

J.C.C.V. - Social Justice Committee

DISCUSSION PAPER ON POVERTY IN THE MELBOURNE JEWISH COMMUNITY



The Social Justice Committee of the JCCV

The Jewish Community of Victoria recognises that there are many people, living both within the Jewish and wider community, who are members of socially disadvantaged groups. People may be socially disadvantaged for a variety of reasons such as life crises and health problems as well as cultural, political, economic and social factors. Accordingly, the JCCV will strive to effect meaningful changes oriented toward both alleviating individual distress and altering those social structures that contribute to social disadvantage.

EXECUTIVE SUMMARY

1. The Social Justice Committee (SJC) organised a forum on 17 October 2004 entitled, "Lifting the Lid on Poverty in the Melbourne Jewish community to coincide with 'Anti-poverty Week' (17 -22 October 2004). This paper has been prepared as a discussion paper on the topics presented at the forum and does not deal in detail with some aspects of the poverty in the Melbourne Jewish community such as that in the Ultra Orthodox community, single mothers, the elderly and those suffering from 'hidden poverty'.
2. In Judaism the responsibility to respond to poverty is not optional but is an obligation. *Tzedakah* is the Hebrew concept of giving for charitable purposes, and it derives from the word *Tzedek* which is an act of justice as opposed to an act of 'kindness of the heart', as in the origin of the word 'charity'. In Judaism there is a *halachic* (religious law) obligation to give 10% of your income to *Tzedakah* but no more than 20% in case you impoverish yourself.
3. The Melbourne Jewish Community has a significant proportion of people who experience 'relative poverty', elements of which include: a lack of socially perceived necessities, insufficient resources to meet their basic needs or community standards, inequality of opportunity to participate fully in society and the community as well as inequality of access to public services – eg health, education, housing. The elements of disadvantage associated with poverty include: low income, limited education, unemployment or lowly paid employment, poor physical and/or mental health, insecure housing, social isolation, marginalisation and crime.
4. Based on Australian census figures 29% of Victorian Jewish households earn less than \$600 a week (or \$31,200 a year) and hence could be considered to fall in the category of 'near poor'. That is, there are more than 6,000 Jewish households in Victoria, many including children that fall under the low income threshold of \$600 per week.
5. Approximately one in every eight young persons in the Victorian Jewish community is living in a household with poor incomes. This proportion represents as many as 1,338 young persons (up to 19 years old) in the Jewish community who live in households where the weekly income is below \$600 per week. However, this almost certainly underestimates the level of low income households as a significant number of respondents refused to answer the question about their income.
6. Certain segments of the Jewish community are particularly vulnerable and rates of low income are found especially among persons living alone, the elderly (especially widows), single parents with children, and immigrants (particularly recent immigrants from the former Soviet Union).
7. Low income carries important social and communal consequences including isolation and marginalisation from the mainstream community. Research in the USA has shown that people living below the low income threshold are

consistently **less** likely to affiliate with Jewish institutions and partake in communal programs, and just as consistently, they are **more** likely to report that communal affiliations and activities are inaccessible to them due to financial costs. This means that the Melbourne Jewish community is likely to have fewer children able to attend Jewish day schools which in turn means that there will be a long term weakening of personal affiliation and consequent commitment to Jewish organisations.

8. The sources and consequences of economic vulnerability present the organised communal system with important policy challenges and questions. At a most basic level, what steps can the community take to help reduce the rates of low income among segments of the population most affected by it? At the micro level, how can the Jewish community reach out to those whose needs are not being met? How can the stigma of poverty that afflicts members of our community be removed? At the macro level, what can the community do to bring about structural change that leads to a long term alleviation of poverty in the community. These are difficult challenges, requiring a strategic balancing of institutional resources with a vision and commitment to make communal participation – and the richness it can bring to people’s lives – equally accessible to those who are least able to afford it.
9. The SJC is concerned to promote the social inclusion of disadvantaged Jews in the structures of the Jewish community - educational, religious, cultural and social. In an attempt to address the issue of poverty the SJC calls on all affiliate organisations to implement the following recommendations:

Communal responses

- 1) Through community research, such as research in the form of a community survey, to provide detailed and accurate statistical data on the community. This would help facilitate a proper understanding of the community and would provide data for grant applications.
- 2) Detailed interviews with specifically identified groups at risk (eg single parents, immigrants from non English speaking backgrounds such as those from Russia, Israel and Argentina) to clearly identify their requirements and to provide an inclusive process to alleviate poverty issues.
- 3) The strengthening of programs where Jewish professionals such as psychologists, counsellors and accountants provide free services to people at risk, especially at crisis times such as divorce, separation or family violence (eg Jewish Taskforce against Family Violence).
- 4) Creation of mentoring and other support programs including successful professionals and business people from recent non English speaking backgrounds helping to provide pathways into the established community.
- 5) Further development of existing programs and greater community outreach for adult education, language courses and vocational training.
- 6) The establishment of education modules to be taught in schools on the:

- a. impact of poverty, to help breakdown the associated stigma; and
 - b. the new immigrant experience with specific reference to non English speaking new migrants to the Melbourne Jewish Community to help breakdown stereotypes and stigmatisation.
- 7) An annual communal appeal.
 - 8) The enhancement and new development of Communal Charitable Funds.
 - 9) The formulisation of measures to have people access Jewish communal organisations.
 - 10) Formation of a single parent's support group.
 - 11) The circulation of this discussion paper to all JCCV affiliates and other interested parties for comment.

Specific responses

10. Each Jewish community organisation has the capacity to consider ways to prevent the marginalisation of members of the community who are experiencing poverty, or who are at risk of poverty by making it easier for them to participate in their activities. This could include:
 - 1) Assistance with babysitting/childcare for the duration of committee and other organisational meetings/functions.
 - 2) Assistance with readily accessible free and safe transport to and from community meetings/functions.
 - 3) Provision of disability access (this may also include AUSLAN interpreters).
 - 4) Concession rates to all communal functions, where charges apply, including but not limited to those on a pension.
11. Other suggestions include the production of a training guide for promoting issues surrounding poverty in the Jewish community to both Jewish and non-Jewish community organisations in the local area. This training guide could include the information produced for the poverty forum and the findings of the recommended further detailed research. Donor or trust funding could be sought for a project worker to undertake the development and delivery of this training.

WHAT CAN YOU AND YOUR COMMUNAL ORGANISATION DO TO HELP???

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ANTI-POVERTY FORUM AND THIS DISCUSSION PAPER

1. With above purpose in mind and to coincide with the United Nations designated 'Anti-poverty Day' and the Australian sponsored 'Anti-poverty Week' (17—22 October 2004) the SJC organised a forum on 17 October 2004 entitled, "Lifting the Lid on Poverty, in the Melbourne Jewish community".
2. This discussion paper is not a comprehensive guide to all aspects of poverty in the Melbourne Jewish Community. It is designed to be a resource to help facilitate recognition of aspects of poverty in our community and to present ideas to help identify 'people at risk' and combat the effects of poverty on those people. However, as this paper is based primarily on the issues specifically raised at the 'Poverty Forum' we acknowledge that it does not deal with some aspects of poverty in the Jewish Community, such as poverty in the Orthodox and Ultra Orthodox communities, or that experienced by particular groups such as single mothers, the elderly and people with disabilities. Further, this paper does not explore 'hidden poverty' which, by its nature, is very difficult to measure.
3. The forum was chaired by Dr Philip Mendes, Senior Lecturer, Department of Social Work at Monash University. The speakers were:
 - Prof Paul Smyth of the Brotherhood of St Laurence and Melbourne University
 - Poverty in the Australian Community
 - Barbara Szwarc, Research Consultant
 - The Dimensions of Jewish Poverty in Victoria,
 - Rabbi Ralph Genende, Rabbi of Beit Aharon Congregation (Rabbi at Gandel Besen House) and Mount Scopus Memorial College together with Prof Allan Borowski, School of Social Work and Social Policy, La Trobe University
 - Jewish Perspectives on Responding to Poverty
 - Robyne Schwarz, Vice-President Jewish Care (Victoria) Inc
 - Jewish Immigrants and Poverty

The forum also included a play on the theme of poverty by the students of The King David School.

4. We acknowledge with gratitude that this discussion paper is based on the presentations made by the above people and contains the reproduction of and reference to their work and research. It has been compiled with their permission.
5. In March 2004 the Senate published the findings of its report on the issues regarding poverty in the Australian community as a whole. The report is titled

“A hand up not a hand out: Renewing the fight against poverty, Report on poverty and financial hardship”. The report can be found at http://www.aph.gov.au/senate/committee/clac_ctte/completed_inquiries/2002-04/poverty/report/

WHAT IS POVERTY?

6. Whilst there are many members of the Australian community who suffer from ‘absolute poverty’, the relevant definition of poverty for Melbourne Jewish Community is the concept of ‘relative poverty’. Elements of relative poverty can be readily identified and include:
 - Lack of socially perceived necessities, insufficient resources to meet basic needs or community standards regarding adequacy;
 - Inequality of opportunity to participate fully in society;
 - Inequality of access to public services - eg health, education, housing; and
 - Concentration of disadvantage associated with poverty – low income, limited education, unemployment or lowly paid employment, poor physical and/or mental health, insecure housing, social isolation, marginalisation, crime etc.

(Robyne Schwarz 2004)

JEWISH PERSPECTIVES ON POVERTY

Based on the talk of Rabbi Genende and Prof Allan Borowski

7. The responsibility to respond to poverty is not optional in Judaism but is an obligation. The concept of charity comes from the Latin word *caritas* “from the heart” – and it implies voluntary giving. In Judaism the Hebrew word is *Tzedakah*. It is an obligation which derives from the word *Tzedek*, which is an act of justice.
8. In Judaism there is a *halachic* (religious law) obligation to give 10% of your income to *Tzedakah* but no more than 20% in case you impoverish yourself. Judaism understands that an amount needs to be specified otherwise people will give less. While it is hoped that people will give willingly from the heart setting an obligatory standard makes for certainty. In the USA in the general community people give less than 3% of earnings; however, as Denis Prager comments, we “give 10% and if your heart catches up, terrific. In the meantime, good has been done.”
9. Judaism has long recognised that poverty is not merely a state of great economic disadvantage. Poverty is also a psychological state demanding, on the part of those involved in alleviating the plight of the poor, a “fastidious regard for the feelings of the recipient of aid, for his preservation of self respect” (Sacks, 1990, p. 194). Judaism does not view poverty as a result of individual deficiencies (laziness, sinfulness, “aversion to work,” etc) but as

being structurally determined—a product of such social arrangements including the inequitable distribution of educational opportunities, a regressive taxation system, structural changes in the labour market, economic recession, location disadvantage, etc.

10. The importance that Judaism attaches to preserving the self-respect of the poor has a strong bearing on the preferred ways for alleviating poverty. The underlying system Judaism espouses is empathy for the poor with an understanding of how poverty can leave dignity in tatters and helping in a manner designed to improve self-respect. Further, it recognises that the recipients of *Tzedakah* are entitled to that which they receive, in contrast to some Western welfare states where the receipt of income support from the collective is based on considerations beyond just need, eg “deservedness.”
11. In Maimonides’ definitive codification he states that: “The highest degree, exceeded by none, is that of the person who assists the poor by providing him with a gift or a loan by accepting him into a business partnership or by helping him find employment - in a word, by putting him where he can dispense with other people’s aid”. The ruling is remarkable. *Tzedakah* is adjudged a virtue, presumably because it is a sacrifice for the good of others; in this case, though, the sacrifice is non-existent – a loan, a partnership, finding him a job. Nothing more clearly defines the place of charity in the system than this: it may be the highest virtue, but better is the world where it is not needed. *Tzedakah* is not justified by the good it does to the soul of the giver, but by the degree to which it removes the misery of the recipient, physically and more especially psychologically. An act which enables a person not to need *Tzedakah* is higher than any charity.
12. Whilst the welfare state is a modern invention the idea is a biblical one, that is, a system of organised communal charity collection and distribution. It was refined by Rabbis and practised consistently in Jewish communities throughout all places and times. Charity is a collective project with collective responsibility.
13. The Melbourne Jewish Community is good at *Tzedakah*, being a generous and giving community; however, the Community is not always good at empathy. We must remember that in giving charity we are simply fulfilling an obligation that is required by Jewish law.

IMMIGRATION AND POVERTY

Based on the paper given by Robyne Schwarz

The Poverty Risk Factors

14. Immigration is a complex, multi-faceted change in every aspect of a person’s life and presents a number of risks that must be addressed. A failure to address these risks, can contribute to inequality of opportunity, marginalisation and, ultimately, to poverty. These “poverty-risk” factors of migration include:

1. Reduced employment and income opportunities, arising from:

- No or only partial recognition of qualifications gained overseas
- Lack of recent workforce experience making it difficult to compete with jobseekers with Australian experience
- Limited English-language skills
- Limited networks – one of the most prevalent pathways to employment
- Failure of the predominate culture to accept migrants on an equal footing.

Loss of economic resources associated with migration:

- Eg: Russian Jewish migrants in the late 1980s were only able to bring up to US\$99 per person with them to Australia
- Eg: South African & Argentine migrants – impacted by reduced value of their currencies relative to Australia
- Costs of migration, including loss of employment, relocation costs, etc.

Extreme situational stress that may exist either prior to or post migration, such as:

- Flight from trauma, prejudice (including torture or a family history of systemic discrimination)
- Poor mental and/or physical health status
- Family disruption or breakdown
- Loss or grief, which if unresolved, can contribute to other problems (loss of family connections, loss of status, loss of identity)
- Social isolation or marginalisation
- Insecure housing
- Lack of knowledge of resources available and how to access them.

Poor information in preparation for migration, and limited adaptability; for example:

- Unrealistic expectations regarding access to employment or services
- Lack of prior experience or limited skills in coping with stressful situations or adapting to unexpected situations
- Loss of support networks.

Uncertain status as a migrant can also contribute to poverty, for example:

- Relatives arriving on a “visitors visa” and then applying for permanent residency can face a protracted period on a “bridging visa” which confers no rights of access to income security or public services (eg Medicare)
- Similarly, migrants who enter on an assurance of a support visa, can find themselves in a very difficult situation if the assurance of support evaporates due to a breakdown in family relationships.

15. It is crucial to remember that immigration is a life-changing event and the experience is not always easy or predictable. Unless the poverty risk factors are effectively and competently dealt with then poverty may be the final result of immigration.

Systemic Assistance and Advocacy for Change

16. Jewish Care addresses many of the immediate needs of migrants to our community; however, Jewish Care no longer receives any funding from the Department of Immigration and Indigenous and Multicultural Affairs to assist new migrants to settle in Victoria. This is due to priority being given to recent migrants (migrants who have been here for less than two years) without established communities in Australia to assist with their settlement. Accordingly, there is an even greater need to help Jewish Care maintain the provision of services to recently arrived Jewish migrants. This requires an ongoing financial commitment from the community, given the absence of government funding.
17. Further there is a great need for policy advocacy to address a number of current issues such as:
 - The situation whereby ‘migrants’ can be without access to any safety net or access to publicly-funded essential services for protracted periods. For example, when a person is on a ‘bridging visa’ during the processing and assessment of their application for permanent residency. In particular circumstances this situation may last for many years, with no certainty as to when their application will be resolved, or the outcome.
 - Migrants on an assurance of support are not entitled for 2 years to any Centrelink payments or to Medicare.

THE STATISTICS OF POVERTY IN THE VICTORIAN JEWISH COMMUNITY

Based on the paper given by Barbara Szwarc

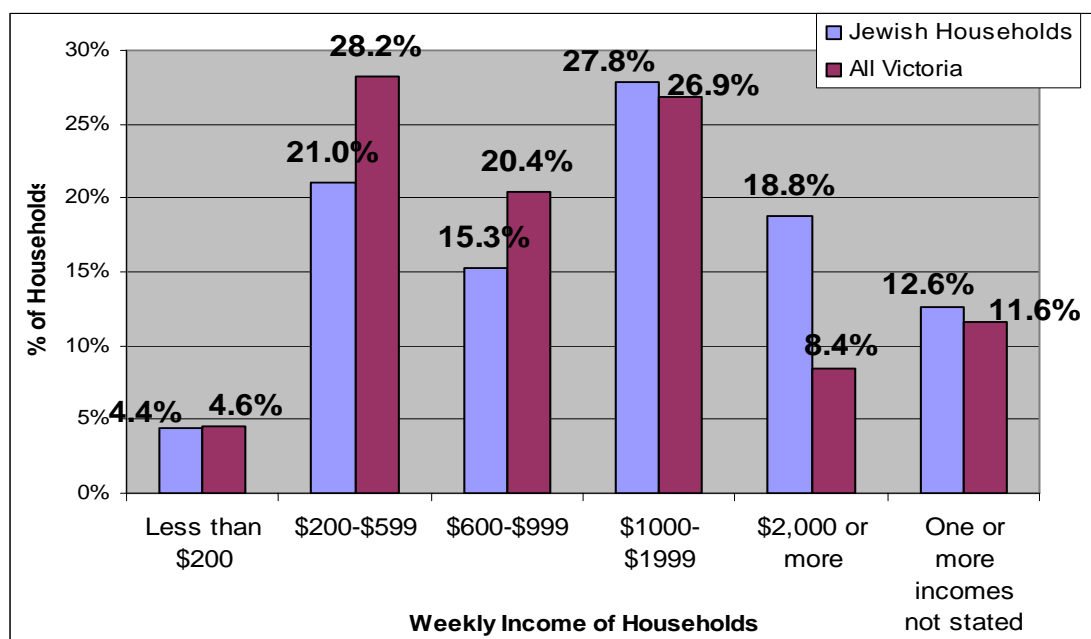
The Composition of the Victorian Jewish Community

18. The following statistical information was obtained from data originally derived the 2001 National Census (and adjusted to allow for underestimation).
19. There are about 24,000 Jewish households (defined as a private residence with at least one Jewish adult and includes non-family households) in Victoria, in which at least 52,000 persons reside. About three-quarters of all persons in Jewish households live in couple families. This includes nearly 10,000 (an estimated 9,686) families with children. More than one in five persons in the Jewish Community in Victoria (22%) lives in families containing at least three children.
20. Compared with the whole population in Victoria, the Jewish community appears to be more homogeneous, closely knit, residentially concentrated,

older, better off and has a greater capacity to send children to private schools. Furthermore, relative to the total Victorian population, Jewish persons are more highly educated, have more prestigious jobs and generally earn higher household incomes. Indeed, the educational success and socio-economic status of Jewish persons constitute a significant source of strength for the community and its organisations, with positive implications for charitable resources, cultural sophistication and influence in the public sphere. However, as will be seen later, there are significant groups within the community who are effected by poverty.

Household Incomes Compared to the General Victorian Community

A comparison of income of Jewish households and all households in Victoria (percentages)

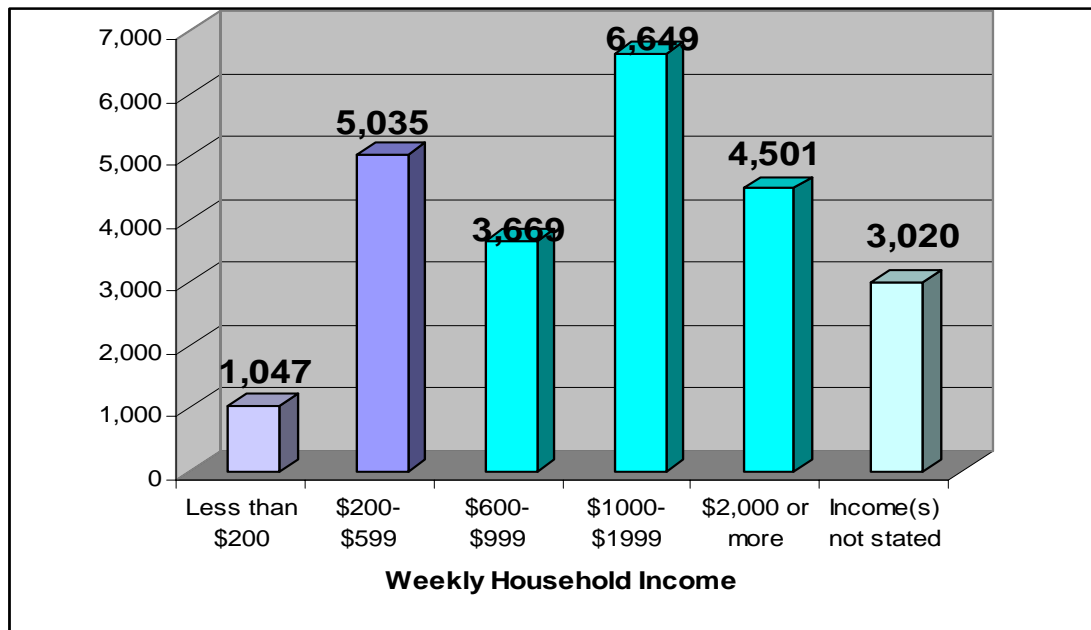


Weekly income of households is not applicable to persons in non-private dwellings/off-shore and migratory

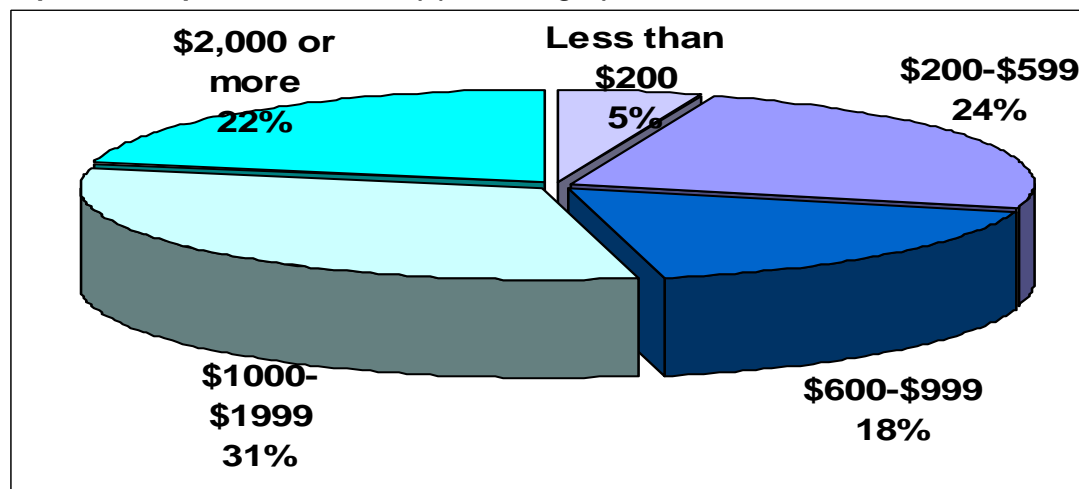
21. The distribution of household income among Jewish households in Victoria, with a particular focus on the high end of the income scale, reflects the relatively high education levels and high status jobs. Nearly half (46.6%) of Jewish households report gross weekly incomes over \$1,000, compared to approximately 35.3% of all Victorian households.
22. However, at the other end of the scale, it is noteworthy that, proportionally, similar amounts of Jewish households (4.4%) to that of all households in Victoria (4.6%) report gross weekly household income under \$200. That is a considerable proportion of Jews who have low household incomes as seen by the illustrations below.

Household Incomes in the Victorian Jewish Community

Gross Weekly Income of Households in the Jewish Community in Victoria (Numbers)



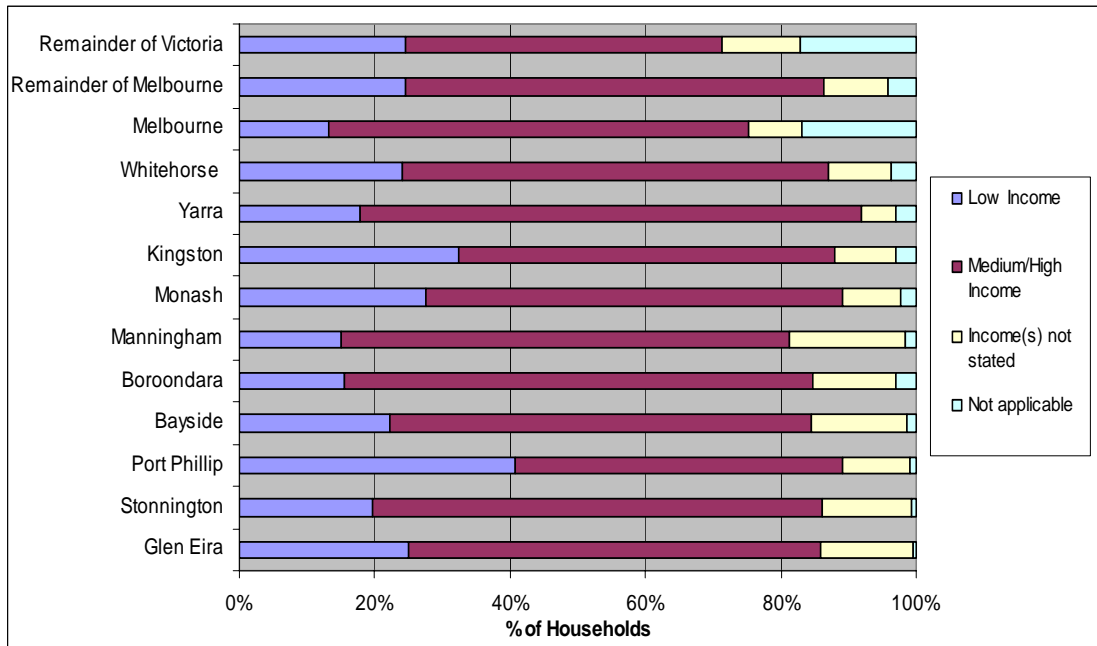
Gross Weekly Income of Households in the Jewish Community in Victoria (who responded to question of Income) (Percentages)



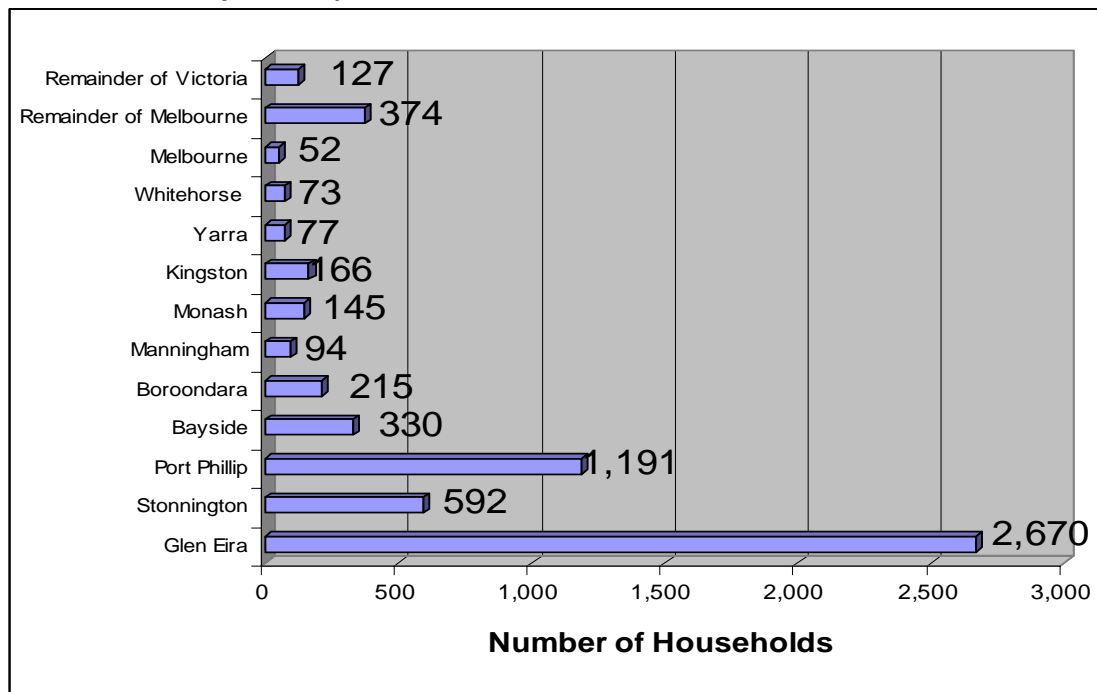
23. It is estimated that more than 1,000 persons in the Jewish Community earn less than \$200 per week, and a further 5,035 earn less than \$600 per week (totalling 6,082 persons). As the pie chart above shows, when eliminating the non-respondents (from the first chart), and examining only the 87% of respondents who provided valid answers to the income question, a disturbing picture emerges.
24. A considerable proportion of Jewish households (as many as 29%) earns less than \$600 a week (or \$31,200 a year) and hence could be considered to fall under the category of "near poor." Often these families earn slightly more income than the minimum threshold to obtain federal and state aid.

Low Household Incomes in the Victorian Jewish Community by Local Government Areas of Residence

Local Government Areas of Residence by Level of Gross Weekly Income of Households in the Jewish Community in Victoria (Percentages)



Estimated Number of Low Income Jewish Households (ie with a Gross Weekly Income of less than \$600 per week) in the various Local Government Areas of Residence

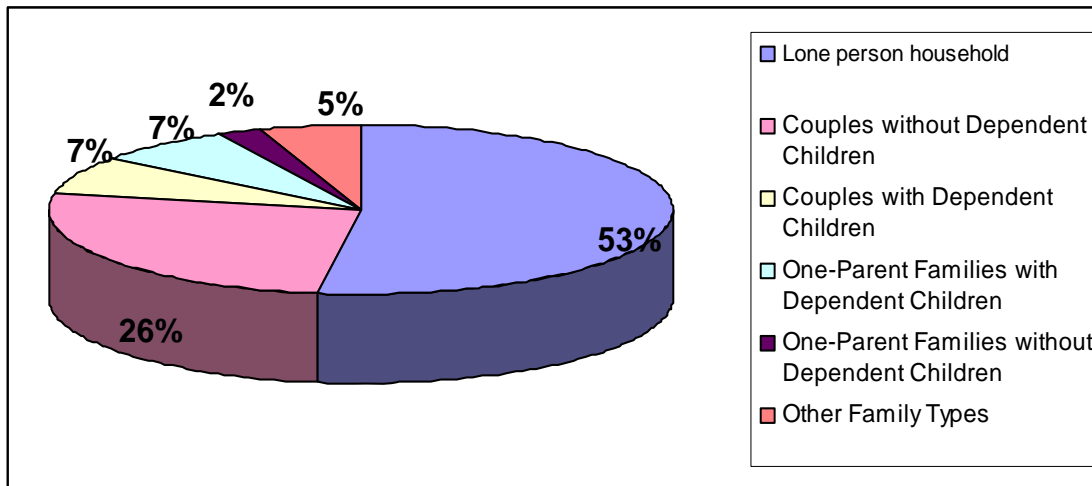


25. Given the over-representation of Jewish persons in the Glen Eira region, it is predictable that this region will also contain a significant proportion of the community's poor income earners.

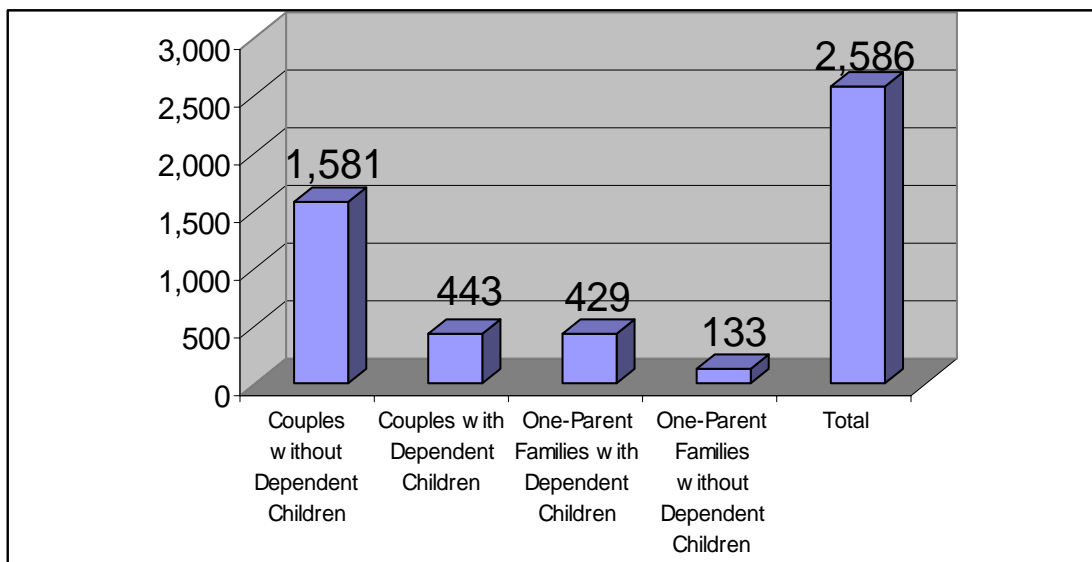
26. However, attention must be given to the Port Phillip region. Not only do a notable proportion of Jewish persons earning less than \$600 live in the Port Phillip region, this region also has the highest proportion of low income earners – with as many as 40% of the Jews in this region falling into this category. The relatively high proportion of Jews who are low income earners and who live in the Kingston region is also noteworthy.

Who are the Poor Income Earners (less than \$600 per week)?

Composition of Low Income Households (ie with a Gross Weekly Income of less than \$600 per week) in the Jewish Community in Victoria (Percentages)



Estimated Number and Composition of Low Income Couple/Family Households (ie with a Gross Weekly Income of less than \$600 per week) in the Jewish Community in Victoria



27. A high proportion of these low income earners are lone person households (53%). Nonetheless, as the second chart (which excludes lone person households) shows, over 2,500 of these low income households are family households, of which nearly 900 (or one-third) are families with dependent children.

Who are the Very Poor Income Earners (less than \$200 per week)?

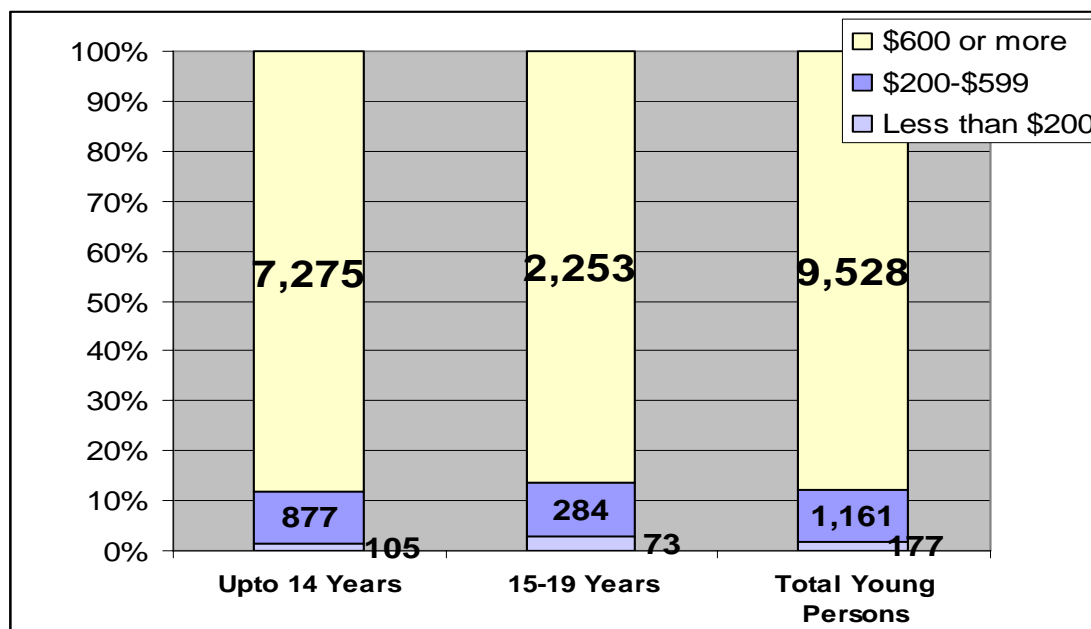
Estimated Number and Composition of Very Low Income Households (ie with a Gross Weekly Income of less than \$200 per week) in the Jewish Community in Victoria

Very Low Income Households (ie with a Gross Weekly Income of less than \$200 per week)						
Lone person h/hold	Couples without dependent children	Couples with dependent children	One parent families with dependent children	One parent families without dependent children	Other family types	Total
818	77	36	54	13	49	1,047

28. More than 1000 households (1070) in the Jewish community of Victoria could be considered **very** poor (ie earning less than \$200 per week (\$10,400 per annum). Once again, the majority of these very poor income earners are lone person households (78%). Nonetheless, nearly 300 (278) are **family** households, about half of which are families with dependent children.

Children and Young Persons Who Live in Poor Income Households

Estimated Weekly Household Income of Households Containing Young Persons (aged up to twenty years) in the Jewish Community in Victoria



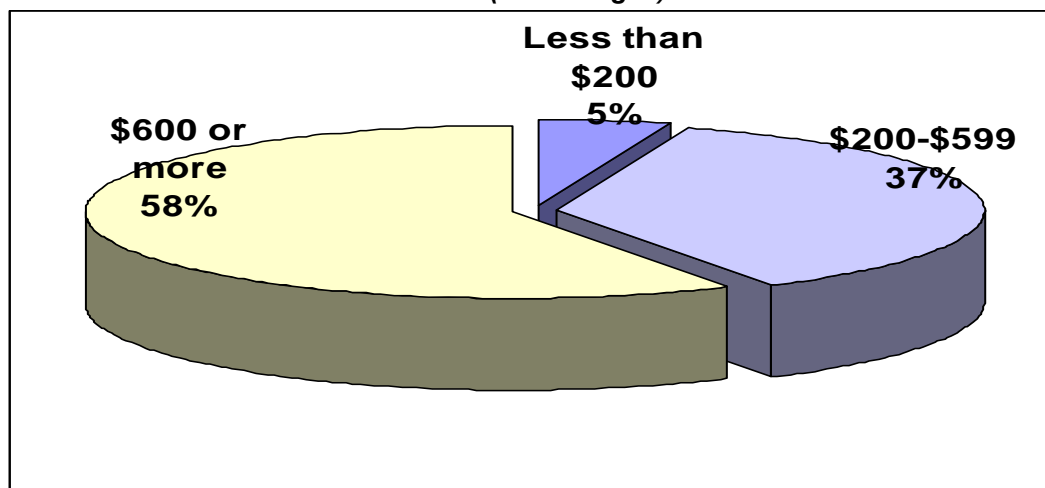
29. Proportionately, about one in every eight young persons in the Jewish community is estimated to be living in a household with a poor income. It is of particular concern that this proportion represents as many as 1,338 young persons (up to 19 years old) in the Jewish community who live in households where the weekly income is below \$600 per week.

Single-Parent Families

<i>Household/Family Type of Households</i>	<i>Estimated Total</i>	<i>Percent</i>
<i>Couple family with children</i>	8,546	35.7%
<i>Couple family without children</i>	6,573	27.5%
<i>Lone person household</i>	5,659	23.6%
<u>One Parent Family with children</u>	<u>1,612</u>	<u>6.7%</u>
<i>Other households</i>	1,543	6.4%
Total Households	23,933	100.0%

30. The Victorian Jewish Community includes an estimated 1,612 single-parent families (6.7% of all households, and 9.6% of all family households). Although the proportion of single parent families in the Jewish Community in Victoria has not really altered since 1996 (9.3% of all family households in 1996 to 9.6% in 2001), the actual numbers of such family households has grown by an estimated 16% over the period.

Single Parent Family Households by Gross Weekly Income of Households Containing at least One Jewish Person in Victoria (Percentages)



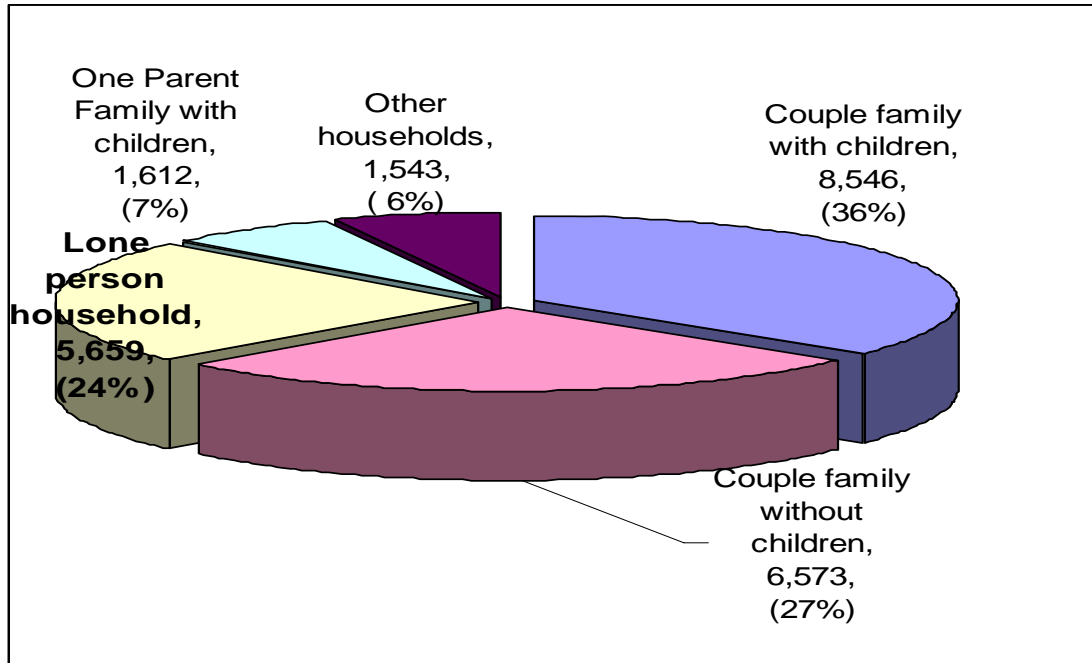
Weekly income of households is not applicable to persons in non-private dwellings/off-shore and migratory

31. Concerns about single parent families are further compounded by the finding that **nearly half** of single-parent families in the Jewish Community in Victoria

(who stated their income) report an income of **less than \$600** per week (in comparison to about 29% of the Jewish community as a whole).

Persons Living Alone

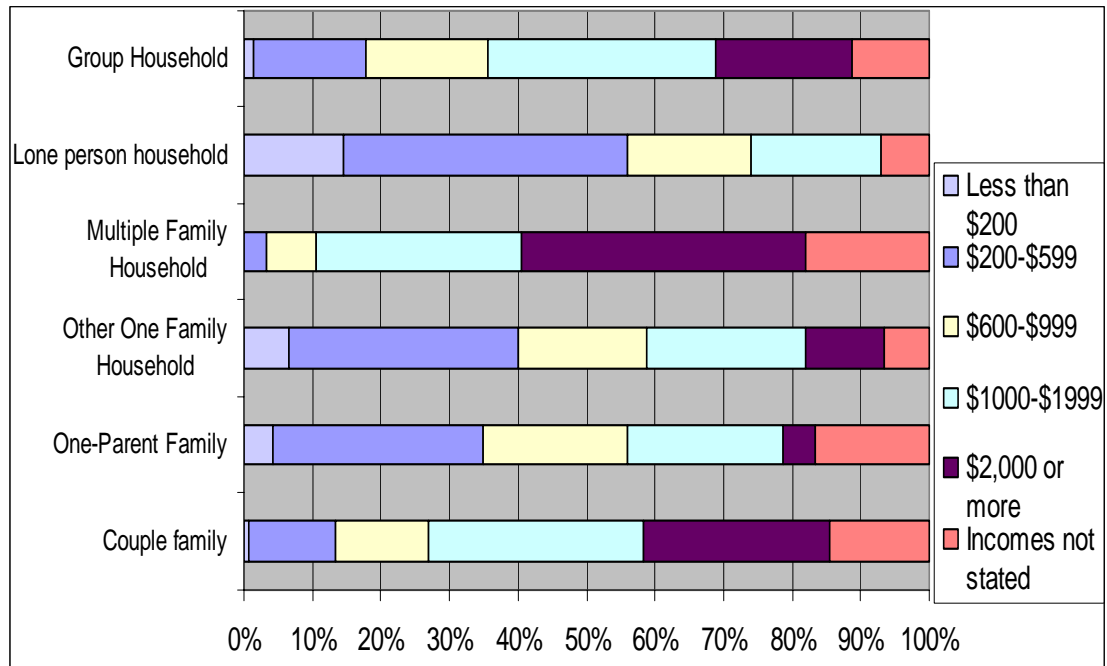
Type of Households in the Jewish Community in Victoria



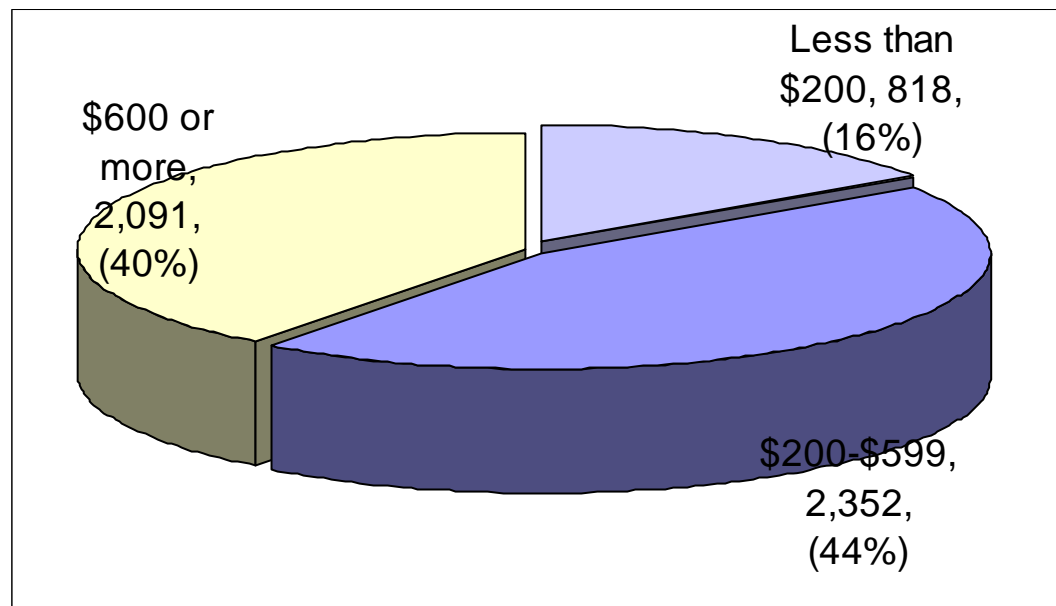
This table includes both family and non-family households

32. **Just under one in every four households in the Jewish Community in Victoria comprises of a person living alone.** This is estimated to involve just under **5,700** persons.
33. Although the proportion living alone has remained similar to that of 1996, it marginally overrides that of the whole of Victoria (10.6% compared with 9.0%, respectively) and, furthermore, the actual numbers of persons living alone has grown by about 15% over the five year period.

Type of Household by Gross Weekly Income of Households in the Jewish Community in Victoria (Percentages)



Gross Weekly Income of Lone Person Households in the Jewish Community in Victoria (Percentages)



34. Concerns about persons living alone are particularly compounded by the finding that more than **one-sixth of the single persons in the Jewish Community live in very poor households** (incomes of less than \$200 per week) compared to less than 5% of either other Jewish households, or Victorian households as a whole.

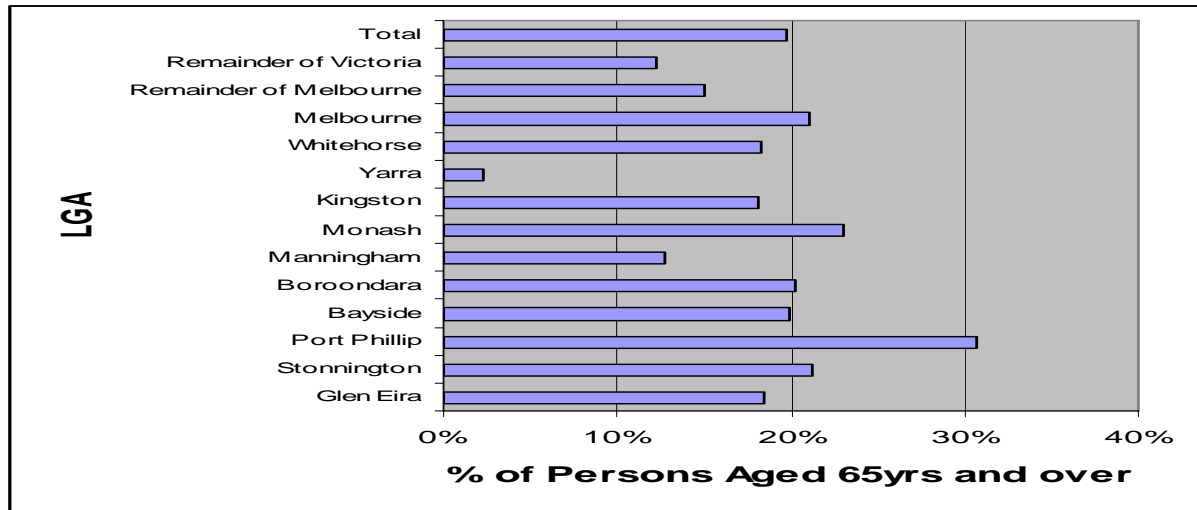
Ageing Population in the Jewish Community

Change between 1996 - 2001 in Age Breakdown of Elderly Persons in the Jewish Community in Victoria

Age Group (in Years)	1996		2001		Estimated Population Change 1996-2001	
	<i>Estimated Total</i>	<i>% of Persons</i>	<i>Estimated Total</i>	<i>% of Persons</i>	<i>Estimated Persons</i>	<i>% of Change</i>
65-74yr	4,589	9%	4,392	8%	-197	-4%
75-84yr	3,525	7%	4,768	9%	1,243	35%
85 and over	1,283	3%	1,807	3%	524	41%
65 and over	9,397	19%	10,967	20%	1,570	17%
<i>Estimated Total Persons</i>	49,874	100%	55,515	100%	5,600	11%

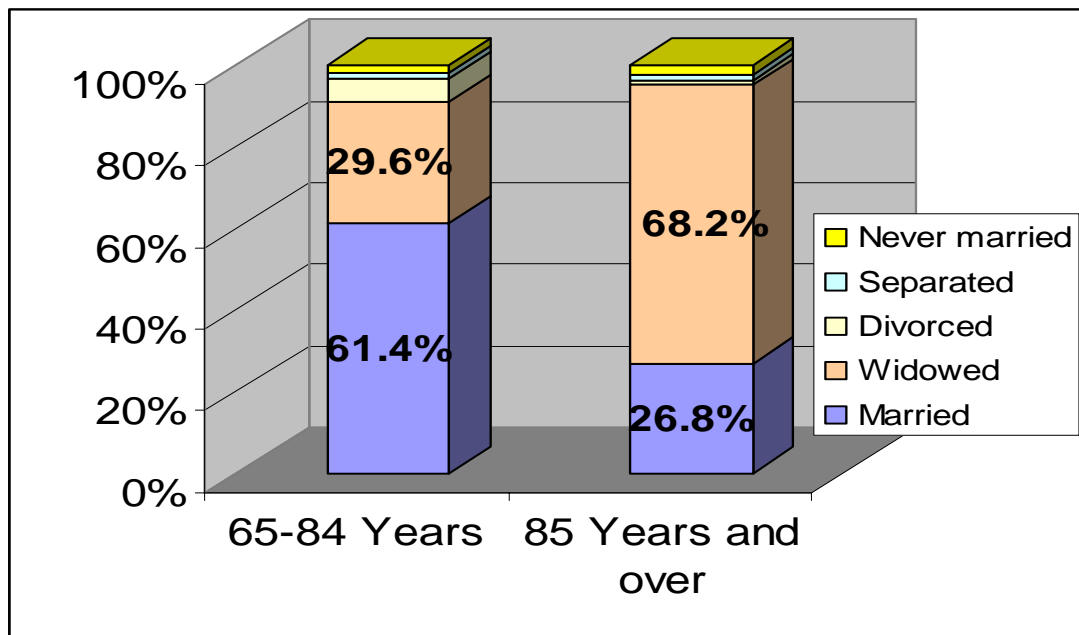
35. The study's findings show that the Jewish Community in Victoria contains a remarkably high percentage of elderly persons. Although, proportionately, the ratio of older persons in the Jewish Community remains similar to the previous five years. The actual number of elderly persons (who are at least 65 years of age) in the community has grown – increasing by 17% (by an estimated 1,500 persons) to just below 11,000 persons. This growth signifies a much bigger increase than the overall increase of 11% in the Jewish Community in Victoria.
36. (Table not shown) Furthermore, compared to the whole of Victoria generally, the Jewish Community has an over-representation of elderly persons: one-fifth of the Jewish Community in Victoria, compared with only one-eighth of all Victoria, is aged 65 years or more.

Proportion of Jewish Persons Aged 65 Years and Over in the Various Local Government Areas of Victoria (Percentages)



- 37. A high proportion of elderly Jewish persons (aged 65 years and over) are recorded in the Port Phillip (30.7%) and Monash Regions (23.1%).
- 38. The Port Phillip region, not only seems to have a significant proportion of poor income earners, it also seems to have an abundance of older Jewish persons - nearly one-third (30.7%) of its Jewish population is at least 65 years old. Nonetheless, as expected, the Glen Eira region, which predominately has the largest concentration of Victorian Jews, also contains the largest number of elderly Jewish persons (it is estimated that about 5,236 Jewish persons aged 65 years or more live in the Glen Eira region).

Registered Marital Status of Elderly Persons in the Jewish Community in Victoria (Percentages)



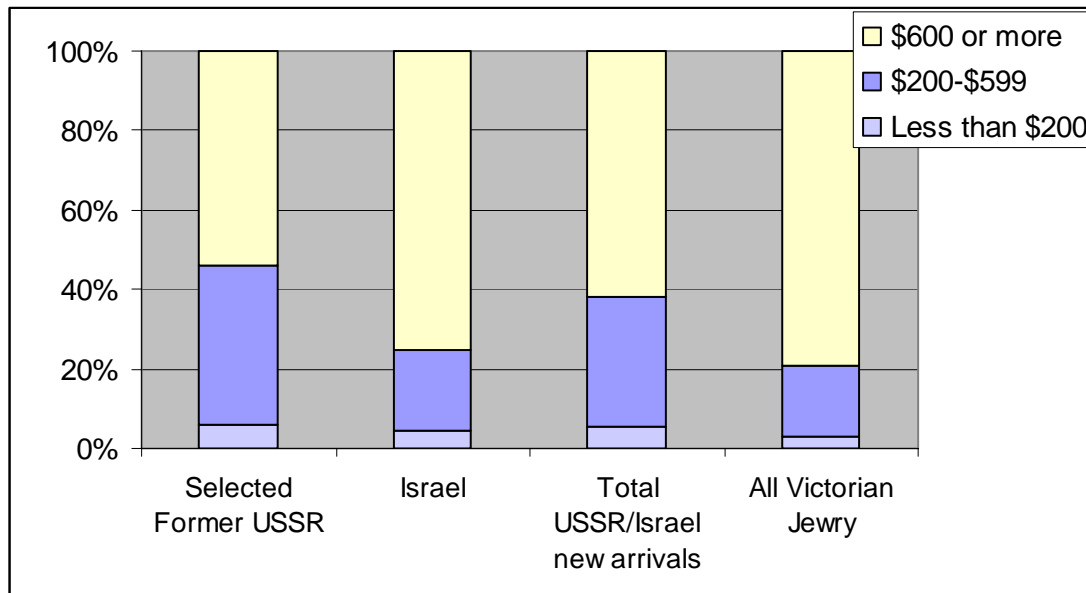
- 39. The issue of many elderly being lonely and isolated and struggling financially also needs to be seriously broached, as:

- based on their registered marital status, nearly three-quarters (73.2%) of the estimated 1,806 persons who are aged more than 85 years, are presumably on their own (ie either widowed, divorced or separated, or never married),
- the majority of lone persons in the community are poor income earners (less than \$600 per week),
- the majority of elderly persons are migrants who have come from non-english speaking countries (68%),
- Nearly one-sixth of the elderly persons in the Jewish Community in Victoria have poor, or no, English language skills.
- The question of loneliness and isolation particularly pertains to elderly women in the community, as nearly all the widowed persons in the Jewish Community (82.4%) are women, and the majority of divorced persons (58.6%) are also women.

40. These findings tend to reflect a picture of an ageing migrant population predominately from non-English speaking countries, presenting particular challenges for the community, as many of these elderly members are holocaust survivors who are suffering all the physical and psychological traumas of the survivor generation.

Recently Arrived Immigrants from Non-English Speaking Countries (USSR/Israel)

Household Income of Recently Arrived USSR and Israeli Immigrants (ie arriving between 1991-2001) compared with all persons in the Victorian Jewish Community (Percentages)



41. Another noteworthy finding is that relative to the Victorian Jewish community as a whole, recently arrived Immigrants from the former USSR and Israel are far more likely to be poor income earners. In particular, nearly half of the persons who arrived from the former USSR over the ten year period prior to

the census, compared to only about one- quarter of the Victorian Jewish community as a whole, were in households which had an income of less than \$600 per week.

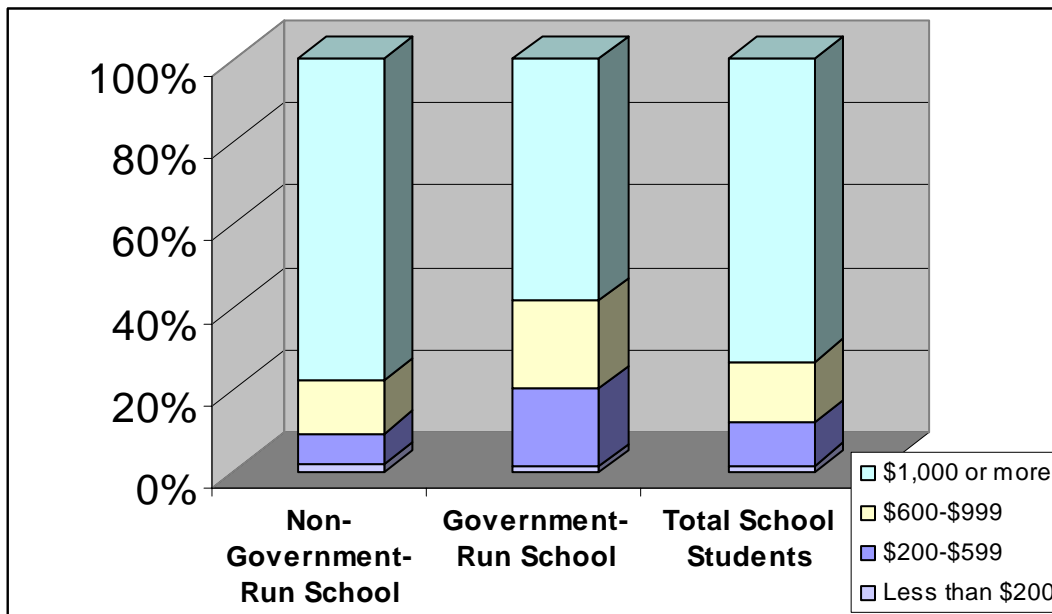
Employment Status

42. At the time of the 2001 Census, an estimated 1,300 persons in the Jewish Community were unemployed, representing 4.7% of the community’s labour force.

Type and Kind of Private Dwellings

43. And finally, about one-fifth of the Victorian Jewry who live in private dwellings, are in rented properties. When comparing these figures to that of the whole of Victoria, the likelihood of living in a flat, unit or apartment, seems far greater for the Jewish Community in Victoria than for the whole of Victoria (20.3% compared with 11.9% respectively).

Gross Weekly Household Income by Type of School attended by Primary and Secondary School Students in the Jewish Community in Victoria (Percentages)



This table does not include children attending Pre-schools or students attending higher educational institutions, or school students who did not state their type of school, or instances where household income was not stated.

44. Income also seems to impact on the likelihood of a Jewish family sending their child to a private (ie non-Government school), with households who send their children to non-Government schools having a greater tendency to be in the higher income-earning bracket.

DISCUSSION POINTS

45. Compared with the whole population in Victoria, the Victorian Jewish community appears to be thriving.

46. There are, however, clear indications that economic vulnerability and poverty are a significant and valid concern in the Victorian Jewish community. Population estimates themselves are perhaps the starkest indication of its prevalence: There are more than 6,000 Jewish households, many including children, falling under the low income threshold of \$600 per week. As noted earlier, these are almost certainly underestimates, because a significant minority of respondents refused to answer the question about their income.
47. One of the key factors to alleviating the burden of poverty is to reduce the sense and feeling of isolation and marginalisation experienced by people such as the elderly, single parents and new migrants. Such people who are often 'invisible' in the day to day life of communal groups and organisations.
48. Certain segments of the Jewish community are particularly vulnerable and rates of low income are found especially among persons living alone, the elderly –especially widows, single parents with children, and immigrants, particularly recent immigrants from the former Soviet Union. The stigma associated with being a new immigrant from a non english speaking background and having a low income can be intensely felt for the children of such immigrants. Further that groups vulnerability is currently being exploited by groups such as “Jews for Jesus”.
49. Low income carries important social and communal consequences. Research in USA has shown that relative to others, people with low income report poorer health and greater social service needs, and they are more likely to face potential social isolation. Research in USA has also shown that people living below the low income threshold are consistently **less** likely to affiliate with Jewish institutions and partake in communal programs, and just as consistently, they are **more** likely to report that communal affiliations and activities are inaccessible to them due to financial costs. This is of particular concern given the escalating rate of intermarriage in the community. About one-quarter of all Jewish married couples in Victoria in 2001 (including both de facto and registered marriages), are of mixed religion. This comprises of approximately 4,000 couple families in Victoria. This means that in the Melbourne Jewish community is likely to have fewer children able to attend Jewish day schools and there will be a long term weakening of personal affiliation and consequent commitment to Jewish organisations. As a consequence the Jewish community needs to find ways to reach out to those who have lost connection with the community whose needs are not being met, and find ways to increase awareness of and delivery of those necessary social services. This is a daunting task in an age of tight government budgets, competitive philanthropy and multiple communal and societal priorities, but an essential area of focus.
50. On a larger scale Jewish organisations and institutions should seek the best and most appropriate ways to use its allies – both non-sectarian and in other ethnic and religious communities – with whom they can work to promote social and economic policies and programs that they believe can help reduce

low income generally in the Victorian population, thereby benefiting Victorian Jews as well.

51. If the community were to move from individual organisations and institutions fund raising on their own to a Joint Communal Appeal there are a number of communal benefits that are likely to flow. The JCCV and its constituent organisations will have a better knowledge of what services other groups are offering thereby increasing organisational understanding and reducing the risk of repetitive services being funded. Further smaller organisations such as the Jewish Taskforce against Family Violence and the Chaplaincy service would be likely to benefit as they presently don't have access to fundraising mechanisms.
52. The sources and consequences of economic vulnerability present the organized communal system with important policy challenges and questions. At a most basic level, we need to think about steps the community can take to help reduce the rates of low income among segments of the population most affected by it. At the micro level, we may ask how can the Jewish community reach out to those with needs who are not being helped? These are difficult challenges indeed, requiring a strategic balancing of institutional resources with a vision and commitment to make communal participation – and the richness it can bring to people's lives – equally accessible to those who are least able to afford it.

RECOMMENDATIONS OF THE SJC

53. The SJC is concerned to promote the social inclusion of disadvantaged Jews in the structures of the Jewish community - educational, religious, cultural and social. Hence it calls on all affiliate organisations to implement the following recommendations:

Communal responses

- 7) Through community research, such as research in the form of a community survey, to provide detailed and accurate statistical data on the community. This would help facilitate a proper understanding of the community and would provide data for grant applications.
- 8) Detailed interviews with specifically identified groups at risk (eg single parents, immigrants from non English speaking backgrounds such as those from Russia, Israel and Argentina) to clearly identify their requirements and to provide an inclusive process to alleviate poverty issues.
- 9) The strengthening of programs where Jewish professionals such as psychologists, counsellors and accountants provide free services to people at risk, especially at crisis times such as divorce, separation or family violence (eg Jewish Taskforce against Family Violence).
- 10) Creation of mentoring and other support programs including successful professionals and business people from recent non English speaking backgrounds helping to provide pathways into the established community.

- 11) Further development of existing programs and greater community outreach for adult education, language courses and vocational training.
- 12) The establishment of education modules to be taught in schools on the:
 - a. impact of poverty, to help breakdown the associated stigma; and
 - b. the new immigrant experience with specific reference to non English speaking new migrants to the Melbourne Jewish Community to help breakdown stereotypes and stigmatisation.
- 12) An annual communal appeal.
- 13) The enhancement and new development of Communal Charitable Funds.
- 14) The formulisation of measures to have people access Jewish communal organisations.
- 15) Formation of a single parent's support group.
- 16) The circulation of this discussion paper to all JCCV affiliates and other interested parties for comment.

Specific responses

54. Each Jewish community organisation has the capacity to consider ways to prevent the marginalisation of members of the community who are experiencing poverty, or who are at risk of poverty by making it easier for them to participate in their activities. This could include:
 - 5) Assistance with babysitting/childcare for the duration of committee and other organisational meetings/functions.
 - 6) Assistance with readily accessible free and safe transport to and from community meetings/functions.
 - 7) Provision of disability access (this may also include AUSLAN interpreters).
 - 8) Concession rates to all communal functions, where charges apply, including but not limited to those on a pension.
55. Other suggestions include the production of a training guide for promoting issues surrounding poverty in the Jewish community to both Jewish and non-Jewish community organisations in the local area. That this training guide could include the information produced for the poverty forum and the findings of the recommended further detailed research. Donor or trust funding could be sought for a project worker to undertake the development and delivery of this training.

CONTACTS

- Jewish Care (03) 8517 5999
- Jewish welfare organisation
- Jewish Community Council of Victoria (03) 9272 5566
- Umbrella organisation for the Victorian Jewish Community

- Wings of Care (03) 9527 4866
 - Organisation caring for Jewish people with a mental illness and supporting their families
- Financial Counselling VIC Inc.
147 Centre Dandenong Road, Cheltenham
Ph: (03) 9585 1955
- Credit Help Line: (03) 9602 3800
- Argyle Street Housing (St Kilda area) (03) 9537 7711
- Hanover Housing (rental assistance) (03) 9556 5777
- Local Community Advice Bureau - 256 Hawthorn Rd (03) 9524 3200
- Centrelink
 - Employment Services: 13 2850
 - Retirement Services: 13 2300
 - Disability, Sickness and Carers: 13 2717
 - Family Assistance Office: 13 6150
 - Youth and Student Services: 13 2490
 - Assistance for Isolated Children (AIC): 13 2318
- Department of Immigration and Indigenous and Multicultural Affairs 131 881