

REPORT SERIES ON THE GEN08 SURVEY

POVERTY & EMERGENCY RELIEF

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Dina and Ron
Goldschlager Family



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EXECUTIVE SUMMARY

- This report focuses on poverty in the Jewish population of Melbourne, with comparative reference to the Jewish population of Sydney.
- **There is no agreed or 'correct' measure of poverty.** Three main approaches to determining levels of poverty are considered in this report: [a] an absolute criterion, representing a fixed monetary amount; [b] a criterion which considers average incomes, with incomes at 50% and 60% of the median poverty line used by the Organisation for Economic Co-operation and Development (OECD) and the European Union (EU); [c] a relative criterion, which considers income relative to a reference group, such as members of the Jewish community.
- The most reliable measure of poverty is obtained by special purpose surveys, which are expensive to conduct. A major 2012 report by the Australian Council of Social Service (ACOSS) is based on a survey conducted in 2009-10 by the Australian Bureau of Statistics. Such national surveys cannot, however, provide reliable data on poverty in small sub-groups such as the Jewish population.
- **ACOSS estimates that 12.8% of the Australian population has income below the 50% median level and 20.9% below the 60% median level.**
- A range of benefits is provided by the Australian government to alleviate poverty, including the Newstart unemployment benefit and family benefits. **Major social security payments are below the 50% median income level**, with the smallest gap in the parenting and pension benefits.
- There have been various estimates within the Jewish community of the extent of poverty, often without careful attention to the basis on which claims are made. Recent statements concerning poverty and near poverty have located the level in the 20%-30% range. Without a survey which collects household data on all forms of income and expenditure, including housing costs, it is not possible to arrive at a more precise figure.
- **An important broad indication is provided by comparing the pattern of income distribution within the Jewish and total Australian population.** The 2011 census indicates a marked Jewish over-representation in the top income brackets. Thus in Victoria 17.8% of the Jewish population has weekly income above \$2,000, more than twice the level for the total Victorian population (6.8%). The differentiation in the lowest income brackets, however, is not as marked, and **indicates a substantial number with low incomes.** Thus **18.4% of the Victorian Jewish population indicate weekly income in the range \$200-\$399, compared to 24.2% in the total population.**
- The variance in the income pattern is greater **in New South Wales**, with 23.2% of the Jewish population indicating individual weekly income above \$2,000 (7.9% total population), **15.7% in the range \$200-\$399 (25% total population).**
- On the basis of the 2011 census, **it is estimated that close to 6,500 persons in the Victorian Jewish population aged 20 or above** have income in the range \$200-\$399. Of these, 12% are aged 15-24; 51% aged 25-69; 38% aged 70 or over. **In the New South Wales Jewish population, an estimated 5,000 persons** have incomes in the range \$200-\$399.
- Analysis of Victorian census data locates the highest proportion with income in the range \$200-\$399 in three sub-groups of the Jewish population: those in need of assistance with core activities (56%); those over the age of 70 (42%); and those born in Russia or the Ukraine (40%).

- Consideration of weekly income in the range \$200-\$399 is only a partial indicator of the extent of poverty. The Melbourne Institute Index locates the poverty line for families with one to four dependent children in the range \$608-\$1147. Census analysis which correlates family size and household income provides the estimate that **more than 2,250 Jewish persons in Victoria and more than 1,300 in New South Wales live in families with an income below the poverty line.** The estimated proportion below the poverty line is **relatively high in single parent families**, at over 25% of single parent families in both states.
- Consideration of the relative cost of Jewish life indicates that **Jewish families, whether observant or traditional, have specific cultural and religious needs which result in costs that are higher than for the average Australian and which place extra financial pressure on those with low incomes.** The key factors are housing costs in the suburbs with the highest Jewish populations; educational costs at Jewish schools; and a range of costs for those who follow an observant lifestyle, including synagogue affiliation and kosher food.
- When people are asked in a general survey to indicate their financial circumstances, they tend to under-state the difficulties they face. Nevertheless, the Gen08 survey conducted in Jewish communities in 2008-09 found that close to 17% of respondents in Victorian and New South Wales indicated that they were 'just getting along', 'nearly poor' or 'poor'.
- **A number of indicators point to a level of poverty and near poverty which is likely to be above 20% of the Jewish population, with higher levels in Victoria than New South Wales.**
- Statistical analysis of Gen08 data indicates that **by a large margin the highest levels of poverty are to be found amongst those who indicated that they were 'unable to work because of a disability'**; the next highest levels were amongst those who were 'unemployed and not looking for work', those who identify as Ultra or Strictly Orthodox, and those born in the Former Soviet Union.
- The Gen08 survey provides indication of **the scale of domestic problems within the Jewish population that may in some cases lead people to seek emergency assistance. The most frequent indicators of personal and family issues are related to mental health**, including depression, known to almost one in five of the survey respondents (24% in Victoria, 19% in New South Wales), significant marital or relationship conflict (16%, 13%), and significant conflict between parents and children (15%, 11%). Drug and alcohol abuse and gambling problems were known to one in twenty respondents, while knowledge within their families of violence and sexual abuse was indicated by close to one in fifty respondents.
- Those of the Jewish faith believe that there is a religious duty to assist those in need, while many secular Jews have a strong commitment to social justice. In the context of such values, Jewish communities are distinguished by their level of financial support for communal causes and the **range of organisations that have been developed to provide assistance.** While provision of care is a high priority, there is no uniformity of approach. Rather, there are a number of organisations, duplication of services and different developments in Melbourne and Sydney.
- **The leading Victorian organisation, Jewish Care, allocates \$5.98 million to social justice programs**, made up of \$3.27 million of government contributions and client fees and \$2.71 million of funding from its own sources. **The major focus of the social justice programs is on a range of disability services, which total 60% of the social justice budget.** In addition, Jewish Care Victoria provides a range of benefits to elderly members of the community, including supported accommodation, a limited amount of housing for families and individuals, and waives or subsidises a substantial amount of client fees for those who cannot pay the full amount.
- In their work to alleviate poverty, **the focus of Jewish Care Victoria and JewishCare NSW is, where possible, on assisting people to build sustainable lives.** Thus people receive training for employment, are assisted with financial planning, helped with preparation of job applications and interviews, and advised on the range of

services that are available to them from government and non-government agencies within and beyond the Jewish community.

- **A range of smaller organisations provide emergency assistance**, including the Chai Foundation, since 2011 part of JewishCare NSW, the Jewish Taskforce Against Family Violence (Melbourne) and the Melbourne Jewish Charity Fund (MJCF). The MJCF is the largest of the organisations providing non-aged emergency assistance. Assistance with housing and food are its major expenditure items, making up 48% of its 2011-12 budget of more than \$1 million. **The MJCF, which has grown rapidly in the last five years, is primarily concerned with immediate need and works in the knowledge that many of the people who approach it will never gain the capacity to markedly change their lives.** Most of its clients receive government benefits. The supplementary funding that MJCF provides helps people bridge the gap between extreme poverty and the point where they are just able to cope, at least in the short term. A majority of its clients, perhaps three-quarters, are from the Orthodox community.
- **By a number of accounts, financial problems are growing in the Melbourne Ultra-Orthodox community.**
- **Sydney lacks the range of emergency assistance available in the Melbourne Jewish community and preliminary research indicates less growth in demand in recent years than in Melbourne.**
- In the provision of emergency relief in the Jewish community there is a **lack of high level co-ordination and planning**, although social workers maintain contact across organisations.

POVERTY IN AUSTRALIA

There is no simple or agreed definition of poverty, no one ‘correct’ definition. Rather, there are three main approaches to definition, each with its limitations.

[a] An absolute measure, representing a fixed monetary amount. In 1973 the Henderson poverty inquiry set its poverty line \$62.70 a week, defined as the income required to support the minimal needs of a family of two adults and two dependent children. The Melbourne Institute of Applied Economic and Social Research issues quarterly updates to Henderson. In the June quarter of 2012 it set the poverty line at \$1,147 for a family of two adults and four dependent children (including housing, with one adult in the workforce), \$891 per week for a family of two adults and two dependent children, \$737 for a single parent in the workforce with two dependent children, \$474 for a single person in the workforce and \$385 for a single person not in the workforce. In this measure the allowances for housing costs are \$233 for a family of two adults and four children, \$201 for a family of two adults and two children, \$186 for a single parent with two children, and \$155 for a single person not in the workforce¹.

Table 1: Poverty lines in Australia, June quarter 2012, head of household in workforce

Unit	Including housing, per week	Other than housing, per week
Couple no children	\$634.35	\$463.96
Couple plus 1	\$762.52	\$576.72
Couple plus 2	\$890.69	\$689.48
Couple plus 3	\$1018.86	\$802.25
Couple plus 4	\$1147.03	\$913.76
Single person	\$474.20	\$319.13
Single parent plus 1	\$608.79	\$438.31
Single parent plus 2	\$736.87	\$551.07
Single parent plus 3	\$865.04	\$663.83
Single parent plus 4	\$993.21	\$776.59

Source: Melbourne Institute of Applied Economic and Social Research, Poverty Lines Australia, June Quarter 2012, 25 Sept, 2012

[b] A proportion of the median income. The 2012 report by the Australian Council of Social Service, ‘Poverty in Australia’, provides two indicators – 50% and 60% of the median income, based on Australian Bureau of Statistics (ABS) Income and Expenditure surveys of 2009-2010.

¹ Melbourne Institute, Poverty Lines, 25 Sept. 2012

First, a ‘most austere’ measure, at 50% of the median income, used by the Organisation for Economic Co-operation and Development (OECD), which is \$358 per week for a single adult; \$573 for a lone parent with two children; and \$752 for a couple with two children.

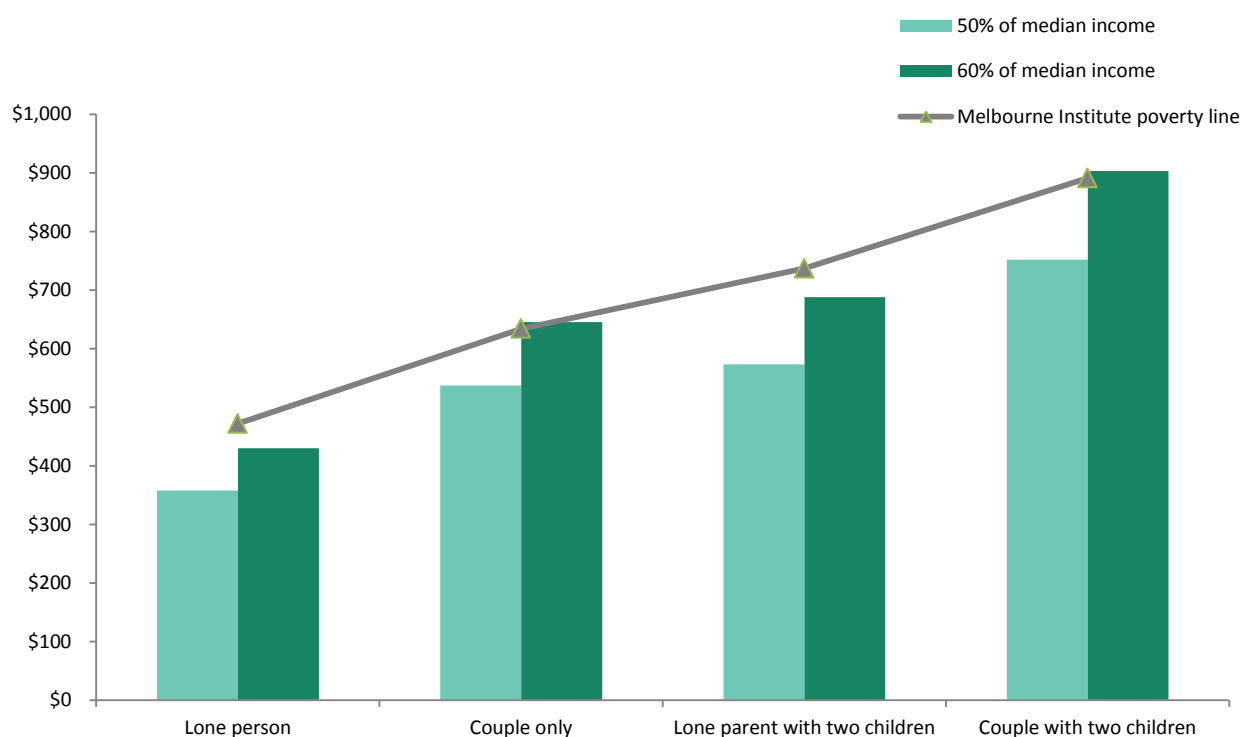
The 60% of median income is the definition of poverty used in Britain, Ireland and the European Union (EU), and is the measure closer to the Melbourne Institute poverty line: it is \$430 for a single adult; \$688 for a lone parent with two children, and \$903 for a couple with two children.

Table 2: 50% and 60% of median income 2009-2010 and Melbourne Institute poverty line 2012

Family type	50% of median income	60% of median income	Melbourne Institute poverty line
Lone person	\$358	\$430	\$472
Couple only	\$537	\$645	\$634
Lone parent with two children	\$573	\$688	\$737
Couple with two children	\$752	\$903	\$891

Source: ACOSS 2012: 8, 24; Melbourne Institute

Figure 1: 50% and 60% median income 2009-2010 and Melbourne Institute poverty line 2012, by family type



These measures of poverty find 12.8% of the Australian population below 50% median income and 20.9% below the 60% median income. Melbourne is marginally below these levels. High as these rates are, there are a significant number of people who are close to the poverty line.

The Australian poverty rates are at the mid-point for developed economies. Thus in the mid-2000s, before the impact of the Global Financial Crisis, the proportion below the 50% median was 5.3% in Sweden, 5.3% in Denmark, 7.2% in France, 10.3% in the United Kingdom, 13.2% in Australia, 17.0% in the United States and 21.4% in Israel².

Table 3: Numbers and percentages of people living below 50% and 60% median income, 2009-10

Those below the poverty line	50% of median income		60% of median income	
	Australia	Melbourne/ Sydney	Australia	Melbourne/ Sydney
Number of people	2,265,000		3,705,000	
Number of children	575,000		869,000	
Percentage of people	12.8%	11.4% 15.2%	20.9%	19.6% 21.6%
Percentage of children	17.3%		26.1%	

Source: ACOSS 2012: 8, 24

[c] A relative measure which considers income relative to a reference group. Thus within the Jewish community reference is made to the cost of a Jewish lifestyle, which takes into account the relatively high cost of housing in the core Jewish areas, the educational costs for children attending a Jewish day school, and for observant Jews the extra cost of buying kosher food, synagogue affiliation fees and costs incurred in maintaining Jewish religious observances, including the annual cycle of festivals.

For the purposes of this study there is no attempt to quantify with precision the number of people within the Jewish population who are living in poverty; rather, the objective is to consider its extent, in approximate terms, and to give some indication of the numbers who may from time to time be in need of emergency assistance. The estimation of the proportion that may need assistance at a time of emotional crisis is necessarily less definite than measures of income.

Two data sources are utilised: first, the recently released 2011 census, with particular attention to income, and data from the 2008-09 Gen08 survey, which was completed by some 3000 persons who identified as Jewish in Melbourne and 2100 in Sydney.

² OECD.Stat Extracts, <http://stats.oecd.org/Index.aspx?DatasetCode=POVERTY>

GROUPS AT HIGH RISK OF POVERTY

A range of factors place individuals at high risk of poverty – these may relate to educational qualifications and marketable skills, but may also be factors related to physical and mental disability, other forms of incapacity and responsibilities as carers, all of which may prevent individuals gaining full-time employment. Within the Australian population, those who are at a heightened risk of poverty include:

- Those in lone parent households;
- Those who suffer from a physical or mental illness;
- Those with poor levels of education and lacking qualifications and marketable skills;
- Those who are unemployed, particularly those with a history of long-term unemployment;
- Households whose main income is social security;
- Those from specific immigrant groups;
- Single adults over the age of 65.

DEFINITION OF EMERGENCY RELIEF

The term ‘emergency relief’ as used in this report has two components:

- The provision of financial or material assistance to people in financial crisis;
- The provision of assistance to people in emotional crisis.

Internationally, the provision of emergency relief is guided by the Sphere Standards for Humanitarian Response. The guiding principles for people affected by an emergency are the: right to life with dignity; right to receive humanitarian assistance; right to protection and security.³

THE IMPACT OF POVERTY

The experience of poverty has broad ramifications. People may have inadequate access to nutritional food or clothing; poor physical and mental health and delayed access to healthcare, with specific impacts on children, such as sight defects, speech disorders, developmental delay and related behaviour problems; poor housing and/or homelessness; inferior educational opportunities; experience of marginalisation in the workforce, or no work; alcohol and drug dependency; limited access to recreational facilities; depression and powerlessness; isolation, withdrawal from engagement with family, friends and other members of the community.⁴

³ Victorian Department of Human Services handbook, <http://www.dhs.vic.gov.au/about-the-department/documents-and-resources/policies,-guidelines-and-legislation/emergency-relief-handbook>

⁴ See, for example, Philip Mendes, ‘Not an oxymoron: Jews and poverty today’, *Social Alternatives*, vol. 25, no. 3, 2006, pp. 50-54; The Salvation Army Australia, ‘The economic and social impact of cost of living pressures on people accessing emergency relief. A national survey’, April 2012. See also Homelessness Australia, ‘Homelessness and poverty’, 2011.

FORMS OF GOVERNMENT ASSISTANCE

People facing issues of poverty are eligible for assistance from government agencies.

Through **Centrelink**, the Australian government offers a range of different benefits. Amongst others, a person over the age of 21 who cannot work because of a disability currently receives a maximum payment of \$356 per week.

The **Newstart** unemployment benefit for a single person without children is \$284 per week.

Where a family's income is below a specified level, there is a **family benefit** paid for each child. This diminishes on a sliding scale as the family's income increases. These families are eligible for a **Health Care Card**, which provides for bulk billing by doctors and for prescriptions paid at the Public Benefit Scheme rate. A Health Care Card also provides access to state, territory and local government concessions.

There is a limited stock of **public housing** for those most in need. There is a waiting time measured in years for public housing, which, when allocated, does not take into account the area in which a family would like to live. In the Southern Metro region, in September 2012 there were 6,929 applicants on the waiting list for public housing, placed behind the 2,209 applicants eligible for early housing allocations.⁵

Table 4: Comparison of selected social security payments and 50% and 60% median income, 2009-10 (\$ per week)

Allowance type	Maximum rates of payment	50% of median income	60% of median income
Newstart allowance			
Single, no children	\$284	\$358	\$430
Single, two children	\$516	\$573	\$688
Couple, no children	\$464	\$537	\$645
Couple, two children	\$657	\$752	\$903
Youth allowance			
Single, no children	\$186	\$358	\$430
Parenting payment single			
Single, 2 children	\$556	\$573	\$688
Pension payments			
Single, no children	\$336	\$358	\$430
Couple, no children	\$507	\$537	\$645

Source: ACOSS 2012: 8, 24, 27

A key point concerning social security payments is that they are below the 50% median income level, with the smallest difference for parenting and pension benefits, although recipients may receive additional benefits and

⁵ Victorian Department of Human Services, Public housing waiting times

concessions. A couple with two children on a Newstart allowance receive a maximum weekly payment of \$657, compared to 50% of the median income of \$752 (60%, \$903) for a couple with two children. There is a gap of \$17 at the 50% median income level for a single person with two children receiving a parenting payment – and \$132 at the 60% median income level.

In addition to social security payments, emergency assistance is provided by government and a range of additional agencies, including large charities in Victoria such as St. Vincent de Paul and the Salvation Army, as well as small religious or community-based organisations run by volunteers.

The Australian government provides emergency relief through the Financial Management Program, with funding of \$64.4 million in 2010-11. Assistance includes:

- Vouchers of fixed value (for example, food, transport of chemist vouchers);
- Part-payment of an outstanding account (for example, rental or utility account);
- Household goods (for example, food parcels or clothing).

Food relief organisations such as **Foodbank Victoria** provide thousands of meals for people.

Emergency or crisis accommodation is housing provided by government-funded agencies or charities to help people find somewhere to live immediately.

Women's Shelters provide refuge in the form of safe, secure, short-term accommodation for women and their children to escape violence and abuse at home.

Lifeline provides 24 hour access to crisis support, suicide prevention and mental health support services. Services include a 24 hour telephone crisis support service. A range of services are provided through local Lifeline Centres across Australia that meets the needs of local communities. These services may include, in addition to suicide prevention, financial and gambling counselling, family and mediation services, and counselling services for children.

Christian social welfare organisations include the **Salvation Army**, with a range of programs addressing homelessness, drug addiction, domestic violence, disability programs, emergency relief and family support.

The **Brotherhood of St Laurence** works to alleviate and prevent poverty focusing on people who are at risk at four critical stages in their lives: children and families in the early years, both at home and in school; young people in the years through school to work and further education; adults seeking employment and training; older people facing the challenges of retirement and ageing.

Anglicare Victoria provides a range of programs including foster care, food and material aid, care for children with disabilities, family and financial counselling, assistance for victims of child abuse and neglect, parenting advice and support, residential and crisis accommodation for young people, and advocacy.

POVERTY IN THE JEWISH COMMUNITY

Although there is a perception in the wider society of Jewish affluence, there are a significant number of Jews who are poor and marginalised within the Jewish community. Poverty is an issue that receives attention only occasionally within the Jewish community.⁶

In 2004 the Social Justice Committee of the Jewish Community Council of Victoria organised a seminar and authored a discussion paper on poverty in the Melbourne Jewish community. On the basis of the 2001 census, the discussion paper argued that 29% of Jewish households, totalling more than 6,000 households, were poor or 'nearly poor'. It was estimated that 'approximately one in every eight young persons in the Victorian Jewish community is living in a household with poor incomes'.⁷ There was little tangible outcome from the work of the Social Justice Community.

The fundraising initiatives of Jewish Care Victoria highlight the problems facing the community. Thus advertising for the 2012 appeal stated that each year 5,000 people contact Jewish Care for assistance, 80-90 families and individuals are helped with housing support each month, and '30% of our community live at or below the poverty line'. In its 2010 appeal, Jewish Care President Bruce Rosengarten quoted statistics that one in five adults struggle with mental illness, one in ten Jewish Victorians over the age of 65 are affected by dementia, and one in three families have experienced some form of family violence.⁸

In October 2010 Yair Miller, the President of the NSW Jewish Board of Deputies, stated that: 'it is a little known fact that around 20% of the Jewish Community in NSW actually lives below the poverty line. This is a very sad and important fact and one we as a community need to pay close attention to.'⁹

CENSUS DATA

There are a range of possible indicators of poverty in the Jewish community and it is not possible to come up with a definitive or universally acceptable number of people living in poverty. As has been already discussed, there are a number of different ways of establishing the level of poverty. Further, not all Jewish people identify themselves as Jewish in the census, and it is not an easy matter to disaggregate with full precision the various groups within the Jewish population.

⁶ Philip Mendes, 'Not an oxymoron: Jews and poverty today', *Social Alternatives*, vol. 25, no. 3, 2006, pp. 50-54; Philip Mendes, 'Lifting the lid on poverty in the Jewish community', in Michael Fagenblat, Melanie Landau and Nathan Wolski (eds), *New Under the Sun: Jewish Australians on Religion, Politics and Culture*, Black Inc, Melbourne 2006, pp. 357-365

⁷ JCCV Social Justice Committee, 'Discussion paper on poverty in the Melbourne Jewish community', n.d., p. 2

⁸ J-Wire, February 28, 2010; Jewish Care, News and Media, 'David Smorgon OAM Calls on Community to Support People in Crisis', 24 February 2010, http://www.jewishcare.org.au/page/News_Media/Media_Releases/Community_Support_People_In_Crisis/, accessed 30 October 2012; includes reference to statistics quoted by Bruce Rosengarten

⁹ J-Wire, 10 October 2011

The most direct indication is provided by comparing income distribution within the Jewish and general community. Such comparison yields two key findings: within the high income categories – above \$2,000 per week – the Jewish population is significantly over-represented. In Victoria, 17.8% of the Jewish population has income above \$2,000, more than twice the level for the total population (6.8%). In New South Wales the difference between the Jewish and total population is greater, close to a differential factor of three: 23.2% in the Jewish community, 7.9% total population.

There is also difference in the lower income categories, but the relative proportions are closer. Thus, income in the range \$200-\$399 is 18.4% in the Victorian Jewish population, 24.2% in the total population. Income in the range \$400-\$799 is 20.4% in the Jewish population, 26.5% in the total population. In New South Wales the differential in lower income is greater, particularly in the range \$200-\$399, with 15.7% in the Jewish population and 25% in the total population. While there is some difference in the proportion who indicate low income in the Jewish and total population, just one variable, the higher housing costs in the core Jewish areas, may in large part compensate for the variation.

Table 5: Income distribution, Victoria and New South Wales, Jewish and total populations, 2011

Individual weekly income	Victoria		New South Wales	
	Jewish	All	Jewish	All
\$1-\$199	8.3%	9.4%	6.9%	8.7%
\$200-\$299	9.2%	12.5%	7.7%	12.8%
\$300-\$399	9.2%	11.7%	8.0%	12.2%
Sub-total \$200-\$399	18.4%	24.2%	15.7%	25.0%
\$400-\$599	10.9%	13.8%	9.5%	13.8%
\$600-\$799	9.5%	12.6%	8.9%	12.1%
Sub-total \$400-\$799	20.4%	26.5%	18.4%	25.9%
\$800-\$999	8.3%	10.1%	8.0%	9.5%
\$1,000-\$1,249	9.5%	9.6%	9.4%	8.9%
\$1,250-\$1,499	7.5%	6.5%	7.3%	6.3%
Sub-total \$800-\$1,499	25.3%	26.1%	24.7%	24.7%
\$1,500-\$1,999	9.8%	7.0%	11.0%	7.8%
\$2,000 or more	17.8%	6.8%	23.2%	7.9%
Sub-total \$1,500+	27.6%	13.8%	34.3%	15.7%
N (enumerated)	31,496	3,642,821	28,279	4,658,853

Source: 2011 ABS Census of Population and Housing. This table, and all subsequent ABS income tables, exclude 'nil', 'negative', 'not stated' and 'not applicable' responses.

Figure 2: Income distribution, Victoria and New South Wales, Jewish and total populations, 2011



The discussion to this point has been in terms of percentages. But what number is represented by the proportion of the Jewish population with income in the range \$200-\$399? Applying a conservative adjustment factor to the enumerated population indicates that an estimated 6,500 people aged 20 or above in the Victorian Jewish population and 5,000 in the New South Wales Jewish population had an income in the range \$200-\$399.¹⁰

While some estimates consider all of those aged 15 or above who indicate income below \$400, in this attempt to estimate the extent of poverty in the Jewish community attention is on those aged 20 or above. The income category \$1-\$199 is excluded as it includes a large proportion of students and others who work part-time and live at home. In contrast, of those with incomes in the range \$200-\$399, 51% are aged 25-69 and 38% aged 70 or over.

Table 6: Individual weekly income by five year age groups, Victoria (%), 2011

Individual weekly income	Victoria, Jewish														
	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$1-\$199	78.6	29.3	6.5	4.5	5.4	4.4	3.7	3.3	3.3	4.5	5.1	5.0	5.7	4.9	6.9
\$200-\$299	9.2	16.4	6.2	4.6	4.6	4.3	4.6	4.3	6.1	9.1	11.4	21.5	23.2	21.3	15.4
\$300-\$399	4.3	11.5	5.5	4.5	4.5	5.7	5.2	5.6	6.6	9.0	12.3	18.5	20.7	22.0	25.2
Sub-total \$1-\$399	92.1	57.2	18.3	13.7	14.5	14.5	13.5	13.2	15.9	22.6	28.8	44.9	49.6	48.2	47.5
Sub-total \$200-\$399	13.5	27.9	11.7	9.2	9.1	10.1	9.8	9.9	12.7	18.1	23.7	39.9	43.9	43.3	40.6
\$400-\$599	5.0	11.8	8.9	8.5	8.6	9.1	9.3	10.2	10.5	11.6	13.4	14.9	15.3	16.7	16.1

¹⁰ The adjustment factor, developed by Dr David Graham, JCA Demographer, makes allowance for those who did not answer the census question on religious identification in the suburbs with the highest proportion of Jewish residents and adds those who indicated that they were of Jewish ancestry or spoke Hebrew or Yiddish, but did not indicate that they were of the Jewish faith. This produces an adjustment factor of 13.1%, applied by the formula $n/(1-0.131)$

Table 7: Individual weekly income by five year age groups, New South Wales (%), 2011

Individual weekly Income	New South Wales, Jewish														
	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$1-\$199	70.8	24.8	4.5	4.0	4.8	3.7	3.3	2.5	3.3	3.8	3.6	4.1	5.1	4.6	5.3
\$200-\$299	12.2	13.9	5.0	4.3	3.8	4.3	4.4	3.6	4.9	8.7	9.6	15.5	16.2	16.1	13.1
\$300-\$399	5.7	10.9	4.4	3.6	4.0	3.9	3.6	4.2	4.6	8.0	11.4	16.1	16.0	22.1	22.6
Sub-total \$1-\$399	88.6	49.6	13.8	11.9	12.6	11.8	11.2	10.4	12.8	20.5	24.6	35.7	37.4	42.8	41.1
Sub-total \$200-\$399	17.8	24.8	9.4	7.9	7.8	8.1	7.9	7.8	9.5	16.7	21.0	31.6	32.2	38.2	35.8
\$400-\$599	5.6	13.0	8.0	7.0	6.4	7.7	8.0	8.0	6.8	9.3	13.0	15.1	14.7	15.5	13.4

Source: 2011 ABS Census of Population and Housing

The census provides indicators for a range of additional variables for analysis of low income: four are considered in the following discussion: [1] suburb of residence; [2] ethnicity; [3] disability; [4] gender; [5] families.

First, considering the 10 suburbs with the highest Jewish populations indicates that those with low incomes (\$200-\$399) are most likely to be residents of Carnegie, Bentleigh, Bentleigh East and St.Kilda East.

Table 8: Top 10 suburbs with the highest Jewish population, Melbourne, 2011

Suburb	Enumerated population	Proportion of enumerated population	Weekly Income \$200-\$399	Weekly Income \$400-\$599	Weekly Income \$199-\$599
Caulfield North	6,523	14.4%	12.7%	8.8%	21.5%
Caulfield South	4,349	9.6%	15.6%	11.5%	27.1%
St Kilda East	3,510	7.8%	21.2%	12.3%	33.5%
Bentleigh East	2,574	5.7%	21.4%	14.2%	35.6%
Caulfield	2,352	5.2%	18.0%	12.9%	30.9%
Elsternwick	1,785	4.0%	17.7%	12.6%	30.3%
Brighton East	1,578	3.5%	18.5%	11.8%	30.3%
Toorak	1,414	3.1%	6.4%	5.9%	12.3%
Carnegie	1,334	3.0%	25.8%	14.1%	39.9%
Bentleigh	1,010	2.2%	21.0%	12.8%	33.8%

Source: 2011 ABS Census of Population and Housing

Second, by birthplace the largest proportion of those with low incomes (in the range \$200-\$399) is amongst those born in Russia and the Ukraine. In large measure this finding is a result of the higher proportion of elderly people in this birthplace group, with 78% of those born in Russia and the Ukraine over the age of 65.

Table 9: Individual weekly income by country of birth, Jewish population of Victoria, 2011

Individual Income	Victoria						
	Russia (& Ukraine)	United Kingdom & Ireland	Israel	New Zealand	Australia	United States of America	South Africa
\$1-\$199	6.0%	6.0%	7.0%	8.2%	10.8%	11.3%	7.1%
\$200-\$299	22.7%	9.8%	7.1%	7.3%	6.3%	6.9%	5.0%
\$300-\$399	17.1%	13.9%	7.2%	5.1%	6.7%	6.1%	5.7%
Sub-total \$200-\$399	39.8%	23.7%	14.3%	12.4%	13.0%	13.0%	10.7%
\$400-\$599	11.9%	13.1%	10.7%	8.5%	9.8%	11.3%	9.8%
N (enumerated)	3,150	1,292	2,184	331	14,790	671	2,866

Source: 2011 ABS Census of Population and Housing

Third, the highest proportion with low incomes (in the range \$200-\$399) are those who indicated in the census that they suffered from a disability and had ‘need for assistance with core activities’ – 56% of this group in Victoria and 54% in New South Wales.

Table 10: Has need for assistance with core activities by individual weekly income, Jewish population of Victoria and New South Wales, 2011

Individual weekly income	Victoria	New South Wales
\$1-\$199	9.2%	6.5%
\$200-\$299	26.5%	23.7%
\$300-\$399	29.9%	30.4%
Sub-total \$200-\$399	56.4%	54.1%
\$400-\$599	14.0%	12.6%
N (enumerated)	1,963	1,436

Source: 2011 ABS Census of Population and Housing

Fourth, women were more likely to have income in the low range (\$200-\$399) than men: in Victoria, 22.1% of women and 14.5% of men.

Table 11: Individual weekly income by gender, Jewish population of Victoria and New South Wales, 2011

Individual Income	Victoria		New South Wales	
	Male	Female	Male	Female
\$1-\$199	6.6%	9.9%	5.3%	8.5%
\$200-\$299	7.7%	10.6%	6.3%	9.1%
\$300-\$399	6.8%	11.5%	5.6%	10.2%
Sub-total \$200-\$399	14.5%	22.1%	11.9%	19.3%
\$400-\$599	8.0%	13.7%	7.0%	11.8%
N (enumerated)	15,265	16,229	13,662	14,621

Source: 2011 ABS Census of Population and Housing

Figure 3: Individual weekly income by gender, Jewish population of Victoria and New South Wales, 2011



Fifth, a comparison was made of income levels of lone parents and couple families. The census data indicates low income levels in a relatively high proportion of lone parent families. When comparison is made with couples in a registered marriage, lone parents were at least twice as likely to have low incomes: 28.7% of lone parents in the Victorian Jewish population have incomes in the range \$300-\$599 per week, compared to 16.0% of couples in a registered marriage. In the NSW Jewish population, the relative proportions are 26.2% and 13.7% respectively.

Table 12: Income by marital status, Jewish population of Victoria and New South Wales, 2011

Individual weekly income	Victoria			New South Wales		
	Husband, wife or Partner in a registered marriage	Husband, wife or partner in de facto marriage, opposite-sex couple	Lone parent	Husband, wife or Partner in a registered marriage	Husband, wife or partner in de facto marriage, opposite-sex couple	Lone parent
\$1-\$199	4.9%	4.3%	2.6%	4.2%	3.6%	3.3%
\$200-\$299	9.0%	3.9%	7.4%	7.0%	4.5%	7.3%
\$300-\$399	5.6%	5.5%	13.3%	4.9%	4.5%	12.4%
\$400-\$599	10.4%	9.7%	15.4%	8.8%	8.0%	13.8%
Sub-total \$300-\$599	16.0%	15.2%	28.7%	13.7%	12.5%	26.2%
\$600-\$799	9.6%	11.0%	12.5%	8.6%	8.5%	11.8%
N (enumerated)	18,274	1,521	1,166	16,283	1,546	1,054

Source: 2011 ABS Census of Population and Housing

Finally, a calculation was made to establish the number of couple and single parent families with dependent children, whose income was below the Melbourne Institute poverty line, with income levels correlated with family size. This calculation yields the estimate that more than 2,250 Jewish persons in Victoria and more than 1,300 in New South Wales live in families where the income is below the poverty line. This estimate represents close to 8% of couple families with children in Victoria, fewer than 5% in New South Wales. The estimated proportion below the poverty line is much higher in single parent families, at over 25% of single parent families in both states.

GEN08 SURVEY

Additional data bearing on the issue of poverty in the Jewish community is provided in the Gen08 survey. This data covers issues not available in the census, including correlation of financial status and religious identification, correlation of religious identification and family size, additional information on the impact of disability, and the range and extent of problems within families, some of which have direct impact on the need for emergency assistance.

In the Gen08 survey, close to 5% of respondents in the Victorian and New South Wales Jewish population indicated poverty, unemployment, lack of housing, and inability to afford medicine, with a higher proportion indicated by Victorian respondents.

Table 13: ‘We would like you to consider some personal and family issues which may exist today in our community. Have you or any other members of your immediate family (partners, brothers and sisters, children, parents) experienced any of the following issues?’ 2008-09

Issue	Victoria	New South Wales
Financial poverty	5.7%	4.4%
Long-term unemployment	6.4%	4.4%
Lack of affordable housing	5.9%	5.2%
N (unweighted)	3,000	2,101

Source: Gen08 survey

Table 14: Issues by age group, Victoria and New South Wales combined. 2008-09

Issue	18-24	25-34	35-44	45-54	55-64	65-74	75+	Total
Financial poverty	3.5%	5.3%	6.4%	6.0%	5.5%	4.8%	3.1%	5.1%
Long-term unemployment	5.4%	6.1%	7.9%	5.7%	5.4%	5.3%	2.8%	5.5%
Lack of affordable housing	4.6%	6.9%	6.8%	6.5%	6.1%	4.2%	2.9%	5.6%
N (unweighted)	580	768	677	864	1,131	543	532	5,095

Source: Gen08 survey

Table 15: ‘In the last 12 months, did you or anyone in your household ever reduce the size of your meals because there wasn’t enough money to buy food?’ 2008-09

Response	Victoria	New South Wales
No	90.7%	92.0%
Don’t know/ decline	2.7%	2.4%
Yes, 1-4 occasions	3.4%	2.6%
Yes, 5-10 occasions	1.3%	0.9%
Yes, on more than 10	1.9%	2.0%
Sub-total, Yes	6.6%	5.5%
N (unweighted)	3,000	2,101

Source: Gen08 survey

Table 16: 'In the last 12 months, did you or anyone in your household need prescription medicine but didn't get it because you could not afford to buy it?' 2008-09

Response	Victoria	New South Wales
No	92.5%	93.6%
Yes	5.3%	3.7%
Don't know/ decline	2.3%	2.7%
N (unweighted)	3,000	2,101

Source: Gen08 survey

These proportions for financial hardship, close to 5%, are considerably below the proportions indicated in census data. There are a number of possible explanations for the apparent discrepancy, including the possibility that the Gen08 survey did not adequately sample the poorer members of the Jewish community. The most likely explanation, however, is that when responding to a general survey many people understate or do not reveal their financial circumstances, or even if they experience financial difficulties they do not see themselves as 'poor'. Support for this explanation is provided by the 2009 Scanlon Foundation national survey, which was conducted close in time to the Gen08 survey. Only 1.1% of the Australian population indicated that they were 'poor' and an additional 5.7% that they were 'struggling to pay bills', a total of 6.8%, again well below the level indicated by the Melbourne Institute poverty line and median income data.

To obtain a full measure of the extent of financial difficulty it is necessary to consider those who in the Gen08 survey responded not just that they are 'poor' or 'nearly poor', but also those who indicated that they are 'just getting along'. This aggregated figure is 16.5% of the Victorian Jewish population and 17.4% of the New South Wales Jewish population, which is closer to the proportions indicated by the census analysis.

Table 17: 'Which of the following terms best describes your financial circumstances today?' Response: 'just getting along', 'nearly poor', or 'poor'. 2008-09

Response	Victoria	New South Wales
'Just getting along'	14.4%	15.5%
'Nearly poor'/ 'Poor'	2.1%	1.9%
Total	16.5%	17.4%
N (unweighted)	3,000	2,101

Source: Gen08 survey

A particular value of the Gen08 survey is the insight it provides into sub-groups within the community that cannot be identified in the census, particularly groups identified by form of religious identification.

Ultra and Strictly Orthodox members of the Jewish population, the largest numbers of whom live in Melbourne, are predicted to have higher proportions facing poverty on the basis of recent American and British studies.¹¹ These levels of poverty are a function of lower numbers in employment within the mainstream economy and large family size – a result of the priority placed within these communities on religious learning, relatively young age at marriage and beliefs opposed to contraception.

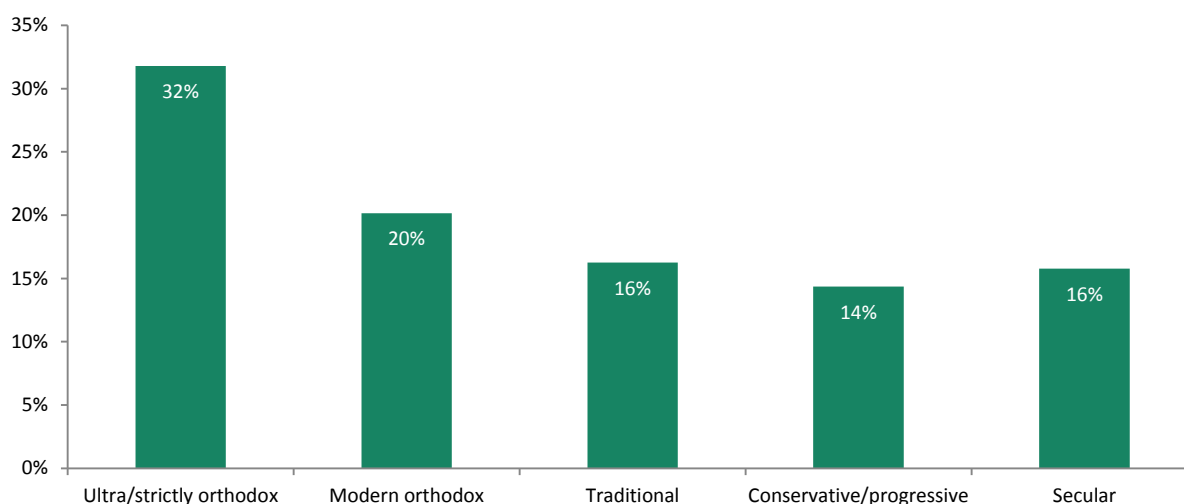
Respondents to the Gen08 survey who identified as Ultra and Strictly Orthodox were twice as likely to indicate that they were ‘poor’, ‘nearly poor’ or ‘just getting along’ when compared with respondents who identified as Progressive or secular.

Table 18: ‘Which of the following terms best describes your financial circumstances today?’ Response ‘poor’, ‘nearly poor’ or ‘just getting along’, by religious identification and age group, Victoria and New South Wales combined. 2008-09

Age	Ultra/ Strictly Orthodox	Modern Orthodox	Traditional	Conservative	Progressive	Secular	Total
18-44	31.8%	20.2%	16.3%	11.9%	15.2%	15.8%	17.9%
45-64	26.0%	16.8%	19.2%	21.4%	14.3%	13.8%	17.5%
Total	27.1%	17.5%	17.3%	15.8%	12.5%	13.9%	16.4%

Source: Gen08 survey

Figure 4: Financial circumstance today. Response: ‘poor’, ‘nearly poor’ or ‘just getting along’, by religious identification, Victoria and New South Wales, aged 18-44. 2008-09



¹¹ Jonathan Boyd, ‘Child Poverty and Deprivation in the British Jewish Community’, Institute for Jewish Policy Research, March 2011; Sarah Abramson, David Graham and Jonathan Boyd, ‘Key Trends in the British Jewish Community: A Review of Data on Poverty’, The Elderly and Children, Institute for Jewish Policy Research, April 2011; Steven M. Cohen, Jacob B. Ukeles and Ron Miller, *Jewish Community Study of New York: 2011*, UJA-Federation of New York, June 2012

Gen08 also provides evidence of the relatively high number of children born to families within the Ultra and Strictly Orthodox community, where women aged 30 to 44 are five times more likely to have four or more children than the average for Jewish women, those aged 45 to 64 are six times more likely. Further indication is provided by the 2011 census: in Victoria, with its larger Ultra and Strictly Orthodox community, there are an estimated 1,400 members of families in which there are five or more dependent children, in New South Wales an estimated 300.

Table 19: Women with four or more children by religious identification and age group, Victoria and New South Wales combined. 2008-09

Age	Ultra /Strictly Orthodox	Modern Orthodox	Traditional	Conservative/ Progressive	Secular	Total
30-44	25.0%	6.7%	3.6%	4.2%	3.3%	5.4%
45-64	54.3%	9.7%	6.3%	2.9%	4.7%	8.3%

Source: Gen08 survey

Analysis of the Gen08 sample showed that about two-thirds of those who responded that they had to reduce the size of their meals also described themselves as ‘nearly poor’ or ‘poor’. Using reduction of meals as a proxy for financial difficulty, correlation analysis was undertaken with four variables: present employment situation, present religious identification, age, and five countries of birth – Australia, United Kingdom, Former Soviet Union (FSU), South Africa and Israel. This analysis shows that those who described their present employment situation as ‘unable to work because of a disability’ were 17 times more likely than the average survey respondent to reduce their meals because they did not have enough money; those who stated that they were ‘unemployed and not looking for work’ were three times more likely to have to reduce their meals. Consistent with the key findings discussed, above average indicators of the need to reduce meals were also found among those identifying as Ultra and Strictly Orthodox and those born in the FSU, with a lower but above average indicator for those born in Israel.

DOMESTIC PROBLEMS

Additional Gen08 questions indicate the scale of domestic problems within the Jewish population that may in some cases lead to people seeking emergency assistance. The most frequent indicators of personal and family issues are related to mental health issues, including depression, known to almost one in five respondents (24% in Victoria, 19% in New South Wales), significant marital or relationship conflict (16%, 13%), and significant conflict between parents and children (15%, 11%). Drug and alcohol abuse and gambling problems were known to one in twenty respondents, while knowledge within their families of violence and sexual abuse was indicated by close to one in fifty respondents.

Analysis by age did not indicate variation at a level of significance, with the exception that personal and family issues were reported by fewer respondents aged 65 or above; knowledge of marital or relationship conflict was at the

highest level amongst those aged 35-54; drug and alcohol abuse and compulsive gambling was indicated in the highest proportions by those under the age of 44.

Table 20: ‘We would like you to consider some personal and family issues which may exist today in our community. Have you or any other members of your immediate family (partners, brothers and sisters, children, parents) experienced any of the following issues?’ 2008-09

Issue	Victoria	New South Wales
Mental health issues, including depression	23.6%	18.8%
Significant marital or relationship conflict	16.2%	13.1%
Significant conflict between parents and children	14.6%	11.2%
Drug abuse	8.1%	5.5%
Compulsive gambling	5.5%	4.8%
Alcohol abuse	5.5%	4.0%
Family violence	3.7%	2.0%
Sexual abuse	2.5%	1.7%
N (unweighted)	3,000	2,101

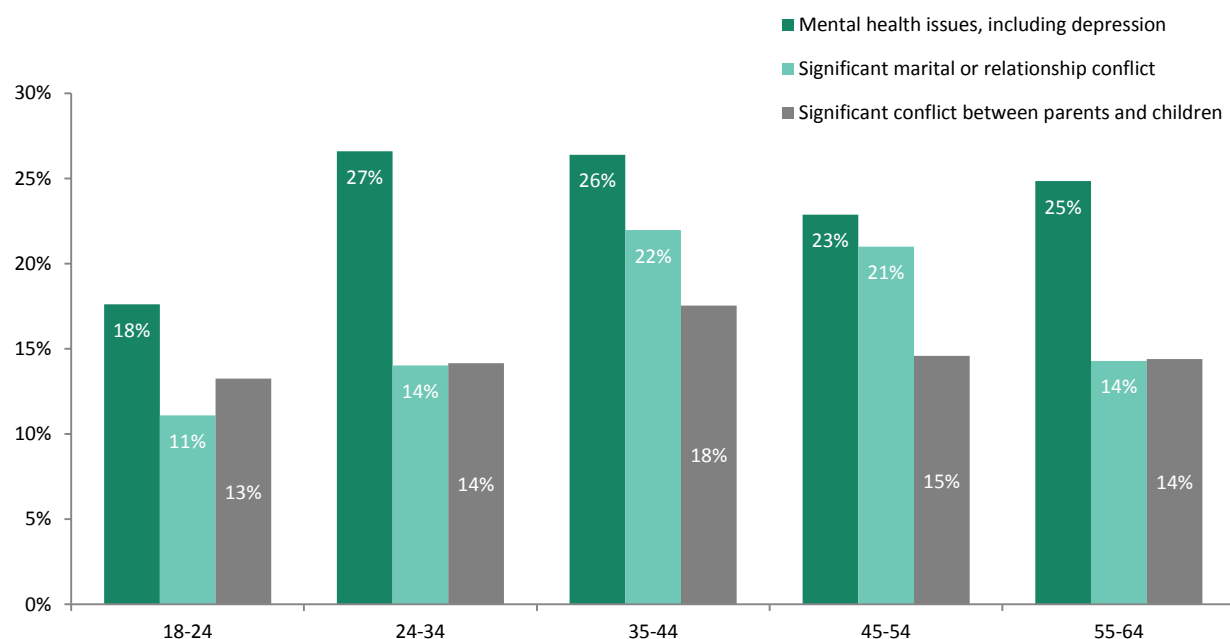
Source: Gen08 survey

Table 21: Experiences of personal and family issues by age group, Victoria and New South Wales combined. 2008-09

Issue	18-24	25-34	35-44	45-54	55-64	65-74	75+	Total
Mental health issues, including depression	17.6%	26.6%	26.4%	22.9%	24.8%	17.0%	11.8%	21.6%
Significant marital or relationship conflict	11.1%	14.0%	22.0%	21.0%	14.3%	10.3%	7.4%	14.9%
Significant conflict between parents and children	13.3%	14.2%	17.5%	14.6%	14.4%	10.3%	6.6%	13.2%
Drug abuse	9.3%	9.3%	7.0%	5.4%	8.5%	6.9%	3.5%	7.1%
Compulsive gambling	4.6%	7.5%	6.3%	5.1%	5.2%	4.0%	3.1%	5.2%
Alcohol abuse	7.8%	3.5%	5.0%	5.5%	6.2%	3.6%	2.1%	4.8%
Family violence	3.7%	2.2%	4.0%	3.6%	3.7%	1.7%	1.0%	2.9%
Sexual abuse	1.1%	4.0%	1.9%	2.1%	3.4%	1.1%	0.3%	2.1%

Source: Gen08 survey

Figure 5: The three most common personal and family issues indentified by Gen08 respondents in Victoria and New South Wales, by age groups 18-64. 2008-09



For those who indicated the incidence of personal and family issues, a follow-up Gen08 question asked if the problem was ‘serious’, ‘moderate’ or ‘slight’: 7%-10% of respondents indicated knowledge of serious mental health and marital issues, between 2%-4% indicated serious drug and alcohol abuse and gambling issues, and close to 1% indicated serious family violence and sexual abuse. Reported levels were consistently higher in Victoria.

Table 22: ‘What is the extent of the problem?’ Response ‘serious’ (on a scale of ‘serious’, ‘moderate’, and ‘slight’). 2008-09

Issue	Victoria	New South Wales
Mental health issues, including depression	10.3%	7.2%
Significant marital or relationship conflict	9.8%	7.5%
Significant conflict between parents and children	6.9%	4.8%
Drug abuse	3.7%	1.9%
Compulsive gambling	2.6%	2.4%
Alcohol abuse	2.1%	1.2%
Family violence	1.7%	0.9%
Sexual abuse	1.4%	0.9%
N (unweighted)	3,000	2,101

Source: Gen08 survey

EXTRA COSTS OF JEWISH LIFE

Jewish families, whether observant or traditional, have specific cultural and religious needs which result in living costs that are higher than for the average Australian and which places extra financial pressure on those with low incomes.

Three factors are considered in the following discussion: the cost of housing in the main Jewish suburbs; the cost of schooling; and costs of maintaining an observant Jewish life, including kosher food and synagogue affiliation.

HOUSING

It is the norm for most members of ethno-religious groups to live in close proximity to fellow members of the group and the organisations and facilities that sustain the life of their communities. A shared religion can serve as the strongest factor maintaining the bonds of community. At the most basic, people prefer to live close to relatives and friends from their country of origin, amongst those who follow their traditions, speak the same language, and have a similar range of interest and concerns.

Amongst the Jewish populations of Melbourne and Sydney, the Jewish way of life continues to be a major force. Thus when the Gen08 survey asked respondents to rate the importance of being Jewish in their lives today, some 90% indicated that it was 'very important' (in the range 62%-66%) or 'somewhat important (25%-28%). Amongst those who identified as Modern Orthodox, 85% responded 'very important', amongst the Ultra and Strictly Orthodox the proportion was close to 100%.

Table 23: 'How important is being Jewish in your life today?' 2008-09

Response	Victoria	NSW
Very important	65.9%	62.1%
Somewhat important	24.8%	28.3%
Sub-total	90.7%	90.4%
'Not very important' or 'not at all important'	7.2%	7.6%

Source: Gen08 survey

Geographic proximity is essential for Orthodox Jews, who need to be within walking distance of their synagogue (as they do not drive on the Sabbath or festivals). They also need to live close to their mikvah (a bath for ritual purification and cleansing), school, and kosher food stores.

The cost of housing is thus a key factor in the lives of Jewish people. Cost of housing in the main Jewish suburbs was already high – in the top quartile – before the sharp increase in house prices since the 1990s. In Melbourne, house prices trebled between 1997 and 2008, eclipsing rises in income by a large margin. In the twenty years to 2010

household debt to banks grew by a factor of 10, from \$118 billion to \$1,224 billion. In this period, housing debt as a share of disposable income more than trebled.

In 2012, median house prices in Caulfield North are more than double the median price for Greater Melbourne; in St Kilda East and Caulfield South, median house prices are respectively 72% and 55% higher than the median price for Greater Melbourne.

Median weekly rental costs (as indicated by the 2011 census) are in the range \$300-\$365 for eight of the ten suburbs with highest Jewish populations, with higher medians in Toorak (\$380) and Brighton East (\$445). The difference between the median rental costs for Greater Melbourne and these suburbs is not as great as the difference in median house prices, a difference of 20% or less for most suburbs. Rentals have, however, increased at an annual rate of close to 10% in the five years between 2006 and 2011. Further analysis indicates that in St Kilda East the proportion of rentals in the range \$250-\$349 per week is little different from the Greater Melbourne proportion: 35.1% compared to 36.6%. In contrast, Caulfield North and Caulfield South have a relatively high proportion of rentals above \$450 per week.

Table 24: Median house prices and median weekly rental costs, selected suburbs, 2012

Suburb	Postcode	Median Price, 12 months to August 2012*		Median weekly rent **			
		Houses	Units	2011 Census	2006 Census	Change 2006-11	Change 2006-11
Toorak	3142	\$2,145,000	\$661,000	\$380	\$265	\$115	43%
Caulfield North	3161	\$1,230,000	\$493,000	\$350	\$230	\$120	52%
Elsternwick	3185	\$1,087,000	\$490,000	\$346	\$231	\$115	50%
Brighton East	3187	\$1,027,000	\$605,000	\$445	\$295	\$150	51%
Caulfield	3162	\$925,000	\$542,000	\$360	\$240	\$120	50%
St Kilda East	3183	\$910,000	\$471,000	\$325	\$210	\$115	55%
Caulfield South	3162	\$820,000	\$570,000	\$360	\$250	\$110	44%
Bentleigh	3204	\$800,000	\$513,000	\$351	\$250	\$101	40%
Carnegie	3163	\$789,000	\$445,000	\$300	\$190	\$110	58%
Bentleigh East	3165	\$675,000	\$485,000	\$363	\$245	\$118	48%
Greater Melbourne		\$530,000	\$450,000	\$300	\$200	\$100	50%

*Source: Suburb profiles accessed at <http://www.domain.com.au/public/apm/default.aspx?mode=research>

**Source: ABS Community profiles

Table 25: Weekly rental by three main suburbs of Jewish residence and Greater Melbourne, 2011

Weekly rent	Caulfield North	Caulfield South	St Kilda East	Greater Melbourne
\$1-\$150	7.4%	6.0%	5.4%	9.4%
\$150-\$249	13.4%	13.2%	15.6%	17.4%
\$250-\$349	27.3%	24.4%	35.1%	36.6%
\$350-\$449	25.6%	25.1%	25.7%	20.9%
\$450+	26.2%	31.4%	18.2%	15.7%

Source: 2011 census, data generated by TableBuilder

SCHOOL FEES

Attendance at a Jewish school is also a high priority for most Jewish families. A defining characteristic of the Melbourne and Sydney communities, when compared to other Jewish communities in the diaspora, is the high proportion of students who attend a Jewish day school.

The Australian government 'My School' website indicates that in Melbourne in 2011, almost 50% of those aged 4 to 18 attended a Jewish day school (4,486 of an estimated 9,200 aged between 4 and 18).

The cost of sending a child to a Jewish school is high. At the primary level, the lowest fees in 2012 were at the Sholem Aleichem School, where the annual fee of \$9,200 for Grade 6 was less than half the highest fees at Jewish primary schools. The cost for a Year 12 student was above \$27,000 at two Jewish day schools (Mount Scopus, Bialik), and in the range \$24,000-\$25,000 at two others (King David, Leibler Yavneh).¹²

A range of subsidies are available to parents who would otherwise not be able to meet schools fees, but the government's Index of Community Socio-Economic Advantage, which measures a range of factors including the occupation and education level of parents/carers, and/or socio-economic characteristics of the areas where students live, indicates that it is only within the Ultra and Strictly Orthodox schools that a significant proportion of students are within the bottom socio-economic quartile, with by far the largest (65%) within the Adass Israel school. While it has been argued that the Index fails adequately to represent the socio-economic characteristics of school communities and a higher proportion than indicated of low income families are able to send their children to a Jewish day school, it is evident from the enrolment data that many fail in this objective.

¹² *Australian Jewish News*, 27 January 2012

KOSHER FOOD

A third major issue is the cost of kosher food for Orthodox families, as well as the costs associated with maintenance of an observant Jewish life. Orthodox Jews do not work on the Sabbath and on a number of Jewish festivals throughout the year and on average have a larger number of children. They face significant additional costs for kosher food and general clothing, a second set of clothing for festival days, as well as extra costs involved in observing Jewish festivals, such as *shmura matza* for Pesach, a *lulav* and *etrog* for Sukkot and wine and *challa* for each Shabbat and festival. The extra cost of kosher food is indicated in Table 26.

Table 26: The relative costs of kosher and non-kosher food, 2012

Product	Kosher	Non-kosher
Chicken (whole)	\$13.45 kg	\$4.90 kg
Minced beef	\$16.99 kg	\$12.00 kg
Lamb cutlets	\$49.00 kg	\$36.99 kg
Forequarter Lamb Chops	\$26.00 kg	\$12.00 kg
Scotch fillet steak	\$39.49 kg	\$28.44 kg
Bread (white sandwich loaf)	\$3.99 650gm (Lichtenstein, Glicks)	\$1.09 650 gm (Coles brand)
Glick's Challa	\$4.20 (650 gm)	
Cheddar cheese	\$20.00 kg (Tempo)	\$14.50 kg (Bega)
Milk	\$4.80 for two litres (supervised Chalav Yisrael)	\$1.50 litre (Coles brand)

Source: Coles supermarket, Glenferrie Road, Malvern, 23 May 2012

CARE PROVISION IN THE JEWISH COMMUNITY

JEWISH VALUES

Those of the Jewish faith believe there is a religious duty to assist those in need – the poor, the elderly, the widow, the orphan, the stranger, the sick and the helpless – while many secular Jews are characterised by their strong commitment to social justice. The religious obligation to help the needy and the poor is one of the most important commandments of the Torah.

Judaism does not see charitable acts as voluntary or optional: ‘If there shall be a destitute person among you, any of your brethren in any of your cities...you shall not harden your heart or close your hand against your destitute brother. Rather, you shall open your hand to him... therefore I command you, saying, ‘You shall open your hand to your brother, to your poor, and to your destitute in your Land’. (Deuteronomy, 15: 7, 11)

There are countless passages in the Torah that describe how Jews should behave towards those in need. So much emphasis is placed on the obligation to be charitable that it is written that ‘the commandment to be charitable is in its weight as much as all the rest of the commandments in total...’ (Talmud: Bava Bathra 9a) A key passage in Deuteronomy states: ‘When you reap the harvest in your field and overlook a sheaf in the field, do not look back to get it; it shall go to the stranger, the fatherless, and the widow... ’ (24:19-21) This passage reflects the reality that the Torah was primarily concerned with an agricultural society and therefore the laws for supporting the poor and needy were largely created with that society in mind.

Much rabbinical thought has been devoted to the application of this passage beyond the agricultural world. Thus a formula was devised for obligations on those who live in towns: ‘If a person resides in a town thirty days he becomes responsible for contributing to the soup kitchen; three months, to the charity box; six months, to the clothing fund; nine months, to the burial fund, and twelve months, for contributing to the town walls.’ (Talmud: Bava Bathra 8a)

Maimonides, in his *Mishneh Torah*, outlines the eight different ways in which one can give money to needy people. This is a lengthy analysis of eight degrees of giving charity and deals with the issues of anonymity and attitude. (*Mishneh Torah: Laws Concerning Gifts to the Poor* 10:7-14) It is observed in the Talmud that ‘whoever gives the poor money is blessed sixfold; whoever does it with a kind word is blessed sevenfold’. (Talmud: Bava Bathra 9b)

Jewish sources teach that there are two separate issues in assisting the poor. One is concerned with alleviating immediate needs. The second is concerned with eradicating poverty by assisting people to build sustainable lives. ‘The greatest charity is to enable the poor to earn a living’. (Talmud: Shabbath)

The obligation to give money to the poor is practised in Jewish schools, where children contribute money either daily or weekly and where community service such as packing and preparing food parcels and taking them to needy people, visiting the sick, and helping the elderly are part of the mandatory school program.

ORGANISATIONS

Major Jewish communities are distinguished by the level of financial support for communal causes and the extent of welfare support for people in need, with heaviest emphasis on the aged and people with disabilities. While provision of care is a high priority, there is no uniformity of approach. Rather, there are a number of organisations, often duplicating services, and marked differentiation in organisational development and mode of fundraising in Melbourne and Sydney. Further, in areas of activity such as the provision of emergency relief, there is lack of high level co-ordination, although social workers maintain contact across organisations. Lack of precise knowledge of the extent of unmet demand characterises the present environment. A Jewish Social Services Council, established in 1960 under the leadership of Walter Lippmann sought to co-ordinate services, but it ceased to exist in the 1980s.¹³ The attempt in 2004 by the Social Justice Committee of the Jewish Community Council of Victoria to bring greater co-ordination and research knowledge to the field failed in its major objectives.

Jewish communities are typically characterised by division, such that there are segments that can more readily form working relationships with non-Jews than with those in the community with whom they fundamentally disagree. Disagreements typically occur on the basis of differences in religious and political belief.

Within the service provision sector, divisions and personal animosities have existed, but are generally less in evidence than in other communal endeavours. For example, in Melbourne a significant provider of emergency relief which has its origin in the Strictly Orthodox community is open to the provision of assistance to all Jews, without the objective of persuading those who are supported to observe an Orthodox lifestyle. The major providers accept that their mission is to assist all in need, irrespective of the form of Jewish identification. In the mainstream organisations there is little involvement at the management level by the Ultra and Strictly Orthodox and typically those in elected positions are from the traditional, progressive and secular community. Political divisions are little in evidence in these organisations.

The development of the major providers has been shaped by leaders' interpretation of the funding environment, in recent years largely shaped by the direction of government policy. In contrast, a number of the current smaller organisations owe their development to the vision of an individual, who set the organisation along a specific path, in some cases serving to provide the funding to sustain the organisation. Examples of such individuals include Mrs

¹³ P.Y. Medding, *From Assimilation to Group Survival*, Cheshire, Melbourne 1968, p. 46; Suzanne Rutland, *Edge of the Diaspora: Two Centuries of Jewish Settlement in Australia*, Collins, Sydney 2000, p. 355; Marlo Newton, *Making A Difference: A History of the National Council of Jewish Women of Australia*, Hybrid Publishers, Melbourne 2000, p. 75; see also W.D. Rubinstein, *The Jews in Australia: A Thematic History*, vol. 2, Heinemann, Melbourne 1991, p. 260

Shirley Lowy OAM (Chai Foundation, Sydney), the brothers Roger and Anthony Clifford (Jewish House, Sydney), the late Mr Hershl Klein (Melbourne Jewish Charity Fund) and Phillip Saddik (Menora Charity Fund, Perth).

In Victoria, the major organisation providing a broad range of welfare services is Jewish Care. JewishCare New South Wales provides services for vulnerable and needy people, with a focus on programs for the aged, disabled, families and children and people experiencing mental health issues. Unlike its Victorian counterpart, it does not provide aged residential accommodation. In 2010-11 total revenues of the two organisations were \$43.5 million (Victoria) and \$9.4 million (NSW) respectively.

In both Sydney and Melbourne there are Jewish community providers of accommodation and care for the aged. The largest organisation, the Montefiore Jewish Home, has three campuses (Hunter's Hill, Woollahra and Randwick) and total revenue of \$70.9 million in 2010-11. This compares with the smaller Emmy Monash Aged Care (Caulfield North), whose total revenue in 2010-11 was \$7.7 million.¹⁴

The four organisations receive multi-million dollar government funding (as well as funding from a range of additional sources, including the Jewish community), to provide services which would otherwise have to be directly provided by government. They necessarily have large administrations, required to meet the requirements of government accountability and compliance. They seek to make the most of new funding opportunities that may arise as they operate in a difficult and challenging financial environment. Government funding is set at relatively low levels, as governments work to contain and cut costs as they face revenue shortfalls in economies which have yet to recover fully from the Global Financial Crisis. Governments also plan for fundamental change to cope with ageing populations. The key Jewish welfare providers must adjust not only to medium and long term shift in government policy, but also to the ongoing difficulties of sustaining their organisations on the basis of government funding which does not make allowance for ethno-religious needs, such as provision of kosher food. They operate in communities ready to criticise aspects of their service delivery without adequate understanding of the difficult and financially constrained decisions to be made in their operations.

In addition to the four major organisations, welfare provision in the Jewish community is also provided by a range of smaller entities. In Melbourne these include the Melbourne Jewish Charity Fund, the Mizrahi Charity Fund, the Jewish Taskforce Against Family Violence, the Hebrew Ladies Benevolent Fund, and the Melbourne Jewish Orphan and Jewish Aid Society.

Sydney lacks the range of emergency assistance available in the Melbourne Jewish community and preliminary research indicates less growth in demand in recent years, with some indication that there are forms of assistance not fully utilised. Key providers of emergency assistance in the Sydney Jewish community are the Chai Foundation, established in 1996 and since 2011 administered by JewishCare NSW, and Jewish House, with a 24-hour telephone counselling service and emergency accommodation. There is a JCA Endowment Fund which provides assistance in

¹⁴ For details of operating budgets, see the annual reports of the organisations, available on their internet sites

one-off emergencies, usually up to \$1000, and a Jewish Alliance Against Family Violence, with some services referred to the Melbourne Jewish Taskforce.

Welfare assistance is also provided by community rabbis and synagogues, families and individuals. Thus Rabbi Nathanson runs CCARE in Port Melbourne, which supports approximately 100 elderly Russians who live in housing commission buildings in that area. The Keren Tov Charity Fund, founded by Mrs Tova Herszberg, helps one or two individuals each month with medical needs. In Sydney Dovid Krinski, owner of a kosher supermarket, is known for his help with the provision of food and fundraising to provide other forms of assistance.

By a number of accounts, financial problems are growing in Ultra-Orthodox communities, in part a function of large family size and lack of training and qualifications to prepare young men for employment. But in contrast to life in secular Australia, where individuals and families often live in isolation, with a limited range of personal and family contacts to sustain them in times of difficulty, the Ultra-Orthodox live in face-to-face communities, characterised by their networks not only within Australia but overseas. Thus within the Adass Israel community a fund is maintained to provide on-going assistance. Individuals within the community organise home help for a person who has been in a hospital; visit and cook for the sick; provide clothing, wheelchairs, household appliances; and organise short term accommodation in their homes.

ASSISTANCE PROVIDED

The following forms of assistance are provided by one or more Jewish agencies in Melbourne:

Rent relief. All individuals interviewed identified accommodation as the critical issue facing needy people in the community. Housing distress appears to be a growing issue and emergency and transitional housing is an identified need. There is very little housing stock held by Jewish agencies. A number of the agencies will help with rental, or with a bond, for a limited period.

Jewish Care has some properties used for transitional housing where people stay for a short time, nominally for up to 6 months, and there is always a waiting list for these properties. In reality, most people accessing these properties stay for an extended period. Their rent is very much reduced and there is always a waiting list of individuals and families. Jewish Care has set aside 18 one bedroom units, previously independent living units for the elderly, in its Fulton Street (East St Kilda) property for transitional housing, and an additional six houses. They have also bought 10 nomination rights for 30 years to provide housing with the Port Phillip Community Group.

Anecdotally, during the past two years accommodation has become a chronic problem. Families with large numbers of children find it difficult to rent accommodation in any area. A doctor in the area reports that they had noticed that young religious couples no longer aspire to own their own home.

Payment of utilities. A number of the agencies pay gas, electricity and water bills for families in crisis.

Health care expenses. One of the agencies specialises in supporting people with medical problems. This support can range from the cost of medication, a wig for a woman having chemotherapy, to incontinence pads for an elderly man. Another of the agencies has a policy of paying the medical insurance for the families it helps. Some of the families or singles in crisis are not Australian citizens and hence not eligible for Government subsidies and support and are totally reliant on help from the community.

Food vouchers. Vouchers are provided for the purchase of kosher meat, food from supermarkets and clothing. Food distribution is a major part of the work of several agencies and some individuals who transport unsold food from suppliers to specific families each week. Coles supermarket vouchers are valued by agencies as they cannot be used to purchase alcohol or cigarettes. One agency maintains a store of refrigerated kosher food for supply to people in crisis. There are families who receive a weekly kosher meat subsidy and a kosher butcher keeps a record of families who are given meat which is paid for by donors. Prior to Pesach and the High holidays, additional food vouchers are distributed as well as vouchers for new clothing and children's shoes.

Subsidies for Jewish summer camps. None of the agencies helps with school fees, which is an issue left to the schools, which may offer subsidies and come to an arrangement with families who fall behind in their payments. A number of agencies do, however, pay for children to attend school camps. This is to provide a break from the home environment for the children as well as an opportunity for parents to obtain a period of respite.

School uniforms and text books. Several agencies help with school uniforms, shoes and textbooks. Beyond school age, young adults are occasionally supported through a course of study to promote their own independence.

Crisis, emotional and psychological support. A specialised agency, the Jewish Taskforce Against Family Violence, provides support, information and referrals to those who required assistance as a result of family violence and sexual assault.

Financial counselling. Agencies refer clients for financial counselling, while some provide direct counselling to help clients manage a budget; they may also help to negotiate settlement of debts.

Interest free loans are available through the Jewish Mutual Loans Company within Jewish Care. Individuals may be lent money for a specific project or business proposition. The average amount of loans has doubled since 2003. Mutual Loans enjoy an almost 100% record of repayment, with repayment finalised on average over two years.

There is generally no cash distributed into the community from the agencies. All assistance is made through a system of vouchers or direct payments on receipt of invoices. Each of the agencies establishes their own limits and makes a decision where their priorities lie. There is, however, a degree of cooperation between the agencies at the level of the social workers, which refers clients and enables individuals in exceptional cases to receive assistance from more than one agency.

CASE STUDY: JEWISH CARE VICTORIA AND THE MELBOURNE JEWISH CHARITY FUND

There are fundamental differences in approaches to the alleviation of poverty and provision of emergency relief.

While most of Jewish Care's aged care services are funded by the government with a client co-contribution, its programs for older people provide supported resident accommodation considerably above the government requirement, with 44% of its 365 beds allocated on a supported basis; it waives or subsidises \$160,000 of client fees for those receiving at home care who cannot afford to pay the full amount; and utilises Claims Conference funding to provide \$382,000 of emergency aid to Holocaust survivors.

Jewish Care Victoria allocates \$5.98 million support for the disadvantaged, made up of \$3.27 million of government contributions and client fees and \$2.71 million of funding from its Social Justice Funds.¹⁵ The major focus of its support for the disadvantaged is on a range of disability services, totalling \$3.6 million or 60% of the budget, and counselling, case management, intake and assessment, costed at \$0.7 million or 12% of the budget, to enable the Jewish Care to assess the needs of the 5,000 people who approach the organisation annually.

Where possible, the social justice focus of Jewish Care is on a holistic approach to problems facing individuals. Direct financial aid is a minor and decreasing item in the social justice budget, with a current allocation of \$70,000, down from \$120,000 in the previous year. To alleviate poverty by assisting people to build sustainable lives, clients are provided with training to improve their skills and capacity to access the full range of services that are available to them from government and agencies within and beyond the Jewish community.

The 'Always Moving Forward' program is allocated social justice funding of \$259,600. It trains people for interviews and the preparation of job applications and teaches administration and computer skills. In 2011 Jewish Care found jobs for 129 people and provided training for 600.

The organisation's guiding principles are clearly articulated:

Choice: We empower you to access the right support for you.

Partnership: We work in partnership with you, your family, friends, doctors, shuls and all the various individuals and organisations that influence your quality of life. We actively build partnerships with other professionals and service providers to extend the network of support available to you and your family.

Independence: We embrace and advocate the principles of active support in all our services, fostering independence, empowerment and healthy living through all life stages.¹⁶

¹⁵ Jewish Care Victoria, 'Support for the Disadvantaged', analysis prepared for this study

¹⁶ Jewish Care, Towards Tomorrow: Jewish Care Strategic Direction 2011, Customer Service Principles, accessed 30 October 2012 at http://www.jewishcare.org.au/content/Image/StrategicDirectionBrochure2011_FINAL_LR.pdf

JewishCare NSW has a similar focus. It provides information, advice and referrals based on assessment and planning; it helps people acquire skills; it develops and builds social connections; and it provides practical support and assistance, with its provision of emergency funding made possible by the Chai Foundation.

In contrast with the focus of Jewish Care, the Melbourne Jewish Charity Fund (MJCF) is concerned primarily with the immediate needs of individuals. With public support it has grown rapidly to become the largest provider of non-aged emergency relief within the Jewish community, with an increase in its expenditures from close to \$400,000 in 2007 to over \$1 million in 2010-11 and in 2011-12.

The Melbourne Jewish Charity Fund (MJCF) originated amongst Yeshivah shul congregants, who helped a small number of local families in need of financial assistance. In the late 1980s, the late Mr Hershl Klein assumed responsibility for the fund's activities and extended its involvement. Its name was changed from the Yeshivah Charity Fund to signal that it was available for the whole community.

The growth of the MJCF reflects a number of factors: a major increase in financial distress in the Melbourne Jewish community, including cases of middle-class poverty as people lose well-paid jobs and are unable to find employment in the short term; word of mouth knowledge of the availability of assistance; and the shift in the focus of Jewish Care, which has provided scope for the emergence of new, grass-roots organisations. There is no equivalent in Sydney to the growth of the MJCF.

Unlike Jewish Care, whose focus is on large-scale provision of aged care, necessitating the continuing development of an administration to meet the requirements for accessing government funding, the Charity Fund works in a different space: it is more able to provide a caring and personal service, without the requirement for detailed forms to be completed (and detailed accountability to government departments), to make quick decisions and at times to bend its funding guidelines to meet exceptional need.

The Charity Fund provides rent assistance, food vouchers, help for the High Holidays, medical expenses, the cost of school camps, and children's shoes. The busiest times of the year are the High Holidays and the beginning of the school year.

Housing and food are its major expenditure items, making up 48% of the 2011-12 budget. Operational costs are kept to a bare minimum, with payments to social workers and fund expenses forming 5.2% of the 2010-11 budget and 6.6% of the 2011-12 budget. The fund is managed by a board of volunteers, most of who are connected to the Yeshivah Centre.

Table 27: Melbourne Jewish Charity Fund, budget 2010-11, 2011-12

Item	Amount		% Total	
	Year ended 30 June 2011	Year ended 30 June 2012	Year ended 30 June 2011	Year ended 30 June 2012
Rent/ accommodation assistance	\$337,064	\$265,672	29.6%	25.5%
Food (vouchers, meat subsidies, etc.)	\$169,877	\$229,628	14.9%	22.1%
High Holiday Assistance	\$127,626	\$95,160	11.2%	9.2%
Passover/Purim Holiday Assistance	\$114,100	\$134,451	10.0%	12.9%
Basic living expenses (clothing, appliances, etc.)	\$93,483	\$144,818	8.2%	13.9%
Medical	\$74,416	\$49,134	6.5%	4.7%
Disabled Special Assistance	\$64,148		5.6%	
Social Workers	\$34,871	\$36,412	3.1%	3.5%
Rates & Utilities	\$31,338		2.8%	
Children's Summer Camp program	\$26,103	\$26,763	2.3%	2.6%
Children's Shoe Subsidy program	\$24,606	\$11,669	2.2%	1.1%
Fund expenses (incl. bank charges)	\$24,204	\$32,348	2.1%	3.1%
Education	\$16,717		1.5%	
Miscellaneous		\$13,845		1.3%
Total	\$1,138,553	\$1,039,900	100%	100%

Source: Melbourne Jewish Charity Fund brochures

Unlike the focus of Jewish Care, which is on helping people build sustainable lives, the Charity Fund is primarily concerned with immediate need and works in the knowledge that many of the people who approach it will never gain the capacity to markedly change their lives. Most of their clients have no simple options, no ready solution for the magnitude of the problems that they face.

Most of the MJCF's clients receive government benefits. The supplementary funding that it provides helps people bridge the gap between extreme poverty and the point where they are just able to cope, at least in the short term.¹⁷

The organisation has witnessed significant changes in the local environment: in particular, the increased cost of housing; a recent rise in the cost of utilities; and increased cost of kosher meat. They deal with people attempting to cope with psychiatric issues and divorce and family turmoil, with women being the largest proportion of their

¹⁷ For a study of the impact of poverty in Australian community, see Salvation Army Australia, 'The economic and social impact of cost of living pressures on people accessing emergency relief. A national survey', April 2012

clients. Increasingly the Charity Fund is advising clients to move away to suburbs where rental is lower, to Bentleigh and Mordialloc and the nucleus of a community which is forming in Frankston, but families with many children continue to face financial problems even if they move. Single mothers are supported in areas as distant as Footscray and Gisborne.

In 2007-08 over 250 individuals and families received support, in 2011-12 some 380. A majority of the clients, perhaps three-quarters, are Orthodox, with an estimated 20% new clients each year. Several recipients are long-standing, with little prospect of escaping lives of poverty.

Charity Fund board members come across people living in terrible conditions, some on the streets, in extreme cases facing death if not helped; elderly persons isolated in housing commission flats, especially elderly Russians; people desperate for the immediate medical care they are unable to afford. On many occasions they confront major personal tragedies. They aim never to send people away without some form of assistance, but they often lack the budget to provide support at the level requested.

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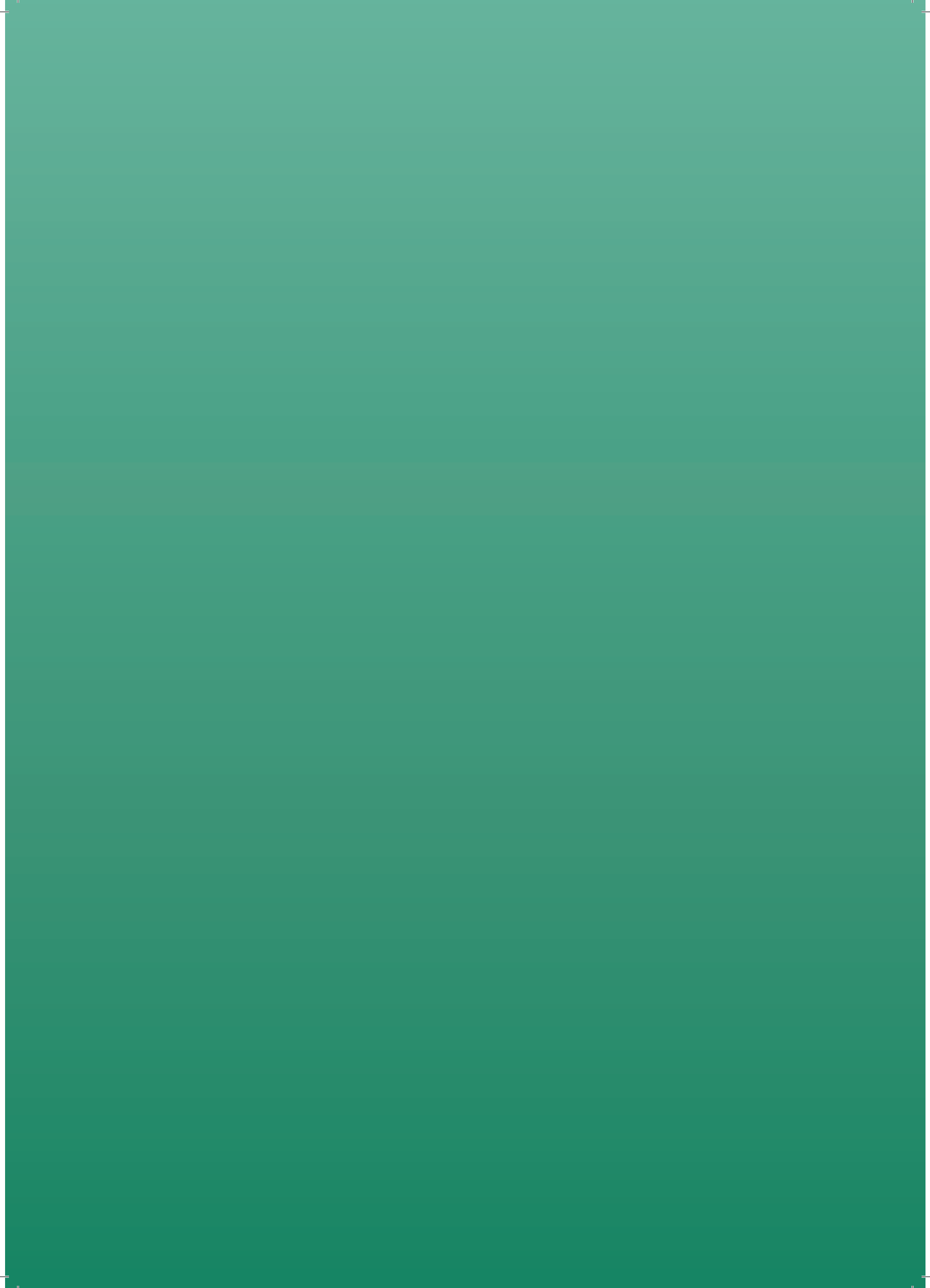
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