

The coronavirus papers 1.3

Acute disadvantage: Where are the needs greatest?

October 2020

The coronavirus papers comprise a series of reports based on a national survey of Jews across the UK conducted by JPR in July 2020, during the COVID-19 outbreak. The studies look at the effects of the virus on Jewish people's health, jobs, finances, relationships and Jewish lives, and aim to provide Jewish organisations with the data they need to navigate their way through the pandemic, and to help revitalise Jewish life.

1 / Introduction

This is the third in a series of short papers investigating how the coronavirus outbreak affected Jews across the UK between the four months from when the government first instituted a nationwide lockdown in March 2020 and the period when the data for this study were gathered in mid- to late July. Each of these papers explores a different question, variously touching on the themes of physical and mental health, socio-economic position, community income, Jewish life, caring and support. This paper looks at the issue of 'acute disadvantage', to identify where in the Jewish population we see clear signs of economic stress. By determining who is in this group, we hope to help inform the community's response to supporting those who are already suffering and to raise awareness of others who are showing some signs of increased economic vulnerability.

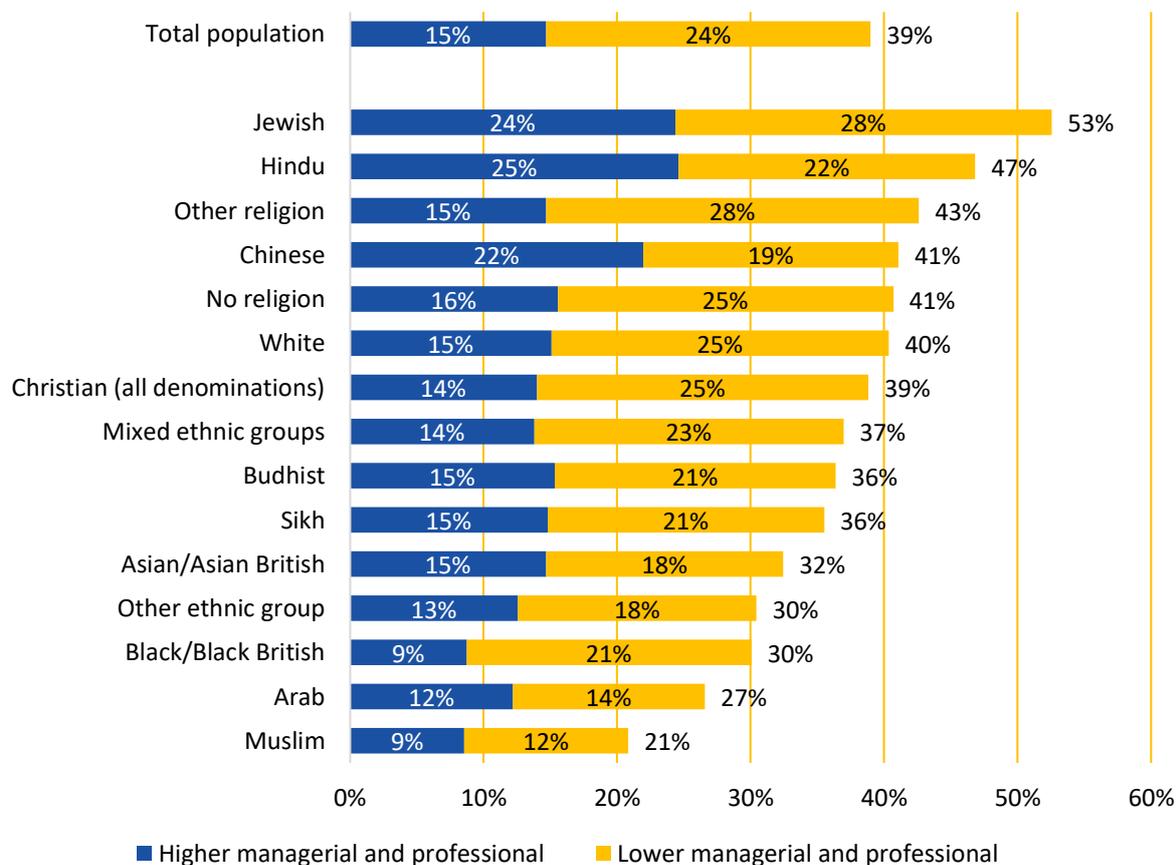
Basic details about the methods used in the survey can be found at the end of this paper, as well as in a longer methodological paper available on the JPR website.

2 / The socio-economic status of Jews before and since the pandemic

In order to determine how the UK Jewish population has been affected economically by the pandemic, we should begin by looking back at the situation prior to its outbreak. Here, we consider two data sources. The first is national data gathered by the Office for National Statistics (ONS) in its Annual Population Survey (2019), as that provides us with the most up-to-date snapshot of the overall socio-economic position of the Jewish population compared to other religious and ethnic minorities and in the wider context of the population as a whole. The second is data gathered by JPR in its COVID-19 survey in July 2020, in which we asked respondents to provide an indication of their financial circumstances immediately prior to the coronavirus outbreak in the UK (i.e. in January/February 2020).

The ONS data from 2019 show us that, of all religious and ethnic minorities, Jews were most likely to be in either one of the two highest socio-economic categories¹ – indeed, over half (53%) of all working age Jews were classified in this way, compared to a national proportion of 39% (Figure 1). Similarly, Jews were by far the least likely of all groups to be in one of the lowest socioeconomic groups (‘semi-routine occupation’ or ‘routine occupation’). Under 7% were classified in this way, compared to a national average of 20% (not shown graphically). The comparison was much the same when looking at the ‘long-term unemployed’: 0.25% of Jews were in this group, lower than any other ethnic or religious minority, and half the level of the national average of 0.52%.

Figure 1. Proportions of people aged 16 and above in the top two categories according to the National Statistics Socioeconomic Classification (NS-SEC) by religious and ethnic group, 2019



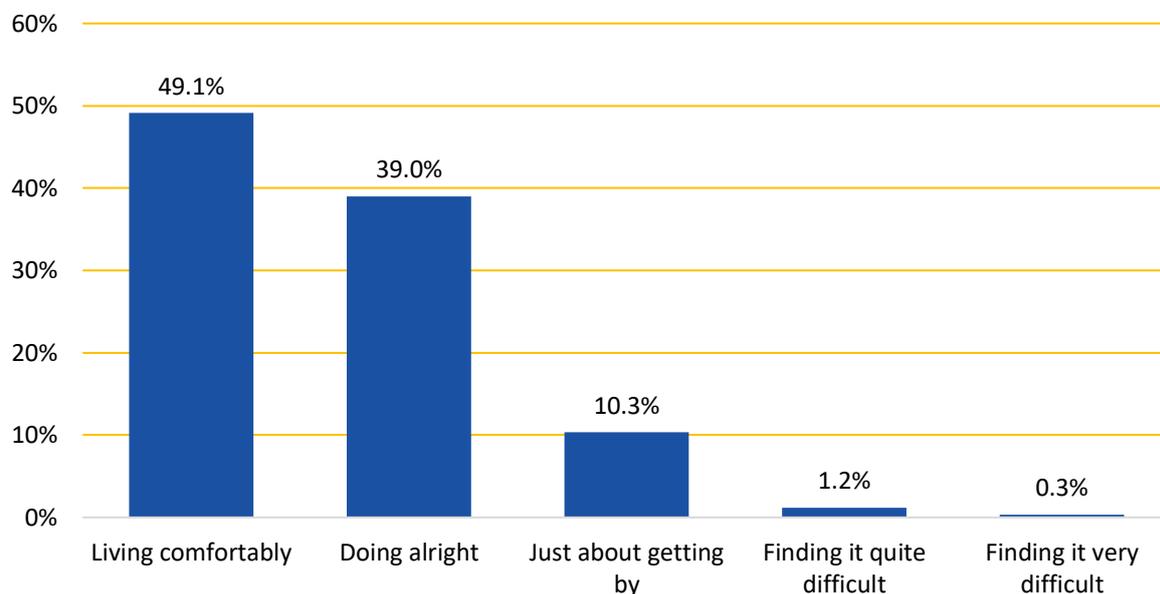
Source: Office for National Statistics, Social Survey Division. (2020). *Annual Population Survey, January - December, 2019*. [data collection]. 2nd Edition. UK Data Service. SN: 8632, <http://doi.org/10.5255/UKDA-SN-8632-2>

Thus, certainly when compared to other religious and ethnic groups in the country, British Jews are relatively advantaged. It is likely that this socioeconomic advantage means that the Jewish population, taken as a whole, is somewhat less vulnerable to adverse economic consequences arising from the pandemic than many other groups. However, one should be cautious about making generalisations: first, the economic shock brought about by COVID-19 can affect anyone, and second, it is clear that some Jews have significant economic challenges even under normal circumstances, and their position may have deteriorated even further during the pandemic.

¹ The National Statistics Socio-economic Classification (NS-SEC) provides an indication of socio-economic position based on occupation. It is an Office for National Statistics standard classification. For further details see: 2011 Census Variable and Classification Information: Part 4, p.52.

To assess how the economic position of Jews has been affected by the pandemic, we replicated questions used in national data collection exercises to capture a subjective view of people’s financial circumstances.² Our COVID-19 survey first invited respondents to say how they were managing financially in January/February 2020, immediately before the pandemic, offering them a range of options from ‘living comfortably’ to ‘finding it very difficult.’ The results, by household,³ can be seen in Figure 2.

Figure 2. Assessment of financial circumstances of Jewish households in the UK immediately prior to the coronavirus outbreak in January/February 2020 (n=3807)



Question (Jewish population): In January/February 2020, just prior to the coronavirus outbreak, how well were you managing financially? Please select one option. [Responses as listed on chart].

The assessment supports the basic picture painted by the ONS data, and further demonstrates that a relatively small proportion of Jewish households were struggling in the period immediately prior to the pandemic.⁴ 1.5% reported difficulties of varying degrees, with a further 10% ‘just about getting

² Comparison with national data is somewhat inconclusive; figures for the Jewish community are strikingly consistent when quasi-cohorts from the online study are compared with five well established cohort studies (NSHD, NCDS, BCS70, Next Steps and MCS). However preliminary analysis of historical data from *Understanding Society* suggests that the Jewish community may report subjective financial wellbeing more positively (further information available on request).

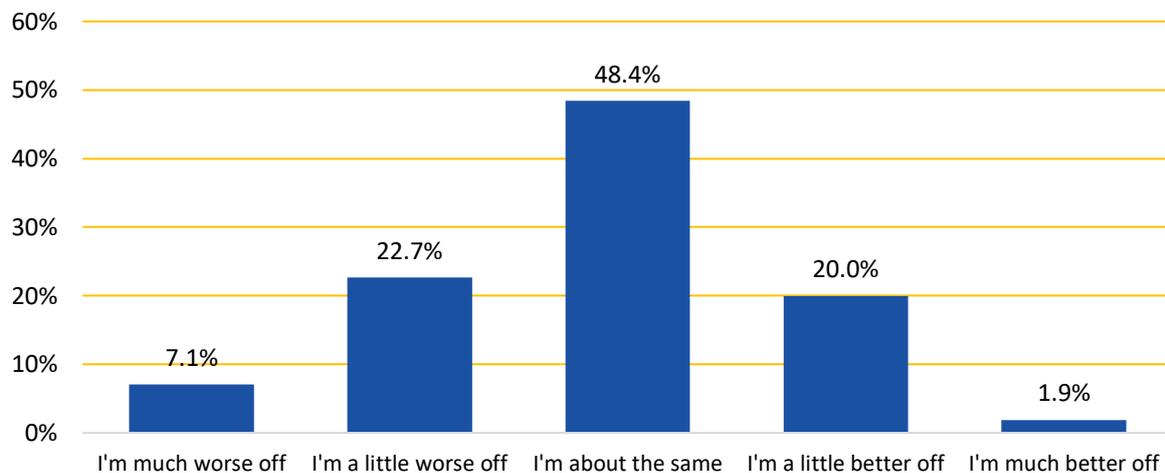
³ All results from the JPR survey are reported in this paper by household rather than individual (unless otherwise stated), as we judge this a more accurate way of assessing economic impact (see methodology).

⁴ It is possible that the survey somewhat undercounted disadvantaged households for two main reasons. First, the survey was conducted online, which may have resulted in a certain degree of exclusion among the most deprived if they did not have internet access, although options to complete the survey in other ways were offered. 93% of all households across Britain have internet access (ONS, '[Internet access – households and individuals, Great Britain: 2019](#)'); the proportion is almost certainly higher among the Jewish population due their above average socioeconomic status. Second, a growing proportion of the Jewish community is *haredi* (strictly Orthodox), and some within this sector limit their use of the internet or avoid it completely.

by.’ Most households (88%) situated themselves in one of the more prosperous bands: ‘living comfortably’ or ‘doing alright.’⁵

However, by the time the data were gathered in July 2020, the pandemic had clearly had some impact. Whilst close to half reported no change in their household finances, 30% said they were either ‘a little worse off’ or ‘much worse off.’ At the same time, the remainder – about one in five households – reported being somewhat better off (Figure 3).⁶

Figure 3. Proportions of Jewish households in the UK expressing signs of positive or negative change in their household finances since the coronavirus outbreak (n=3807)



Question: And how do you feel your current financial situation compares to before the coronavirus outbreak? Please select one option. [Responses as listed on chart].

To further explore the extent to which a change had occurred, we examined the data on how Jewish householders described their living circumstances immediately prior to the coronavirus outbreak (i.e. in January/February 2020), and cross-referenced it with how they described their position at the time of the survey in July 2020. Table 1 demonstrates that those who described their circumstances as ‘living comfortably’ in January/February 2020 were the least likely to report negative effects. Whilst one in five in this group (21.7%) did report being worse off, a very similar proportion (22.4%) reported being better off. By contrast, those ‘finding it quite difficult’ or ‘very difficult’ before the coronavirus outbreak, were two to three times as likely to report worsening circumstances than improving ones. Interestingly, at least some householders in each level were similarly likely to report improving circumstances (the figures range from about 17% to 22%), but each reported strikingly different levels of worsening circumstances (ranging from 22% to 50%), with those ‘finding it quite difficult’ or ‘very difficult’ in January/February more than twice as likely to have experienced this than those ‘living comfortably.’ Clearly and unsurprisingly, those in relatively robust economic health prior to the pandemic were most able to withstand any economic shocks brought on by the pandemic, during its first four months at least. At the same time, Jewish households that were already economically disadvantaged before the pandemic have been hardest hit by its detrimental effects.

⁵ It is worth noting that economically disadvantaged people are quite commonly somewhat under-represented in social surveys for a variety of reasons, including being harder to reach, having below average levels of internet access, and having difficulties with completing questionnaires or being reluctant to do so.

⁶ This may be because some people’s work or income was positively affected (for example if the pandemic increased their work or income directly) or, more likely, because it led to reduced outgoings, for example reduced travel or leisure costs. These figures are remarkably similar nationally based on a comparison of five cohort studies with data from similar age brackets (further information available on request).

Table 1. Comparison between the economic circumstances of Jewish households before the coronavirus outbreak and four months into it (n=3807)

Situation pre-pandemic	Situation now (July 2020)					Total
	I'm much worse off	I'm a little worse off	I'm about the same	I'm a little better off	I'm much better off	
Living comfortably	4.4%	17.3%	55.9%	21.0%	1.4%	100.0%
Doing alright	7.9%	28.3%	41.5%	20.2%	2.1%	100.0%
Just about getting by	13.7%	27.4%	41.1%	15.1%	2.7%	100.0%
Finding it quite difficult	25.0%	25.0%	27.3%	13.6%	9.1%	100.0%
Finding it very difficult	41.7%	8.3%	33.3%	16.7%	0.1%	100.0%

Thus, overall, the Jewish population appears to have experienced a slight decline in its financial circumstances between the beginning of the pandemic and July 2020 when these data were gathered. We hope to examine how Jews in the UK were impacted in terms of their employment status and circumstances in the future, but in this paper, we focus more specifically on those who are showing clear signs of economic disadvantage. Whilst the data presented thus far provide an indication of change, they rely on subjective reports and do not tell us what this change really means in practical terms. We therefore need a sharper instrument to determine the extent to which Jewish households are experiencing acute disadvantage, and whether those circumstances have been brought on or exacerbated by the pandemic.

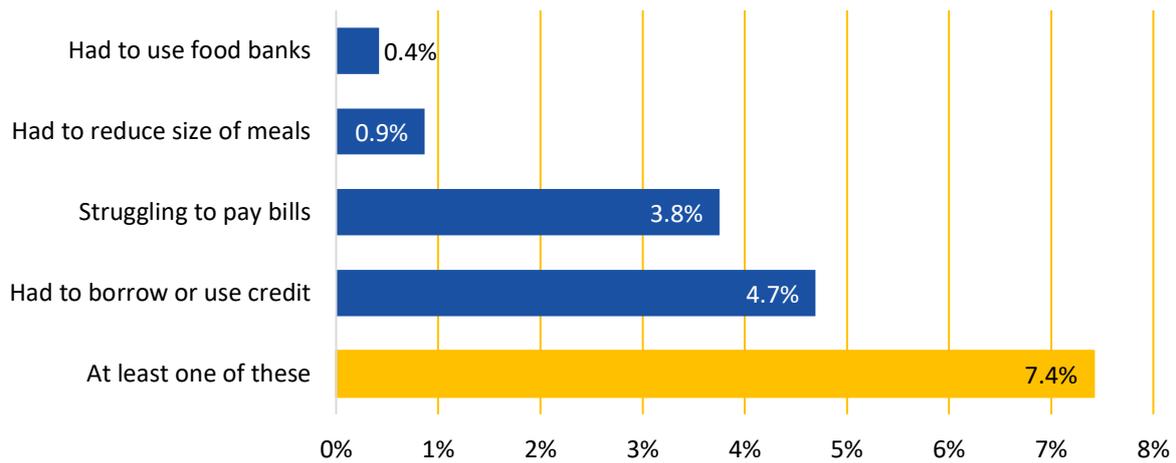
3 / Defining and measuring 'acute disadvantage'

To explore some of the financial effects of the pandemic on Jewish households, we asked respondents to tell us more specifically how the pandemic had affected their household finances, if at all. In particular, we investigated four measures that households may have had to take that would allow us to identify those showing signs of 'acute disadvantage': having had to use food banks; having had to reduce the size of meals because there was not enough money to buy food; having had to borrow money or use credit; and/or struggling to pay bills (for example food and energy).

As can be seen, 7.4% of Jewish households – about one in every thirteen or fourteen in the UK – reported that they had to resort to at least one of these four measures over the previous few months (Figure 4).⁷ Close to 5% had to borrow money or use credit and close to 4% were struggling to pay bills. The proportions that had to reduce the size of their meals or turn to food banks for help were considerably smaller – both under 1%. In this report, we use these four measures as our definition of 'acute disadvantage' – any Jewish household that had experienced at least one of these items is included in this category.

⁷ The number of acutely disadvantaged households in the dataset was 213; after weighting it was 267. We estimate that there were 141,503 Jewish households in the United Kingdom in 2016 (count derived from ONS Tables C0478a, C0478b and CT0698, plus commissioned data from NRS and NISRA, and based on all households with at least one Jewish person living in them). See: Casale Mashiah, D. and Boyd, J. *Synagogue membership in the United Kingdom in 2016*. London: Institute for Jewish Policy Research, 2017.

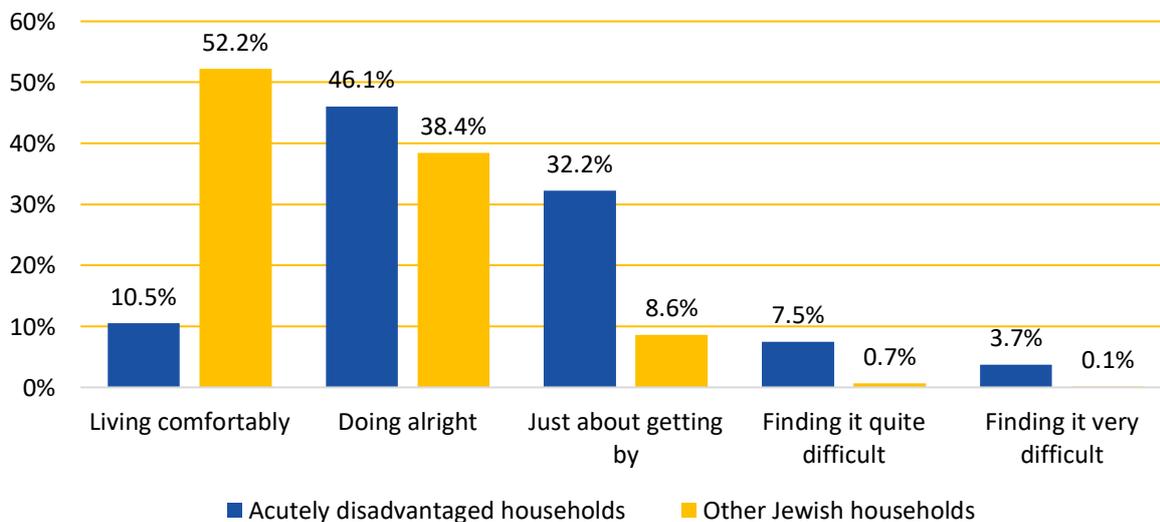
Figure 4. Proportions of Jewish households in the UK showing various signs of ‘acute disadvantage’ (n=3807)



*Question: Have your household finances been affected by the coronavirus outbreak in any of the following ways? Please select all that apply. [Response options: Increase in care costs (for example, childcare and social care); **Had to borrow money or use credit**; **Had to use food banks**; Provided financial support to friends and family; Value of savings reduced; **Struggling to pay bills (for example, food and energy)**; Unable to save as usual; Using savings to cover living costs; Pension value is being affected by economic instability; Had to ask the Jewish community for financial assistance; **Had to reduce the size of meals because there was not enough money to buy food**; None of these.]*

It is clear that a number of acutely disadvantaged households were already experiencing some degree of disadvantage prior to the pandemic. Figure 5 shows that over one in ten (11.2%) such households were ‘finding it quite difficult’ or ‘very difficult’ at this time, and a further third (32.2%) were ‘just about getting by.’ However, it is striking to see that over half (56.6%) of households classified as ‘acutely disadvantaged’ in July 2020 said they were either ‘living comfortably’ or, more likely, ‘doing alright’ immediately prior to the coronavirus outbreak (Figure 5).

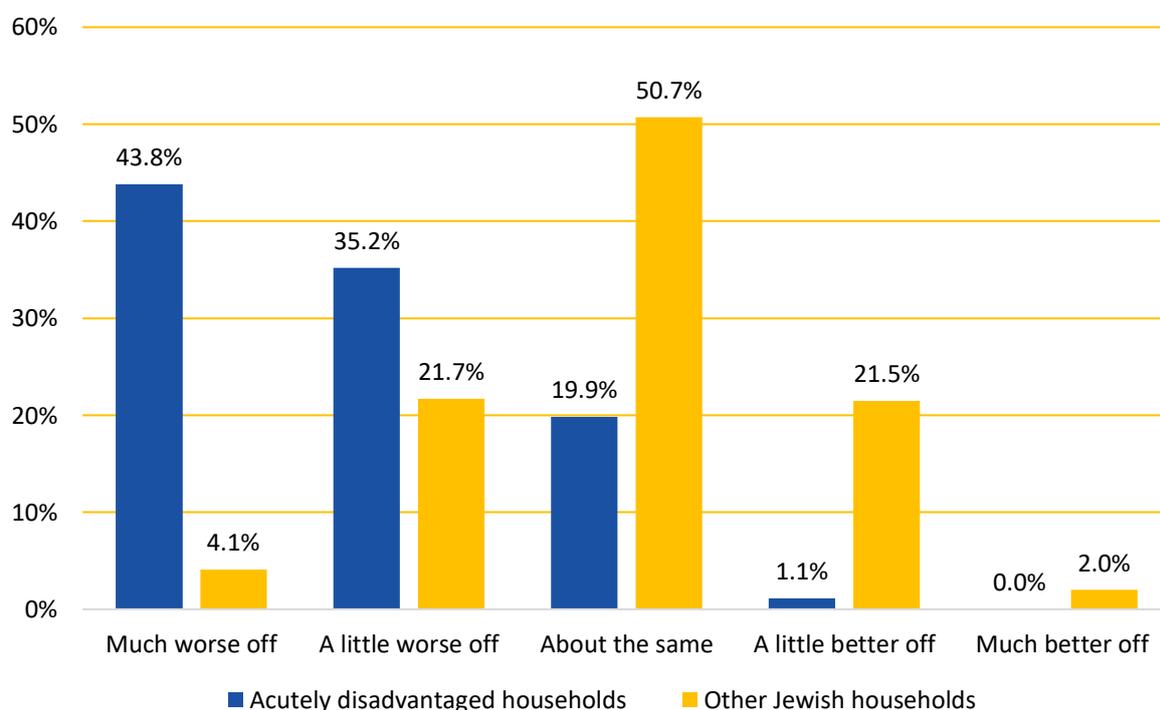
Figure 5. Financial circumstances of (i) ‘acutely disadvantaged’ households; and (ii) other Jewish households immediately prior to the coronavirus outbreak (%) (n: acutely disadvantaged=213; other Jewish households=3594)



Question: In January/February 2020, just prior to the coronavirus outbreak, how well were you managing financially? [Responses as shown on chart].

Figure 6 strengthens this impression and confirms the finding established earlier that those in the worst economic circumstances prior to the pandemic have been most acutely affected by it.⁸ Comparing acutely disadvantaged households with all other Jewish households, the differences are clear: almost four in five (79.0%) acutely disadvantaged households reported that they were worse off (either ‘much’ or ‘a little’), compared with just one in four (25.8%) other Jewish households.

Figure 6. Extent to which (i) ‘acutely disadvantaged’ households; and (ii) other Jewish households feel that their financial situation has improved or deteriorated since before the coronavirus outbreak (%) (n=213)

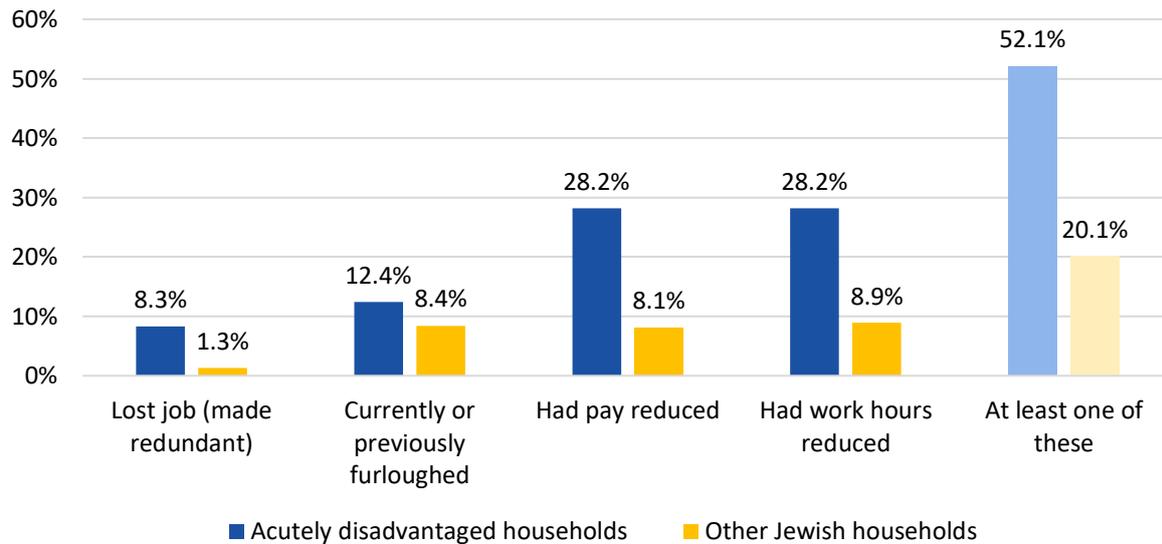


Question: And how do you feel your current financial situation compares to before the coronavirus outbreak? Please select one option. [Responses as listed on chart].

What has led these households to be acutely disadvantaged? For over half of them, an adverse work-related experience during the course of the pandemic is likely to have been a significant factor. 52% report losing their job, being furloughed, or having their salary or work hours reduced, compared to 20% of all other Jewish households. On this basis, and drawing further on the finding in Figure 5 showing that 57% of the acutely disadvantaged were previously either ‘living comfortably’ or ‘doing alright,’ we can estimate that about half of those who were acutely disadvantaged in July 2020 were likely to be newly so, particularly as a result of having been through one of these work-related experiences during the pandemic.

⁸ This is the case in wider society too. See: Bourquin et. al. [‘The effects of coronavirus on household finances and financial distress.’](#) Institute for Fiscal Studies, June 2020.

Figure 7. Proportion of householders within (i) acutely disadvantaged households; and (ii) other Jewish households who experienced an adverse work-related event as a result of the coronavirus outbreak (n=213).



Question: Which, if any, of the following work-related events has happened to you as a result of the coronavirus outbreak? Please select all that apply. [Response options: I have had my work hours reduced; I have had my pay reduced; I have lost my job (redundancy); I am working more hours; I am currently or I have been furloughed; I have had to start working from home full-time; I have had to start working from home part-time; I have had to work around childcare; I have retired from work; I have come out of retirement; I have volunteered my time to support professional activities; Other, please specify; None of these.]

4 / Who are the acutely disadvantaged'?

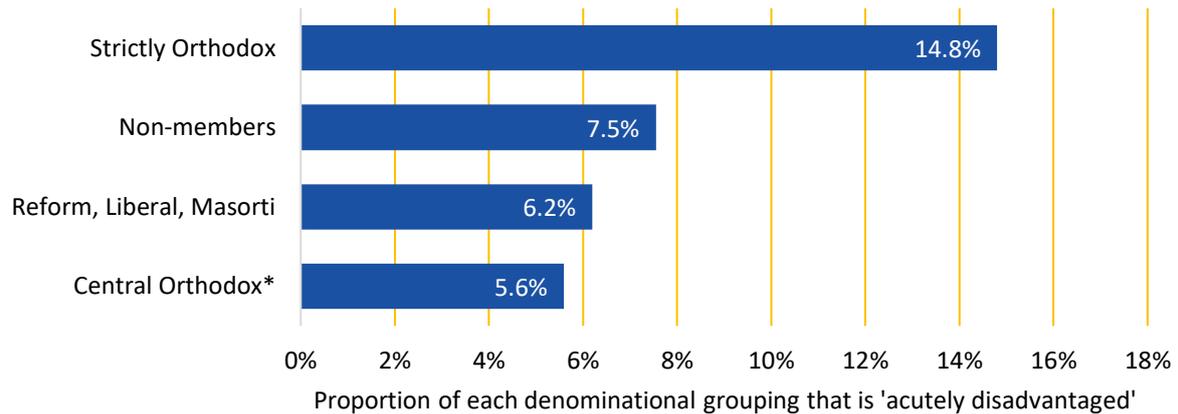
The analysis above enables us to quantify the proportion of Jewish households who, in July 2020, just months after the outbreak, were showing signs of acute disadvantage (7.4%), based on our definition. It also makes it possible to estimate an approximate proportion of these individuals who are newly acutely disadvantaged as a result of the pandemic.⁹ To help community leaders and organisations to direct their support more accurately, can we determine any of the characteristics of the members of these households?

Denominationally, as Figure 8 demonstrates, it is 'Strictly Orthodox' households that are most likely to be in this acutely disadvantaged group, with about one in seven affected, or twice the national Jewish average. This finding supports existing research which shows that such households experience above average levels of poverty and deprivation compared to the Jewish population as a whole.¹⁰ In the three other groups – householders who do not belong to a synagogue, and those belonging to either a 'Central Orthodox' one (see note under Figure 8) or a Reform, Liberal or Masorti one – the proportions are lower and rather similar to one another, in the range of 5.6% to 7.5%, and all quite close to the average for the population as a whole, 7.4%.

⁹ Throughout this section that the numbers involved are small, so findings are necessarily somewhat tentative.

¹⁰ See, for examples: Boyd, J. *Child poverty and deprivation in the British Jewish community*. London: Institute for Jewish Policy Research, 2011; Holman, C. and Holman, N. *Torah, worship and acts of loving kindness. Baseline indicators for the Charedi community in Stamford Hill*. Leicester: De Montfort University, 2002.

Figure 8. Proportions of acutely disadvantaged households in the UK Jewish population by different Jewish denominational synagogue member groupings (n=3775)

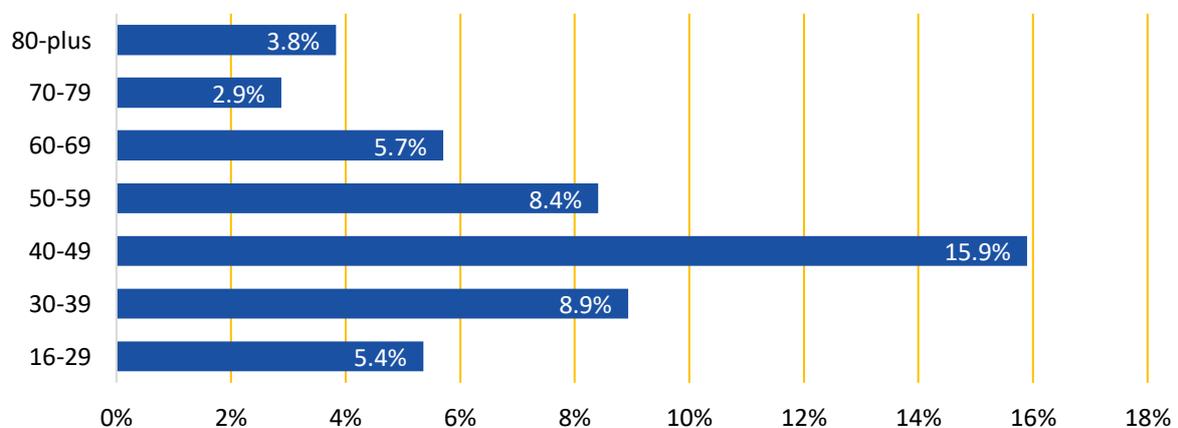


Question: Which, if any, of the following types of synagogue are you currently a member of? If you belong to more than one synagogue, please select the one you typically attend most frequently. Please select one option. [Response options: None - I do not belong to a synagogue; Strictly Orthodox (e.g. Union of Orthodox Hebrew Congregations); Central Orthodox – United Synagogue; Central Orthodox – Federation of Synagogues; Central Orthodox – Other independent; S&P Sephardi Community; Masorti Judaism; Reform Judaism; Liberal Judaism; Other synagogue (write in)].

* Central Orthodox is defined here as members of the United Synagogue, the Federation of Synagogues, Spanish and Portuguese synagogues (S&P Sephardi Community), any other independent orthodox synagogue under the auspices of the Office of the Chief Rabbi.

Examining the data by age, those found to be most likely to be acutely disadvantaged are householders in their forties – indeed, 16% of all householders in this age band (one in six in the Jewish population as a whole) have experienced at least one of the four measures (i.e. had to use food banks; had to reduce the size of meals; struggled to pay bills; had to borrow or use credit). The age bands around the forties are also found to be somewhat vulnerable. By contrast, older people aged sixty and above are less likely to have had to do any of these.¹¹

Figure 9. Proportions of acutely disadvantaged households in the UK Jewish population by age band of the household respondent (n=3807)

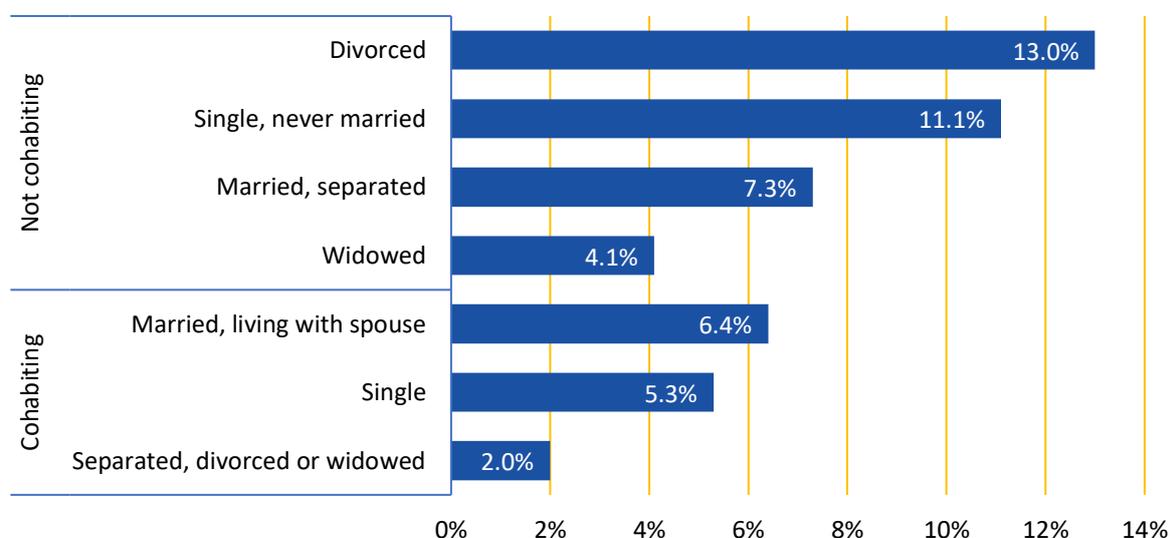


¹¹ The finding for the youngest age group (16-29 years) is somewhat deceptive as few among them are old enough yet to represent their household; when we examine the data by individual rather than by household, 9% are affected, more or less the same proportion as those found for individuals in their thirties and fifties (Figure 9), yet still considerably lower than those in their forties.

What accounts for the finding about those in their forties? Part of the reason is likely to be life stage: this is commonly the point when people have the highest levels of expenditure – children living at home, high housing costs, etc. – but have yet to reach the peak of their earning potential, so disruptions to income streams can be considerably more challenging for them than for older people whose income tends to be more stable. People in their forties are also less likely than older people to have built up sufficient savings to enable them to navigate their way through a financial crisis without it taking a significant toll.

Further analysis helps us to identify which other subgroups are more likely to be acutely disadvantaged. Looking at people’s marital status and living arrangements, Figure 10 shows that householders who are divorced and not living with a partner are particularly vulnerable, more so indeed than single people living alone who have never been married and are thus unlikely to have a partner on whom to rely for support. In general, living without a partner appears to be a risk factor for acute disadvantage, except for the widowed living alone who, in many cases, may have relatively low outgoings and a steady income from pension payments and savings.

Figure 10. Proportions of acutely disadvantaged households in the UK Jewish population, by marital status and living arrangements (n=3807)



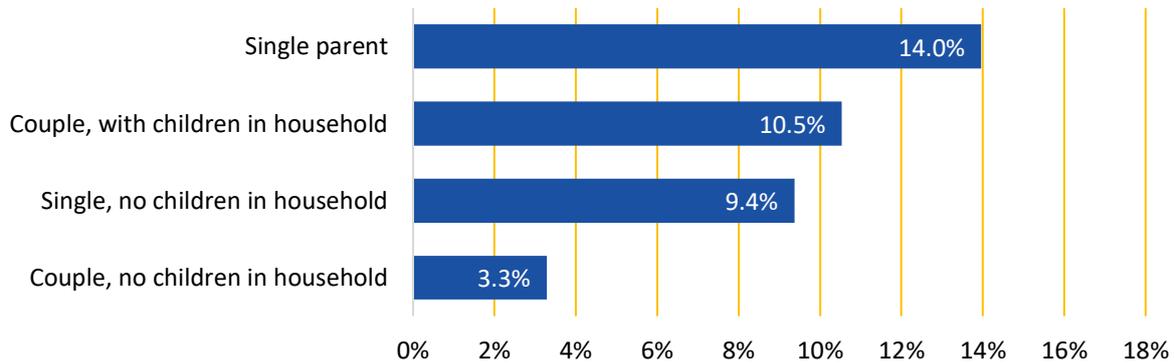
Question: What is your current legal marital status? Please select one option. [Response options: Single, that is never married; Married and living with your spouse; Married, but separated; Divorced; Widowed; Something else (write in)].

Question: And are you... Please select one option. [Response options: Currently cohabiting/living with your partner; In a long-term partnership but not living together; Not in a long-term partnership; Prefer not to say].

Figure 11 confirms this conclusion, taking it one step further. Looking at the partnership status of the householder and whether or not there are children living in the household, the most vulnerable group is single parents. In many cases, these are people who are divorced and still have the high levels of expenditure associated with regular housing payments and looking after children while relying on a single income. One in seven single parents in the Jewish population reported having had to take at least one of the four steps included in our definition of acute disadvantage.¹² Yet couples with children are also a fairly high-risk group – one in nine households in this situation are also in the acutely disadvantaged group.

¹² Wider research on poverty and deprivation has shown over many years that single parent households are particularly vulnerable. See, for example: <https://www.irf.org.uk/report/uk-poverty-2019-20-work>.

Figure 11. Proportions of acutely disadvantaged households in the UK Jewish population by the partnership status of the householder and whether or not there are children in the household (n=3776)



Question: What is your current legal marital status? Please select one option. [Response options: Single, that is never married; Married and living with your spouse; Married, but separated; Divorced; Widowed; Something else (write in)].

Question: Do you have any children currently living at home? [Response options: Yes; No.]

In sum, several groups can clearly be identified who are most likely to experience economic disadvantage. Denominationally, we can see that strictly Orthodox households are particularly susceptible. Householders in their forties are also disproportionately likely to experience economic distress. Single parent households are also vulnerable, as well as singles living alone. Of course, all of these categories overlap with one another, so householders in more than one category are particularly likely to be affected.¹³ At the same time, it is striking to observe that some people of all denominations, ages, marital statuses and living circumstances have had to turn to food banks and/or reduce the size of their meals, have struggled to pay bills and had to borrow money or use credit. Whilst the most affected groups can be identified, there are no blanket rules.

5 / Who is at risk of becoming acutely disadvantaged in the future?

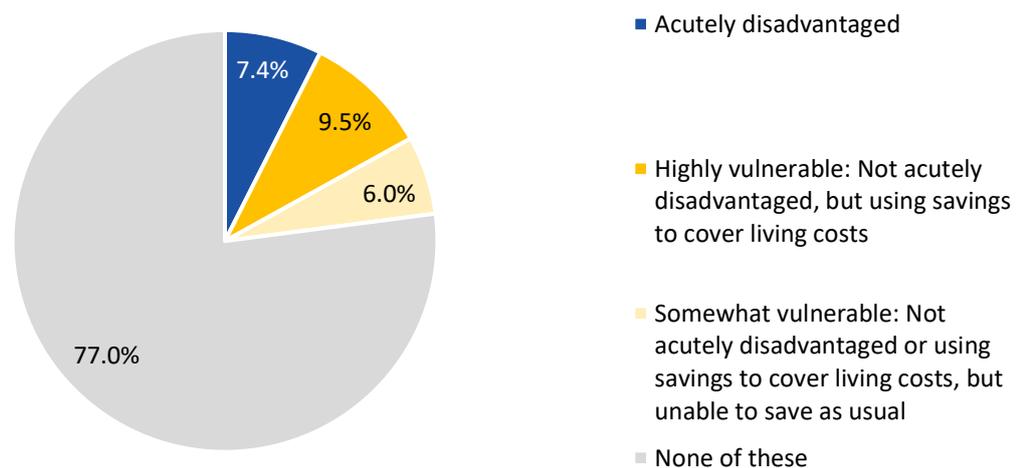
The analysis above focuses on acutely disadvantaged households, but are there other Jewish households beyond this group that can be identified from the data that are at greater risk than others of becoming acutely disadvantaged should their circumstances deteriorate in the future? To explore this question, we focus on those who were *not* acutely disadvantaged (i.e. they had not used food banks, borrowed money or used credit, struggled to pay bills or had to reduce the size of meals), but were using savings to cover living costs or were unable to save as usual. Whilst there is no scale as such leading inexorably into acute levels of disadvantage, we would argue that both of these variables are red flags, indicating that a household could be vulnerable to experiencing more acute levels of economic disadvantage. Using up savings suggests that any safety net that may have been built up is diminishing, and whilst being unable to save may not indicate severe economic circumstances, it points to a degree of economic vulnerability. In both cases – using up savings and being unable to save – and particularly the former, an adverse change in economic circumstances such as a redundancy, pay cut and/or reduction in working hours, if this has not already happened, could tip the scales, and

¹³ Analysis by gender (i.e. whether the householder is male or female) is inconclusive – male householders are found to be slightly more likely than female ones to be experiencing acute disadvantage, but further work is required to determine whether this difference is meaningful. Analysis by household size finds that larger households are more likely to be acutely disadvantaged than smaller households, although this closely aligns with denomination as the largest households tend to be strictly Orthodox.

draw such households into the realm of acute disadvantage. To date, government support measures such as the Job Retention Scheme, Job Retention Bonus, loan schemes and guarantees have helped to limit unemployment rates, but economic forecasters maintain that many companies are waiting to see how, and indeed if, businesses will recover in the final quarter of 2020 and first quarter of 2021 before making workforce decisions.

Upon analysis, we find that beyond the 7.4% of households we have classified as acutely disadvantaged, there are an additional 9.5% of households that are ‘highly vulnerable’ to acute disadvantage as they are already using up savings to cover their living costs; and beyond them are a further 6.0% of households who are ‘somewhat vulnerable’ to acute disadvantage as they report being unable to save as usual (see Figure 13). Thus, as of July 2020, close to a quarter of Jewish households (22.9%) were either already experiencing acute disadvantage or could be considered highly or somewhat vulnerable to this possibility.

Figure 13. Levels of economic disadvantage in the UK Jewish population by household (n=3807)



*Question: Have your household finances been affected by the coronavirus outbreak in any of the following ways? Please select all that apply. [Response options: Increase in care costs (for example, childcare and social care); Had to borrow money or use credit; Had to use food banks; Provided financial support to friends and family; Value of savings reduced; Struggling to pay bills (for example, food and energy); **Unable to save as usual; Using savings to cover living costs**; Pension value is being affected by economic instability; Had to ask the Jewish community for financial assistance; Had to reduce the size of meals because there was not enough money to buy food; None of these.]*

When we examine the characteristics of the 15.5% of households we classified as either being ‘highly’ or ‘somewhat vulnerable’ to acute disadvantage (i.e. households that are either ‘using savings to cover living costs’ or ‘unable to save as usual’), we find that they have similar characteristics to the acutely disadvantaged, albeit with some notable differences (see Table 2).

Previously, we showed that 14% of single parent households were experiencing signs of acute disadvantage. In addition, a further third (33%) of all single parent households were at some risk of becoming so. Thus, taken together, almost half of Jewish single parent households are showing signs of economic stress, making them the most economically vulnerable group of all those investigated, whether by marital status, household make-up, living conditions, age or denomination. We can also see that just over one in three (31%) householders who are divorced and living without a partner, some of whom will be living in single parent households, are similarly either already acutely disadvantaged, or at some risk of becoming so.

Denominationally, the strictly Orthodox remain the most disadvantaged group overall – in addition to the 15% of *haredi* households classified as acutely disadvantaged, a further 19% are at some risk of becoming so. Although levels of acute disadvantage are far lower among other denominational groupings, many are similarly vulnerable to becoming acutely disadvantaged, perhaps most notably unaffiliated Jewish households, 17% of which could be classified as being at risk.

Examining the data by age, we find that those at greatest risk of acute disadvantage are not quite the same groups that are likely to be acutely disadvantaged – i.e. those in their forties. Almost a quarter (24%) of the 16-29 age group are at risk, as are 22% of householders in their fifties.

Table 2. Extent of economic disadvantage in Jewish households by various demographic measures and by Jewish denomination, UK* (n=3807)

	Acutely disadvantaged [^]	Using saving to cover living costs	Unable to save as usual	None of these
Total	7.4%	9.5%	6.0%	77.1%
<i>Age bands</i>				
16-29	5.4%	16.0%	7.6%	71.0%
30-39	8.9%	8.4%	7.7%	75.0%
40-49	15.9%	9.1%	7.6%	67.4%
50-59	8.4%	14.3%	7.7%	69.6%
60-69	5.7%	8.7%	4.1%	81.5%
70-79	2.9%	5.4%	3.6%	88.2%
80-plus	3.8%	6.6%	3.8%	85.8%
<i>Synagogue member denominational groupings</i>				
Strictly Orthodox	14.8%	6.6%	12.5%	66.1%
Central Orthodox	5.6%	8.1%	5.0%	81.3%
Reform, Liberal, Masorti	6.2%	8.6%	6.2%	79.0%
Non-members	7.5%	11.3%	5.4%	75.8%
<i>Marital status and living arrangements</i>				
Separated, divorced or widowed, cohabiting	2.0%	2.0%	6.1%	89.9%
Widowed, not cohabiting	4.1%	8.8%	3.4%	83.7%
Single, cohabiting	5.3%	11.5%	6.6%	76.6%
Married, living with spouse	6.4%	8.6%	5.8%	79.2%
Married, separated, not cohabiting	7.3%	10.9%	5.6%	76.3%
Single, never married, not cohabiting	11.1%	10.1%	6.4%	72.4%
Divorced, not cohabiting	13.0%	14.1%	6.9%	66.1%
<i>Partnership status and whether there are children living in the household</i>				
Single parent	14.0%	25.6%	7.0%	53.5%
Single, no children in household	9.4%	9.5%	5.8%	75.3%
Couple, with children in household	10.5%	10.9%	8.5%	70.1%
Couple, no children in household	3.3%	7.7%	4.4%	84.7%

Note: Figures on each line sum to 100%. Where they appear not to, it is due to rounding.

* Findings shown in bold highlight households most likely to be acutely disadvantaged or at risk of becoming so.

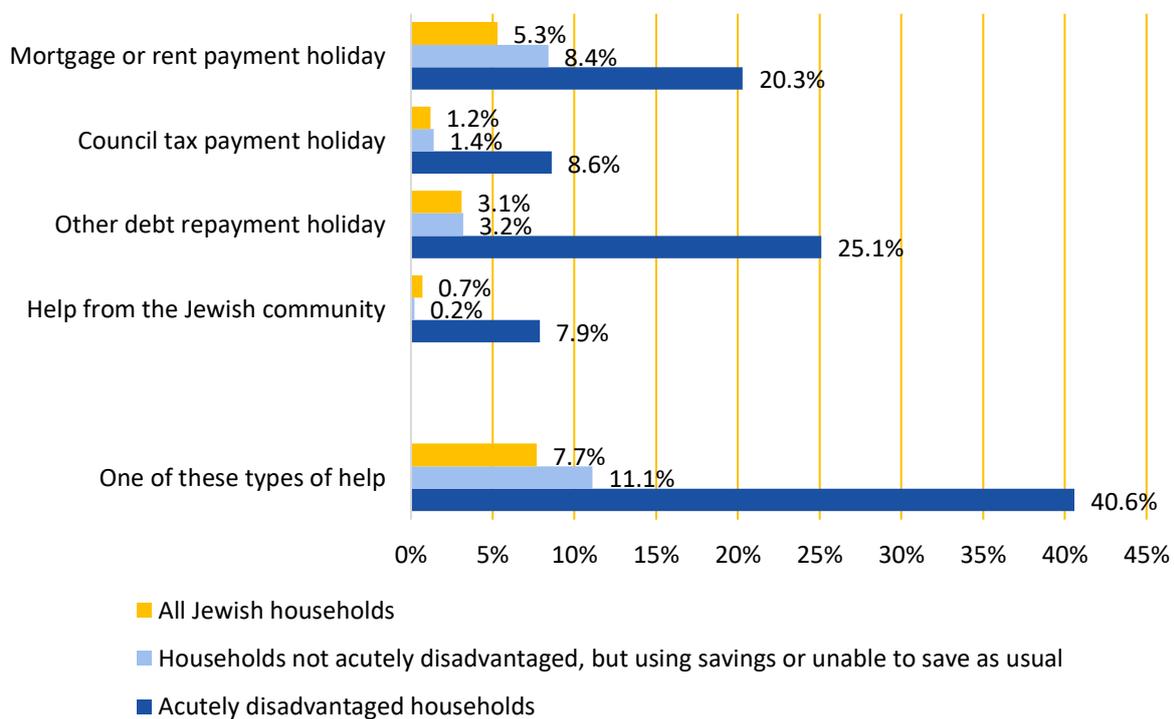
[^] In Section 3 we defined acute disadvantage as any household which had experienced one or more of the following: having had to use food banks; having had to reduce the size of meals because there was not enough money to buy food; having had to borrow money or use credit; and/or struggling to pay bills (for example food and energy).

In short, looking at both the acutely disadvantaged and those at some risk of becoming so, it is clear that support is most required in the strictly Orthodox sector and among single-parent households. Yet it is striking to see a sizeable proportion of householders in their forties and fifties showing signs of economic stress too, the policy implications of which we consider at the end of this paper. However, before doing so, we turn to the issue of alleviation, and what acutely disadvantaged householders are choosing to do to navigate their way through tough economic times.

6 / Seeking support and relief

What are householders doing to try to alleviate financial strain in the current context? 8% of all Jewish households reported either taking some type of payment holiday or turning to the Jewish community for financial support (Figure 14). However, unsurprisingly, the proportions within the acutely disadvantaged group were much higher: 41% had taken a least one of these steps (most commonly, some type of debt repayment holiday, and least commonly, turning to the Jewish community for support), compared to 11% of households using savings to cover living costs or unable to save as usual.

Figure 14. Steps taken by Jewish householders to try to alleviate economic stress, by level of economic disadvantage (n=3807)



Question: Since the coronavirus outbreak, i.e. since March 2020, have you used any of the following? Please select all that apply. [Response options: Mortgage or rent payment holidays; Council tax payment holiday; Other debt repayment or interest payment holidays; None of these].

*Question: Have your household finances been affected by the coronavirus outbreak in any of the following ways? Please select all that apply. [Response options: Increase in care costs (for example, childcare and social care); Had to borrow money or use credit; Had to use food banks; Provided financial support to friends and family; Value of savings reduced; Struggling to pay bills (for example, food and energy); Unable to save as usual; Using savings to cover living costs; Pension value is being affected by economic instability; **Had to ask the Jewish community for financial assistance**; Had to reduce the size of meals because there was not enough money to buy food; None of these.]*

Overall, under 1% of all households have approached the Jewish community to ask for financial help, although 8% of acutely disadvantaged households have taken this step, a much higher proportion than that found among the groups vulnerable to acute disadvantage. Indeed, of all those who have approached a community organisation for this type of help, about four in five have come from among the acutely disadvantaged (not shown graphically), suggesting that Jews only turn to the community for this type of support in the face of extreme financial strain. Denominationally, it is strictly Orthodox households that are most likely to ask for this type of community support – indeed, half of the households identified in our study that had done this were haredi.

Clearly, taking payment holidays is quite a common and pragmatic option for many, perhaps because it does not cause the embarrassment or stigma that might be associated with asking others for help. Yet some families have turned to others for assistance – for example, 8% of individuals reported that they had ‘provided financial support to friends and family,’ suggesting that this type of support has been quite widespread. As Figure 14 shows, turning to the Jewish community has been far less common, but not unheard of – about one in every 140 Jewish households has taken this step, and among the acutely disadvantaged, about one in every twelve or thirteen. The most prominent initiative established by the UK Jewish community was the ‘Emergency Community Fund’ set up by the Jewish Leadership Council and Work Avenue¹⁴, which distributed £418,000 to 235 Jewish families between April and June 2020, with a particular emphasis on supporting those who could not access government support or who faced delays in receiving it. This represents just under 0.2% of all Jewish households in the UK; we assume that most of the remaining 0.5% who reported asking the Jewish community for financial assistance turned to their local synagogue, at least some of which have funds available, however limited, to support those in acute need.

7 / Summary and policy implications

In general, this report has found that high proportions of the UK Jewish population went into the pandemic in relatively good economic shape, certainly compared to other ethnic and religious minorities. However, we should be careful about drawing generalised conclusions from this: 7.4% of Jewish households were found to be ‘acutely disadvantaged’ based on our definition, with a further 15.5% either ‘highly vulnerable’ or ‘somewhat vulnerable’ to becoming so.

We estimate that about half of acutely disadvantaged households became so as a result of the pandemic, with the remaining half already in this position before the outbreak began. As a rule, it is those who were already struggling economically who have been hit the hardest: whereas about one in five of those who were ‘living comfortably’ before the pandemic said they were ‘worse off’ as a result of it, the equivalent proportion among those who were ‘finding it very difficult’ in January/February 2020 was one in two.

It is not surprising to find that strictly Orthodox households are particularly likely to be showing signs of economic strain. They have been found to be at greater risk of poverty or economic deprivation than other Jewish groups for some time, and despite the community initiatives that have been established to address this issue, challenges persist. As we demonstrate, the pandemic appears to have only exacerbated the situation, rendering haredi households twice as likely as average to be acutely disadvantaged; they are also the most likely group among all those investigated in this report to turn to the Jewish community for financial support. The importance of this finding cannot be

¹⁴ The Jewish Leadership Council convenes a number of major UK Jewish charities to help plan and coordinate shared initiatives. Work Avenue is a member organisation of the JLC, and works to help people to become financially independent by offering them the training, advice and support required to enter or re-enter the employment market.

overstated; haredim comprise a continually and rapidly increasing proportion of the total UK Jewish population.¹⁵ This inevitable demographic shift will increasingly bring economic challenges to the entire Jewish community, and arguably, only a greater emphasis on secular education and professional development within strict Orthodoxy can bring long-lasting solutions. However, in the immediate term it is clear that many strictly Orthodox households are experiencing economic stress due to the pandemic and need assistance.

However, it is another demographic group entirely that is found to be most likely to be experiencing economic difficulties. 14% of single parent households are acutely disadvantaged, with a further 33% classified as 'highly' or 'somewhat vulnerable' to becoming so. In many instances, these householders are likely to be divorced, responsible for looking after children and paying for housing whilst relying on a single income. As such, they are especially vulnerable if they experience a reduction in their income or redundancy. Community leaders ought to be aware of the vulnerability of Jewish single parent households and develop mechanisms to ensure they are given optimal support throughout this challenging period.

Compared to other age bands, householders in their forties and fifties are also at increased risk of acute disadvantage, particularly the former. High childcare and housing costs at this stage of life render many of them vulnerable if they experience a reduction in income, especially if they have insufficient savings to fall back on or are rapidly using them up. From a communal perspective, these groups are important contributors to synagogues and schools through membership fees and voluntary contributions; a deterioration in their economic circumstances could start to affect income levels for these types of institutions. In addition, economic difficulties in these age bands may lead to increased demand for subsidies for activities for children and teenagers, or lower levels of participation as more people feel financially excluded. In this context, it is worth noting that there is a correlation between wealth and Jewish communal engagement – the costs associated with being part of a Jewish community can be high, and with the exception of the strictly Orthodox, lower income households have been found to be less likely than others to belong to a synagogue, keep a kosher home and even light Shabbat candles. In brief, economically disadvantaged Jewish families tend to be less actively engaged in Jewish life.

Given the generally strong socioeconomic profile of the Jewish population as a whole, it is likely that the community has the individual and collective resources required to offer some economic relief to those who are suffering acute economic disadvantage. Whether the community has the will or not remains to be seen. Assuming it does, the key policy question for individuals and community organisations alike is whether to invest in immediate amelioration (for example, the provision of grants, loans or goods to help families deal with immediate, day-to-day needs), or in the prevention of longer term economic consequences (i.e. existing or new initiatives and support services to help the most disadvantaged and vulnerable to become self-sufficient.) A key question is how best to prevent long-term harm to the employment prospects of groups such as those whose working lives have been most affected by the pandemic, and who may struggle to enter, or indeed re-enter, the labour market. Of course, both amelioration and prevention measures are required, but the coming months, and possibly years, will likely bring deeper and wider economic stress and, alongside it, increased need. Whilst government may invest in mechanisms of these kinds at both the local and national level, the question of the role the community ought to play in supporting acutely disadvantaged Jews is one that is likely to persist and, indeed, grow. Jewish community leaders and members at all levels ought to be cognisant of this, and work together to monitor and address what could become a considerably more severe problem.

¹⁵ Staetsky, L.D. and Boyd, J. (2015). *Strictly Orthodox rising: What the demography of British Jews tells us about the future of our community*. London: Institute for Jewish Policy Research.

/ Methodological note

These results are based on an online survey of Jewish people aged 16 and over living in the UK. A total of 6,984 individuals who took part are included in this analysis. They responded variously to emails and e-newsletters sent out by a wide range of Jewish communal organisations and synagogues, or to messaging through social media, word of mouth, or referrals from other survey participants. Five £100 shopping vouchers were offered as an incentive. Since this report focuses on household financial wellbeing, we present findings based on household representatives rather than all individuals. To achieve this, we selected 3,807 household representatives from the 6,984 respondents, representing a random sample of Jewish households across the UK.

The questionnaire was developed by JPR, drawing on a range of existing surveys including some newly created to respond to COVID-19. It was programmed in-house using Conformat software and formed part of a wider panel recruitment process. Except for a handful of individuals who requested telephone interviews, the survey was completed online, by computer, smartphone or tablet, from 9-31 July 2020, including a short piloting process. The median time taken to complete the survey was 25 minutes.

The survey data were cleaned and weighted to adjust for the age, sex, religious affiliation/denomination and geographical profile of the Jewish community in the UK based on 2011 Census data. Statistical analysis was carried out using IBM SPSS Version 26, and the text in this report focuses wherever possible on findings which are statistically significant. A more detailed methodological report will be available at www.jpr.org.uk.

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/ About the Institute for Jewish Policy Research (JPR)

The Institute for Jewish Policy Research (JPR) is a London-based research organisation, consultancy and think-tank. It aims to advance the prospects of Jewish communities in the United Kingdom and across Europe by conducting research and informing policy development in dialogue with those best placed to positively influence Jewish life. Web: www.jpr.org.uk.

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