changed slightly to assist understanding and to reflect community sensitivities. Additional questions were framed to assess the fear of and experience of racially motivated crime. A question on arson was added in response to recent attacks on Jewish homes in Stamford Hill.

Each question about fear or experience of crime attracted a small number of 'not applicable' responses. In most of the following results they have been included although they have been excluded from questions relating to car and bicycle crime.

To minimise repetition, each table is titled with the question posed to respondents.

**Table 10.1; How worried are you about having your home broken into and something stolen?**

	% <sup>1</sup>	BCS 2001 <sup>2</sup>	BCS 2001 'inner city area' <sup>3</sup>
Very worried	27	16	23
Fairly worried	41	36	-
Not very worried	25	-	-
Not at all worried	5	-	-
Not applicable	1	-	-

<sup>1</sup> 285 responses made

<sup>2</sup> Fig 5.4 Kershaw et al (composite data for England and Wales)

<sup>3</sup> Table A5.12 Kershaw et al

**Table 10.2; How worried are you about being mugged or robbed?**

	% <sup>1</sup>	BCS 2001 <sup>2</sup>	BCS 2001 'inner city area' <sup>3</sup>
Very worried	34	15	22
Fairly worried	41	26	-
Not very worried	21	-	-
Not at all worried	2	-	-
Not applicable	1	-	-

<sup>1</sup> 289 responses made<sup>2</sup> Fig 5.4 Kershaw et al (composite data for England and Wales)<sup>3</sup> Table A5.12 Kershaw et al**Table 10.3; How worried are you about having your car stolen?**

	% <sup>1</sup>	BCS 2001 <sup>2</sup>	BCS 2001 'inner city area' <sup>3</sup>
Very worried	29	18	25
Fairly worried	35	34	-
Not very worried	32	-	-
Not at all worried	5	-	-

<sup>1</sup> 273 responses made, results given a % of applicable results<sup>2</sup> Fig 5.4 Kershaw et al (composite data for England and Wales)<sup>3</sup> Table A5.12 Kershaw et al

One respondent to the Stamford Hill questionnaire added a note to their answer saying 'I wish'.

**Table 10.4; How worried are you about having things stolen from your car?**

	% <sup>1</sup>	BCS 2001 <sup>2</sup>	BCS 2001 'inner city area' <sup>3</sup>
Very worried	30	15	20
Fairly worried	37	34	-
Not very worried	28	-	-
Not at all worried	5	-	-

<sup>1</sup> 262 responses made, results given as a % of applicable results<sup>2</sup> Fig 5.4 Kershaw et al (composite data for England and Wales)<sup>3</sup> Table A5.12 Kershaw et al**Table 10.5; How worried are you about being physically attacked by strangers?**

	% <sup>1</sup>	BCS 2001 <sup>2</sup>	BCS 2001 'inner city area' <sup>3</sup>
Very worried	31	17	22
Fairly worried	40	23	-
Not very worried	22	-	-
Not at all worried	4	-	-
Not applicable	-	-	-

<sup>1</sup> 285 responses made<sup>2</sup> Fig 5.4 Kershaw et al (composite data for England and Wales)<sup>3</sup> Table A5.12 Kershaw et al

**Table 10.6; How worried are you about you or a member of your family being verbally abused by strangers in a public place?<sup>1</sup>**

	% <sup>2</sup>	BCS 2001 <sup>3</sup>	BCS 2001 'inner city area' <sup>4</sup>
Very worried	29	9	11
Fairly worried	28	23	-
Not very worried	33	-	-
Not at all worried	9	-	-
Not applicable	2	-	-

<sup>1</sup> defined as insulted or pestered in the BCS 2001

<sup>2</sup> 284 responses made

<sup>3</sup> Fig 5.4 Kershaw et al (composite data for England and Wales)

<sup>4</sup> Table A5.12 Kershaw et al

Concern has been expressed by some community leaders that their distinctiveness made members of the *kehilla* more vulnerable to physical or verbal attack outside their 'home' areas. The following two questions attempted to gauge individuals' perceptions of the relative risks.

**Table 10.7; How worried are you about you or a member of your family being physically or verbally attacked in Stamford Hill because of your Jewishness?**

	% in Stamford Hill <sup>1</sup>	% outside Stamford Hill <sup>2</sup>	BCS 2001 <sup>3</sup>
Very worried	26	25	9
Fairly worried	40	40	7
Not very worried	28	28	-
Not at all worried	5	5	-
Not applicable	<1	2	-

<sup>1</sup> 284 responses

<sup>2</sup> 283 responses

<sup>3</sup> all respondents (in BCS 2001 5% of white respondents were 'very worried' compared to 28% of Black and 33% of Asian ones)

**Table 10.8; How worried are you about the possibility of arson or other criminal damage to your home?**

	% <sup>1</sup>
Very worried	20
Fairly worried	28
Not very worried	42
Not at all worried	7
Not applicable	3

<sup>1</sup> 277 responses

**Table 10.9; In the last twelve months has anyone got into your house without your permission and stolen or tried to steal anything?**

	% <sup>1</sup>
Once	11
Twice	<1
3 or more times	<1
No	86
Not applicable	2

<sup>1</sup> 280 responses made

The BCS 2001 shows that 3.4% of all households (Table A2.8) and 5.4% of households in inner city areas (Table A4.4) had been burgled at least once on the previous year (includes entry with and without loss and attempts with and without loss) (Kershaw et al 2001).

28 households (76%) reported their burglaries to the police compared to 66% (84% where loss occurs) of all burglaries reported in the BCS2001 (Kershaw et al 2001). Only one household was aware that an arrest had been made. Only three respondents gave reasons for not reporting, these were - 'police seem too busy' and 'police don't do anything'.

**Table 10.10; In the past twelve months have you (or a member of your household) been robbed in the street?**

	% <sup>1</sup>
Once	11
Twice	1
No	87
Not applicable	1

<sup>1</sup> 276 responses made

In one in eight households at least one person has been robbed in the street in the past twelve months compared to the BCS 2001 rate of 0.5% (rising to 0.85% in inner city areas) (Tables A2.8 and A4.13, Kershaw et al 2001).

22 (69%) of people mugged reported the incident(s) compared to the BCS 2001 report rate of 39% for all thefts from the person. One person knew that an arrest had been made (five did not know).

**Table 10.11; In the past twelve months has your (or someone in your household's) car been stolen or driven away without permission?**

	% <sup>1</sup>
Once	6
Twice	1
No	93

<sup>1</sup> % of applicable (180) responses made

The BCS 2001 records a vehicle theft rate of 1.4% (rising to 2.8% in inner city areas) in the previous twelve months (Tables A2.8 and A4.8) (Kershaw et al). Twelve thefts of cars were reported

(84% compared to the BCS 2001 rate of 90%). No reason was given for the failure to report the one remaining incident. Four arrests had been made.

**Table 10.12; In the past twelve months has your (or someone in your household's) car been tampered with or damaged by vandals or people attempting to steal?**

	% <sup>1</sup>
Once	21
Twice	13
3 or more times	4
No	63

<sup>1</sup> % of applicable (179) responses

This rate of car vandalism and attempted theft is far in excess of that noted in the BCS 2001 as 2.4% for England and Wales (Table 2.8) and 5.7% for inner city areas (Table 4.8) (Kershaw et al 2001). The BCS 2001 figures do not make any reference to any possible element of racial motivation. 35 (52.2%) had reported the incident to the police but no arrest were known to have occurred. 11 had not made a report because they considered it to be a 'waste of time'.

**Table 10.13; In the past twelve months has your (or someone in your household's) bicycle been stolen?**

	% <sup>1</sup>
Once	17
Twice	2
3 or more times	<1
No	80

<sup>1</sup> % of applicable (192) responses made

The BCS 2001 records the incidence of bicycle theft as 1.6% (Table A2.8, Kershaw et al 2001). 20 households had reported the theft. No arrests had been made. Again, the most common reason for non-reporting was that it was a perceived waste of time. One household did not report the theft despite being able to identify the culprit because of fear of reprisal.

**Table 10.14; In the past twelve months has anything of yours (or a member of your household's) been deliberately damaged or tampered with?**

	% <sup>1</sup>
Once	7
Twice	2
3 or more times	<1
No	88
Not applicable	3

<sup>1</sup> 278 responses made

**Table 10.15; In the past twelve months has anyone deliberately defaced or damaged the outside of your home?**

	% <sup>1</sup>
Once	5
Twice	1
3 or more times	2
No	89
Not applicable	2

<sup>1</sup> 277 responses made

In total 9.4% of households have had property deliberately damaged or tampered with and 8.6% of homes were defaced or damaged. The BCS 2001 records that 4.7% of respondents have experienced any form of vandalism (Table A2.8, Kershaw et al 2001). 44% (11) incidents of tampering with belongings had been reported and one arrest has been made. Half of all incidents of damage or defacement of a home had been reported with two arrests made. One third (8) of incidents of damage or defacement were perceived by the victim to have a racial motive. In seven cases racist language was used. The BCS 2001 figure for reporting vandalism is 34%.

**Table 10.16; In the past twelve months have you (or a member of your household) been verbally abused in a public place?<sup>1</sup>**

	% <sup>2</sup>
Once	17
Twice	11
3 or more times	14
No	57

<sup>1</sup> defined as insulted or pestered in BCS 2001

<sup>2</sup> 274 responses made

In 42% of households at least one person has been verbally abused in the last twelve months. In over 77% of these incidents the perpetrators used racist language. Men, whether alone or with their children are twice as likely as women to be verbally abused. Only 15 (13%) of incidents of verbal abuse are reported to the police.

**Table 10.17; In the past twelve months has anyone - including people you know well - deliberately hit you (or a member of your household) with their fists or with a weapon or kicked you or used force or violence in any other way?**

	% <sup>1</sup>
Once	5
Twice	1
3 or more times	2
No	89
Not applicable	2

<sup>1</sup> 279 responses made



The BCS 2001 records that 3.7% of respondents have experienced a violent attack (where the perpetrator was either an acquaintance, a stranger or had a domestic connection) including mugging (0.5%) (Table A2.8). In inner city areas this rose to 4.7% for all violence including mugging (0.8%) (Table A4.13) (Kershaw et al 2001). Men were more likely to be hit. Respondents were not asked to identify who had hit them and little information was provided about the location of incidents. 58% were reported to the police and two arrests had been made.

## Discussion

The BCS 2001 has argued that 'very worried' about potential victimisation has become the most discriminating measure to discuss trends in concern and to identify groups most concerned. Members of the *charedi* community in Stamford Hill were significantly more likely to describe themselves as 'very worried' than both the composite figure for England and Wales and the inner city sub-group of the BCS 2001 (Kershaw et al 2001). Within the *kehilla* being 'very worried' about becoming a victim of crime is not linked to personal recent experience of crime or being male (despite men's almost ubiquitous experience of verbal abuse). The details are summarised in Table 10.18 below.

**Table 10.18; 'Very worried' about crime**

	Stamford Hill <sup>1</sup>	BCS 2001 <sup>2</sup>	BCS 2001 inner city areas <sup>3</sup>
Burglary	27	16	23
Mugging	34	15	22
Theft of a car	29	18	25
Theft from a car	30	15	20
Stranger attack	31	17	22
Verbal abuse	29	9	12
Racial abuse in Stamford Hill	26	9 <sup>4</sup>	-
Verbal abuse elsewhere	25	9 <sup>4</sup>	-
Arson	20	-	-

<sup>1</sup> % of valid responses made to each question (e.g. only car owners are included in questions relating to car crime)

<sup>2</sup> Fig 5.4 Kershaw et al (composite data for England and Wales)

<sup>3</sup> Table A5.12 Kershaw et al

<sup>4</sup> All respondents (in BCS 2000 5% of white respondents were 'very worried' compared to 28% of Black and 33% of Asian ones)

The similarities in level of concern in views expressed by the *charedi* community in Stamford Hill and by minority communities in the BCS 2000 can probably be related to the experience of all 'visible' minorities.

The two linked questions relating to concern about experiencing racial abuse were asked in the knowledge that many members of the community considered some areas (Finsbury Park, for example) to be 'dangerous'. Using the BCS 2001 indicator of 'very worried' there is no significant difference between in and out of the Stamford Hill neighbourhood. One explanation for this consistency could be that the community either avoids areas it perceives as dangerous or takes additional safety precautions - locking car doors and windows whilst driving, for example.

The BCS 2001 demonstrates that perceptions about the possibility of being a victim of crime are linked to actual level of risk (Kershaw et al 2001). Table 10.19 demonstrates that the *charedi* community's experience of crime in the past twelve months is very much higher than reported by the general population and by people living in inner city areas.

**Table 10.19; Experience of crime (one or more incidents of the same crime) in the last 12 months**

	Stamford Hill <sup>1</sup>	Racist intent <sup>2</sup>	BCS 2001 <sup>3</sup>	BCS 2001 inner city areas
Burglary	12	-	3	5 <sup>4</sup>
Mugging	12	-	<1	<1 <sup>5</sup>
Theft of a car	7	-	1	3 <sup>6</sup>
Theft from a car	37	-	2	6 <sup>6</sup>
Bicycle theft	19	-	2	-
Vandalism to goods	9	-	5 <sup>7</sup>	-
Vandalism to property	9	33	5 <sup>7</sup>	-
Verbal abuse	42	77		-
Violence to person	7	-	4 <sup>8</sup>	5 <sup>5 8</sup>

<sup>1</sup> % of valid responses made to each question (e.g. only car owners are included in questions relating to car crime)

<sup>2</sup> % as perceived by victim or reporter

<sup>3</sup> Table A2.8 (Kershaw et al 2001)

<sup>4</sup> Table A4.13 (Kershaw et al 2001)

<sup>5</sup> Table A4.8 (Kershaw et al 2001)

<sup>6</sup> Table A4.8 (Kershaw et al 2001)

<sup>7</sup> Figure includes all vandalism

<sup>8</sup> Figure includes muggings

When the community's experience of all crime is so high it cannot be a surprise that levels of concern are so high.

The financial - not withstanding the personal - impact of crime, particularly burglary and theft, is very high when 44% of respondents indicate that they cannot afford house contents insurance (which might also include cover for bicycles and repairing the effects of vandalism). Although no information was sought about the level of car insurance maintained by car owners it is probable that purchase of the legal minimum third party insurance is more common than fully comprehensive policies. This would heighten the effect of theft or damage to cars.

Although the community's experience of all types of crime is extremely high, it is the sheer ubiquitous nature of racially motivated crime - particularly verbal abuse - that stuns. The comments added to the questionnaire paint a picture of constant, daily, harassment. Its constant presence suggests the rates reported are an underestimate. Several female respondents (who are less likely to be targets) noted that their husbands and sons did not always mention episodes of abuse for fear of worrying their mothers. Most verbal abuse takes place in public places in Stamford Hill and north west London.

Recent research for the Metropolitan Police has shown fewer racist incidents were reported in 2000/1 than the previous year (Hopkins 2002). The broad picture of increased tolerance and reduction in racist incidents does not appear to represent experience in Stamford Hill. As support for far right political parties across Europe rises and an increasing numbers of attacks on Jewish

premises are reported, the recent desecration of a synagogue in Finsbury Park (Woolf 2002) is a chilling reminder of the reality of anti-Semitic violence in a place close to the *kehilla's* heart.

## Summary

- Members of the *kehilla* are significantly more likely to be 'very worried' about the possibility of being a victim of crime than suggested by the British Crime Survey 2001.
- 14% of households had been burgled at least once in the previous year.
- 12% had been mugged in the previous year.
- 7% had had their car stolen in the past year.
- 37% had had their car vandalised.
- 20% of households had had at least one bicycle stolen.
- 11% of households had been victims of vandalism. One third of incidents were perceived to have a racial motive.
- In 11% of households at least one person had been a victim of violence.
- People – mostly men and boys – in 43% of households reported experiencing verbal abuse. Most perpetrators used racist language.

# 13 Health

The 'health' questions used in the Stamford Hill survey are closely based on the format developed in the General Household Survey by the Office for National Statistics. They rely on self-reporting and self-assessment and are not 'diagnostic'. The importance a respondent places on an illness or disability is their personal perspective and may - or may not - reflect the degree of seriousness that would be attached by a clinician.

Respondents were asked to rate - on a three point scale - their health, their spouse's health and their children's health (collectively) compared to people of a similar age over the past twelve months.

**Table 11.1; Assessment of health over the past twelve months** (% each category)

	Men % <sup>1</sup>	Women % <sup>2</sup>	Children % <sup>3</sup>
Good	63	64	80
Fairly good	30	29	19
Not good	7	7	2

<sup>1</sup> 287 responses

<sup>2</sup> 271 responses

<sup>3</sup> 263 responses

This reflects a better self (or spouse!) perception of health than the wider population of Great Britain where 11% of all men and all women (18 - 75+) rate their general health as 'poor' (ONS 2002). The lower rate recorded in this survey may reflect the very different age structure of the *charedi* community in Stamford Hill as younger people are more likely to be positive about their health.

Questions were also asked about experience of long standing illness or disability for the same groups of people.

**Table 11.2: Incidence of long standing illness or disability**

	Men % <sup>1</sup>	Women % <sup>2</sup>	Children % <sup>3</sup>
Yes	22	20	15
No	78	80	85

<sup>1</sup> 278 responses

<sup>2</sup> 258 responses

<sup>3</sup> 250 responses

Again the rate of self reported longstanding illness or disability was lower than in the wider population of England and Wales. A wide range of responses were given to questions on the types of long standing illnesses or disabilities experienced. Respondents reported 47 problems effecting themselves, 52 troubling their spouse and 56 concerns with their children. The commonest are tabulated below.

**Table 11.3; Long standing illness and disabilities** (actual numbers)<sup>1</sup>

	Men	Women	Children
Chronic fatigue	3	1	2
Orthopaedic or joint problems	7	11	2
Digestive system	5	5	5
Back problems	8	6	-
Hypertension	4	6	-
Diabetes	6	6	-
Cardiac problems	3	1	-
Mental health problems	3	2	2
Respiratory problems	6	0	5
Allergies	0	3	5
Neurological problems (inc brain tumours etc)	6	1	5
Learning difficulties	-	-	4
Autism	-	-	5
Skin problems	-	-	2
Down's syndrome	-	-	2
Sensory difficulties	1	2	2

<sup>1</sup> some respondents report more than one illness or disability

The incidence of brain tumours and other neurological disease appears very high. Many people reporting digestive problems have indicated they have Crohn's disease, which is known to be common in Jewish populations. Some other medical problems were reported by only one person.

The seriousness of the health problems reported can be gauged by the degree by which they restrict respondents. 90% of men and 72% of women reporting health problems had experienced some degree of disruption to their everyday activities on between one and 14 days in the previous fortnight (Table 11.4 on the next page).

**Table 11.4; Number of days in past 14 when activity was restricted**

No of days	Men <sup>1</sup>	Women <sup>2</sup>
1	1	1
2	6	2
3	4	4
4	3	2
5	0	2
6	1	1
7	1	-
8	-	1
10	-	1
12	-	
14	6	5

<sup>1</sup> 24 responses

<sup>2</sup> 19 responses

Although women reported fewer long-standing illnesses or disabilities affecting themselves than their spouses they were more seriously incapacitated by their health problems. It is impossible to say whether women had a higher recognition threshold (in that a condition was more limiting before they reported it) or if they were more aware of the limitations caused in their lives. A mother caring for a large family may be more incapacitated by back problems, for example, than her husband whose daily life is more sedentary.

In contrast to the relatively low level of illness and disability reported, respondents made higher than expected use of primary and secondary health services.

In the previous two weeks 93 people (34%) had consulted a doctor once, 42 (15%) twice and 24 (9%) had done so three or more times. This compares to 12% of men and 17% of women in the general population (ONS 1996)

**Table 11.5; Object of consultation with doctor<sup>1</sup>**

Object of consultation	No of consultations
Respondent	79
Spouse	31
Parent	7
Child <16	100
Child >16	10
Other	5

<sup>1</sup> actual numbers. Some respondents may have consulted a doctor more than once about the same person or have consulted a doctor about more than one person at a time

**Table 11.6; What sort of doctor did you consult?**

Type of consultation	No of consultations
GP	83
Specialist	15
Other	2

<sup>1</sup> 165 responses

Although the time span investigated is longer, the high level of specialist consultation would appear to be linked to the high rates of attendance at hospital outpatients or accident and emergency departments, day and in-patient admissions set out in Tables 11.7, 11.8 and 11.9.

**Table 11.7; Outpatient or accident & emergency attendance in past three months**

	Men %	Women %	Children %
No	90	84	78
Once	6	10	17
Twice	2	3	4
Three times or more	2	2	1

**Table 11.8; Day patient admission in past three months**

	Men %	Women %	Children %
No	94	93	84
Once	4	6	14
Twice	1	<1	<1
Three times or more	<1	<1	2

Day patient attendance rates are very high compared to the general population (5%) (ONS 1996) and would merit further investigation.

**Table 11.9; In-patient admission in past three months**

	Men %	Women %	Children %
No	96	88	91
Once	1	10	7
Twice	<1	<1	<1
Three times or more	1	<1	1

The high level out patient attendance and in-patient admission amongst women can be mostly explained by their use of antenatal and maternity services.

Hatzola, the emergency medical service provided by the *kehilla*, is also regularly used for advice and assistance particularly for responding to emergencies on *Shabbos*.

**Table 11.10; Used Hatzola in past three months**

	Men %	Women %	Children %
No	96	91	95
Once	3	8	3
Twice	1	<1	1

**Table 11.11; Number of health services used by user<sup>1</sup>**

No of services used	Men		Women		Children	
	No	%	No	%	No	%
0	240	88	214	73	188	63
1	32	11	54	18	61	20
2	7	2	19	6	29	10
3	3	1	6	2	12	4
4	2	<1	1	<1	9	3

<sup>1</sup> from 299 responses

82 (30% of the 280 responses) women had been admitted to hospital for the birth of a baby in the past year. Their length of stay varied from under one day to a fortnight. Most women stayed between one and three days.

65 women spent between one and 14 nights in community run convalescent care. Most women stayed between five and seven nights.

Respondents were asked whether they had consulted a complementary medical practitioner in the past three months. Over 20% replied positively and the practitioners they consulted are tabulated in Table 11.12.

**Table 11.12; Complementary medical practitioner consulted**

Type of practitioner	No of users <sup>1</sup>
Homeopath	28
Reflexologist	7
Osteopath	9
Acupuncturist	6
Nutritionist	2
Natural healer	2
Massage therapist	1
Chinese medical practitioner	2
Herbalist	1

<sup>1</sup> 53 responses some respondents had consulted more than one practitioner

Over 90% of respondents are registered with the general practitioner of their choice.

12% (of 283) of households contain someone who smokes cigarettes. This figure is less than half of the 28% of all United Kingdom men reported to smoke (ONS 2002). Women in the *charedi* community do not smoke.



The information collected in this survey was, of necessity, limited to broad questions emphasising self assessment of health. The high incidence of use of primary and secondary health care coupled with a high reported incidence of some long term conditions would merit further investigation after due consultation with the Primary Care Trust.

## Summary

- Most people rated their (and their family's) health as 'good'.
- About 20% of adults and 15% of children have a long standing illness or disability.
- Over 25% of respondents, 15% of spouses and 35% of children had used at least one health service in the past three months.
- 82 women had been admitted to hospital for the birth of a baby.
- In one sixth of households someone had consulted a complementary medical practitioner.

## 14 The reality of deprivation

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Any debate about poverty and deprivation struggles to provide an acceptable definition for a modern society. Although a comprehensive social security system ensures that absolute poverty is rare few would doubt the existence of widespread relative poverty. Defining poverty simply by reference to household income does not take account of the way individual households allocate their resources.

The 1999 Poverty and Social Exclusion Survey of Britain (funded by the Joseph Rowntree Foundation) sought to produce a measure of poverty based on socially perceived necessities and a scientific definition of poverty. Their work had three stages

- A representative sample of the population were asked to indicate which items in a long list of ordinary household goods and activities they thought were necessities no household or family in British society should lack - items defined as necessities by more than 50% were considered 'necessities',.
- A second sample representing a cross section of British society were asked to indicate which items they had and which they could not afford - the number of items not afforded on the stage one list was used to determine deprivation.
- A mathematical approach involving income levels and lack of necessities was used to set a poverty threshold. (Gordon et al 2000).

Four groups were defined;

- 'Poor' - those with a low income and lacking at least two necessities.
- 'Vulnerable to poverty' - those with a low income but not lacking two necessities (often people whose income had recently fallen but who still retained all necessities).
- 'Risen out of poverty' - those with relatively high incomes but lacking two necessities (perhaps those who have recently obtained a job but have not yet been able to buy all the basic necessities).
- 'Not poor'.

A similar exercise was undertaken to produce a list of children's necessities.

Although the authors are candid in admitting that their work is based on the mainstream British society and does not take account of different needs or priorities expressed by ethnic minorities it seemed useful to replicate their methodology in a modified form in Stamford Hill. Both original lists of necessities were modified to reflect community priorities; religious books, a machine for drying

clothes and the cost of school transport were added to the adult list and clothes for Shabbos to the children's.

Although detailed statistical analysis in the original study revealed that six items - television, fridge, washing machine, prescribed medicines and beds and bedding - did not add to the reliability or validity of the definition of poverty and were subsequently not included, five of those items were retained in the Stamford Hill questionnaire. Results for these items were almost identical to those found in the PSE survey and they have not been included in the following analysis.

Respondents were asked to indicate for each item one of three categories; have it, do not have and do not want or cannot afford. For the children's list the 'have' category was subdivided to 'all have' and 'some have'.

Analysing the responses to these questions was more challenging than other sections of the survey. Some households replied to all categories and others were less complete. A few gave answers that indicated a very high level of deprivation and then obliterated the section. A further complication to the analysis is the lack of accurate information about household income. From the limited information available on earnings (Table 7.8) and receipt of means tested benefits (Table 9.1) it can be assumed that in a significant proportion of the *kehilla's* households only a very limited income is available to meet families' needs.

Table 12.1 on the next page sets out the results of the household list alongside the PSE findings.

**Table 12.1; Household necessities**

	Have %	Don't have and do not want %	Cannot afford %	PSE cannot afford %
Heating to warm living areas of home	97	-	3	3
Damp free home	74	3	23	3
Able to afford to visit family and friend in hospital	89	5	5	3
Two meals a day	94	4	2	1
Fresh fruit and vegetables daily	91	3	6	5
Warm waterproof coat	90	4	6	4
Replace or repair broken electrical goods	75	4	21	12
Maintain an adequate state of decoration	57	8	39	
Visits to family and friends	85	2	13	2
Celebrations on special occasions such as Chanukah and birthdays	82	8	10	2
Can afford to attend a simcha	91	<1	8	3
Can afford to travel to a simcha	62	3	35	
Meat, fish or veg equivalent every other day	94	1	5	2
Religious books	95	-	5	N/A
Home contents insurance	49	9	41	10
Machine for drying clothes	83	6	10	N/A
Able to afford cost of school transport	66	18	17	N/A
Hobby or leisure activity	50	22	28	
Telephone	98	-	2	2
Freezer	98	2	-	
Appropriate clothes for job interviews	72	20	9	4
Carpets or equivalent in living rooms and bedrooms	88	2	11	2
Regular savings of £10 per month for rainy days or retirement	51	3	46	27
Two pairs of all weather shoes	70	5	25	7
Able to afford to provide a meal for family or friends	84	4	12	6
Small amount of money to spend on self not family	67	4	29	13
Roast joint, chicken or veg equivalent at least once a week	96	1	3	4
Presents for family and friends at least once a year	82	2	16	4
Holiday away from home once a year (not staying with family)	36	6	58	18
Replace worn out furniture	31	10	59	12
Outfit for special occasions	90	2	8	5

The PSE survey defines 'poor' in relation to low income and the lack of two necessities. 56% of respondents who completed this section - compared to 28% in the PSE survey - indicated they could not afford at least two of these items defined as necessary. 36% could not afford 5 or more of the listed necessities. 10% lacked 12 or more.

Analysis of the necessities lacked shows the financial fragility of a significant proportion of families within the *kehilla*. Although many indicated a lack of items needed in every day life - a quarter did not have two pairs of all weather shoes, for example - it is clearly very difficult for families to make provision for 'lumpy' expenditure. Nearly 60% of households cannot afford to replace worn out furniture and 21% cannot repair or replace broken electrical goods. In a community largely isolated from the pressures generated by advertising, household items are only replaced when essential. The inability to afford to replace worn or broken furniture is a matter of hardship and potential risk to health and safety. 58% of adults cannot afford an annual holiday away from home. 41% do not have home contents insurance potentially resulting in great hardship when one in every eight homes has been burgled in the previous 12 months. Almost half (46%) of families cannot afford to make small regular savings for future needs and over a quarter (29%) cannot squeeze any money from their income to spend on themselves. 10% cannot afford to celebrate *Chanukah*<sup>60</sup> or birthdays. *Chanukah* is traditionally celebrated with the exchange of small presents for children and the consumption of *latkes*<sup>61</sup> and doughnuts.

For only one item - 'roast joint, chicken or vegetarian equivalent every week' - were members of the *kehilla* more likely to answer affirmatively. The positive response here reflects the importance placed on the weekly *Shabbos* meal. Many families will economise on food during the week to ensure the proper celebration of Friday night.

The results for the list of children's necessities are set out in Table 12.2 on the next page and make similarly depressing reading. More than 30% of children - double the PSE survey results - lack two or more necessities. 10% of children lack six or more necessities demonstrating the acute poverty suffered by some families in the *kehilla*. This section of the questionnaire was frequently annotated with comments by parents explaining their difficulties in trying to provide an adequate standard of living for their children.

<sup>60</sup> Eight day festival during December which celebrates the rededication of the Jerusalem Temple

<sup>61</sup> Fried potato cakes

**Table 12.2; Children's list**

	All of your children have %	Some have %	Do not want %	Cannot afford %	PSE cannot afford %
Fresh fruit and vegetables at least once a day	89	8	1	2	2
Three meals a day	84	5	6	5	<1
Meat, fish or veg equivalent at least twice a week	67	5	15	13	4
New properly fitted shoes	90	4	-	6	2
Warm waterproof coat	90	4	-	6	2
All of required school uniform	86	3	8	3	2
Some new not second hand clothes	88	5	1	5	3
Adequate clothes for Shabbos	91	4	1	3	N/A
Celebrations on special occasions such as Chanukah and birthdays	78	5	8	10	4
Hobby or leisure activity	52	7	14	26	3
School trip at least once a term	72	7	12	10	2
Swimming at least once a month	46	10	29	16	7
Holiday away from home at least once a year	38	3	9	50	22
Leisure equipment	44	3	18	35	3
Friend to visit for a snack at least once a fortnight	74	3	15	8	4
Books for each child	79	4	6	12	<1
Educational games	78	6	3	13	4
Toys e.g. dolls, teddies	90	5	3	3	<1
Construction toys	82	6	6	7	3
A bicycle	62	16	8	13	3
Beds and bedding for each child	94	1	-	4	<1
Enough bedrooms for each child over 10 years to not have to share with a sibling of different gender	54	-	11	32	3
Carpet in bedroom	91	1	2	6	1
A garden for play	79	-	4	17	4

Perhaps the most startling shortage (although not surprising giving the level of overcrowding demonstrated in Table 6.11) is that almost a third of families cannot afford accommodation sufficiently large to ensure children over 10 years old of different genders do not have to share a bedroom. This situation – difficult for any family to accommodate – is particularly challenging in a community which prefers to maintain a chaste distance between genders from early childhood.

In a quarter of families a hobby or leisure activity cannot be afforded and in a third of homes there is no leisure equipment. Many children lack toys, games and books. One respondent wrote a separate note pleading for the establishment of leisure activities including woodwork and similar classes for boys.

There is some evidence of poor levels of nutrition often emphasised by notes on the questionnaire. One mother praised the virtues of pasta for feeding her large family.

50% of all families cannot afford to provide a holiday for their children and 10% cannot afford to celebrate *Chanukah* and birthdays.

The *charedi* community in Stamford Hill covers a broad spectrum. The discipline of devout religious observance ensures that richer members remain close by those struggling with serious levels of poverty and deprivation. Their *tzedokah* contributions do much to support - visibly and invisibly - both the community's infrastructure and its poorer members. As the *kehilla* has grown in size the financial challenges demonstrated throughout this report, including low incomes and high rent, have exceeded their resources. The *charedi* community faces particular challenges in meeting the costs of religious observance. The cost of *kosher* food is high. The need to maintain community facilities including synagogues, *mikvos* and schools plus an infrastructure of voluntary organisations committed to meeting the needs of the *kehilla* makes constant demands on all its members.

## Summary

- 56% of respondents could not afford at least two items defined as 'essential'.
- 60% of households cannot afford to replace worn out furniture.
- 58% of adults cannot afford a short annual holiday away from home.
- Nearly half of all households cannot save small, regular amounts of money to meet future needs.
- Over 40% do not have home contents insurance.
- 30% of children lack two or more 'necessities'.
- 25% cannot afford a leisure activity.
- 35% cannot afford leisure equipment.
- Many children do not have toys, books and educational games.
- Half of all families cannot afford for their children to have a holiday.
- 10% of families cannot afford to celebrate *Chanukah* or other special occasions.

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## 16 Glossary

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**Bar Mitzvah** (fem. **Bas Mitzvah**) Literally 'son of the commandment', the phrase is used to describe the young person and the religious ceremony to mark their assumption of adult religious responsibilities

**Beis Medrash** House of learning and prayer

**Chanukah** Eight day festival during December which celebrates the rededication of the Jerusalem Temple

**Charedim** Plural of *charedi*

**Chevra Kadisha** The burial society (literally the 'High Society' marking the importance attached to this respectful service)

**Chevros** Associations for specific or ritual purposes

**Daven** (*yid.*) Pray

**Gemach** A community run mutual credit facility

**Glatt** Flawless

**G'milus Chasodim** Literally 'acts of loving kindness'

**Halocha** Jewish Law

**Hatzolah** A community first aid organisation

**Ivrit** Modern Hebrew

**Kapote** (*yid.*) Long black coat

**Kashrus** The dietary laws based on Torah commandments

**Kehilla** In the 18<sup>th</sup> century a kehilla was effectively a self-governing community, now the term is used more loosely to denote 'community'

**Kollel** College for advanced Talmudic studies for married men

**Kosher** Food suitable for consumption by religious Jews

**Latkes** (*yid.*) Fried potato cakes

**Loshon Hakodesh** Literally the 'Holy tongue' or language, Biblical Hebrew

**Mezuzah** Literally 'door post', a small decorative container enclosing a parchment inscribed with verses from the *Torah*

**Mikvah** Bath used for ritual purposes

**Minyan** Quorum of at least 10 men

**Mitzvos** Commandments and obligations, but also 'good deeds' because to fulfil an obligation is also to have done good

**Pesach** Passover

**Rosh Hashannah** New Year Festival

**Semicha** Rabbinical ordination conferring the title 'Rabbi'

**Shabbos** The Sabbath beginning at sunset on Friday

**Shavuot** Festival marking the spring harvest and celebrating the giving of Torah to Moses at Sinai

**Shidduch** Match

**Shiur** (pl. **Shiurim**) Religious discourses

**Shoah** Literally 'destruction', the Holocaust

**Shomer Shabbos** Literally a guard of the Sabbath but colloquially translated as Sabbath observant

**Shtetls** (*yid.*) A small town or village in Eastern Europe

**Shtieblach** (*yid.*) A small room used as a place of worship

**Shul** (*yid.*) Synagogue

**Simchos** Literally a 'happiness' colloquially a wedding or other celebration

**Succos** Tabernacles, the autumn harvest festival when a succah is built in an outside space and used for meals during the festival.

**Taharas Hamishpocha** The laws of family purity

**Talmud Torah** Traditional Jewish religious school

**Teshuva** Repentance

**Torah** The sacred texts of Judaism

**Tu B'Shvat** New year of the trees

**Tref** Unfit

**Tzedokah** Charity, from the words 'just' and 'righteous'

**Yeshiva** College for advanced Talmudic studies for young unmarried men

**Yiddish** Linguistically a combination of Hebrew and German (with a liberal sprinkling of Russian, Polish and, more recently, English influences) origination over 1000 years ago at the beginning of the Jewish sojourn in Eastern Europe

**Yom Kippur** Day of Atonement

**Yom Tov** Festivals, literally 'Good Days'