

**Poverty in the Jewish community,
the impact of COVID-19 and how
Paperweight is responding.**

August 2021

A community not immune to the financial impact of COVID-19.

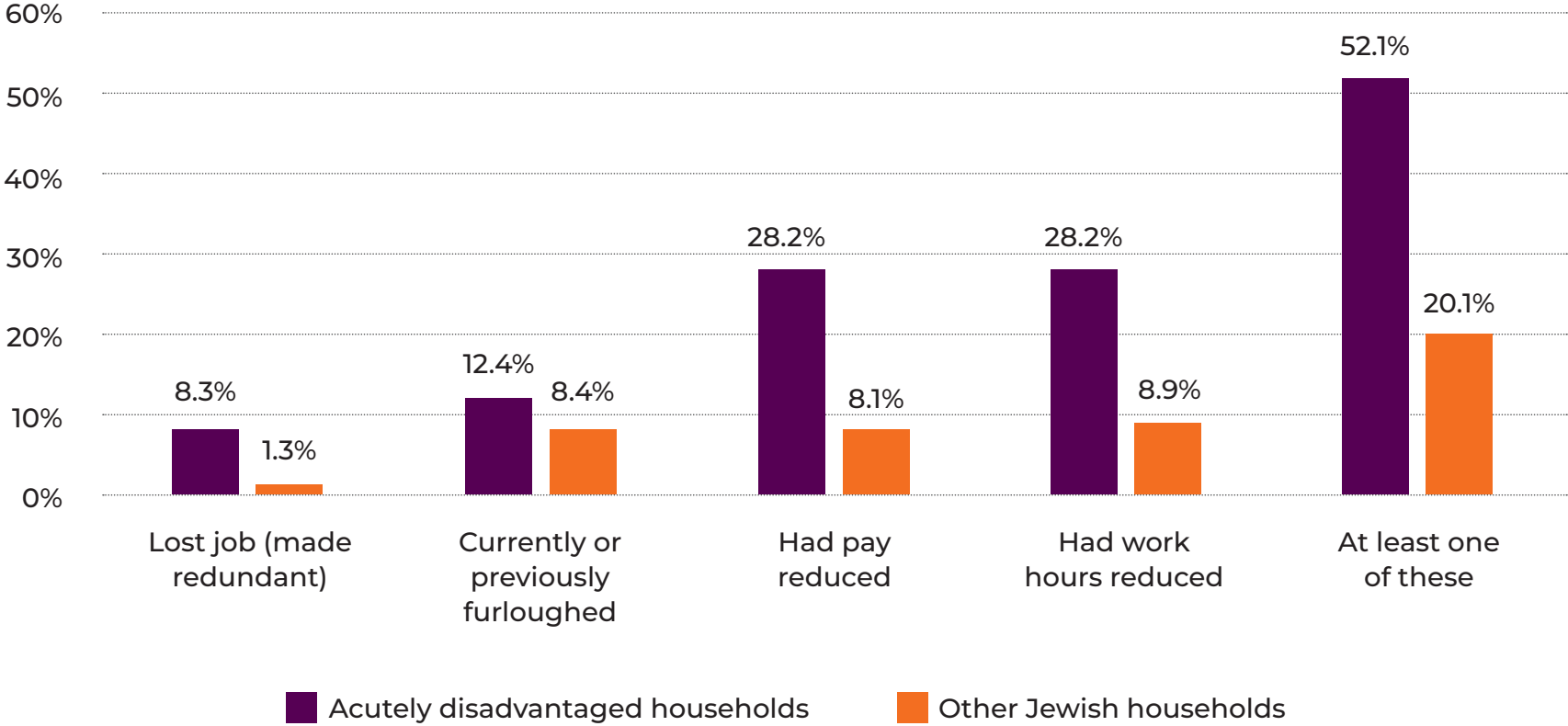
The Jewish community is of course known for its relative affluence, but it also has many households that are not so secure. Though many in the community went into the pandemic in relatively good economic shape, research from the Institute of Jewish Policy Research (JPR) shows that 74% of Jewish households were 'acutely disadvantaged', with a further 15.5% either 'highly vulnerable' or 'somewhat vulnerable' to becoming so.

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).

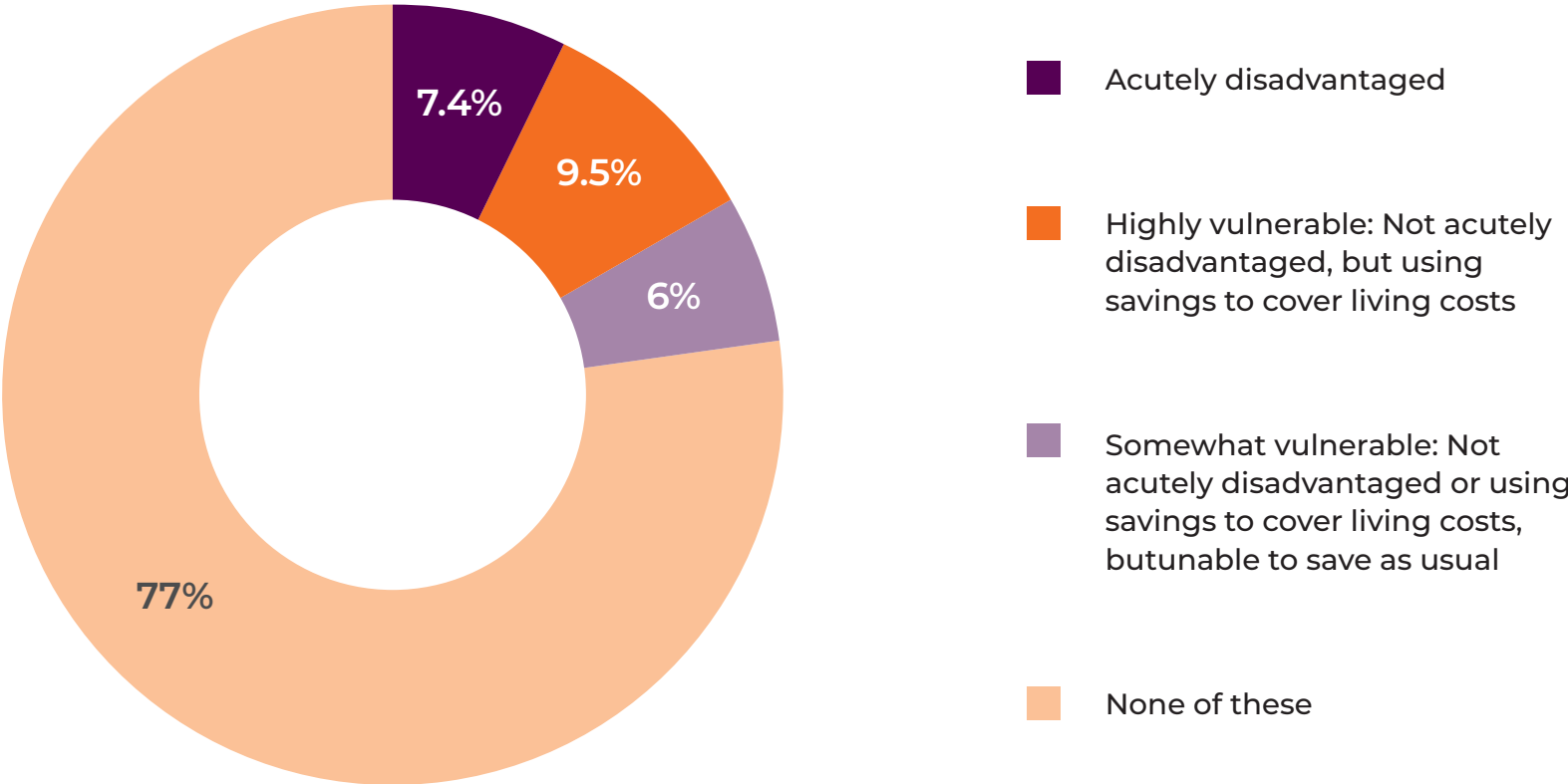
Unsurprisingly, it is those who were already struggling economically who have been hit the hardest and strictly Orthodox households are particularly likely to be showing signs of economic strain. With larger family units, they are at greater risk of poverty or economic deprivation than other sections of the community. According to the JPR research, the pandemic has only exacerbated the situation, rendering these households twice as likely as average to be acutely disadvantaged.

Single parent households are the most impacted financially by the pandemic, with 14% of them acutely disadvantaged, and a further 33% classified as 'highly' or 'somewhat vulnerable' to becoming so. In many instances, these individuals are divorced, responsible for looking after children and paying for accommodation, whilst relying on a single income.

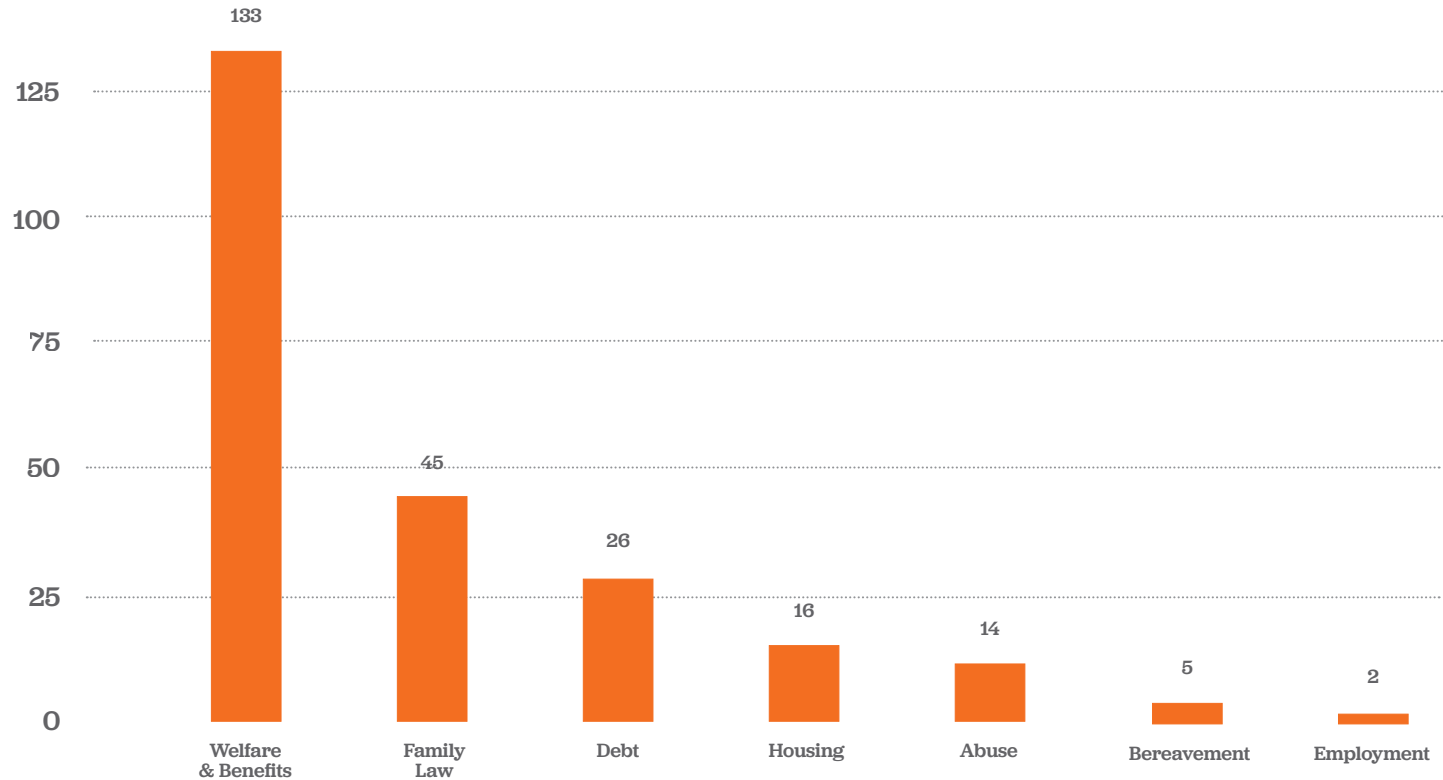
Proportion of householders within (i) acutely disadvantaged households; and (ii) other Jewish households who experienced an adverse work-related event as a result of the coronavirus outbreak (n=213).



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



A snapshot of our caseload: March to June 2021

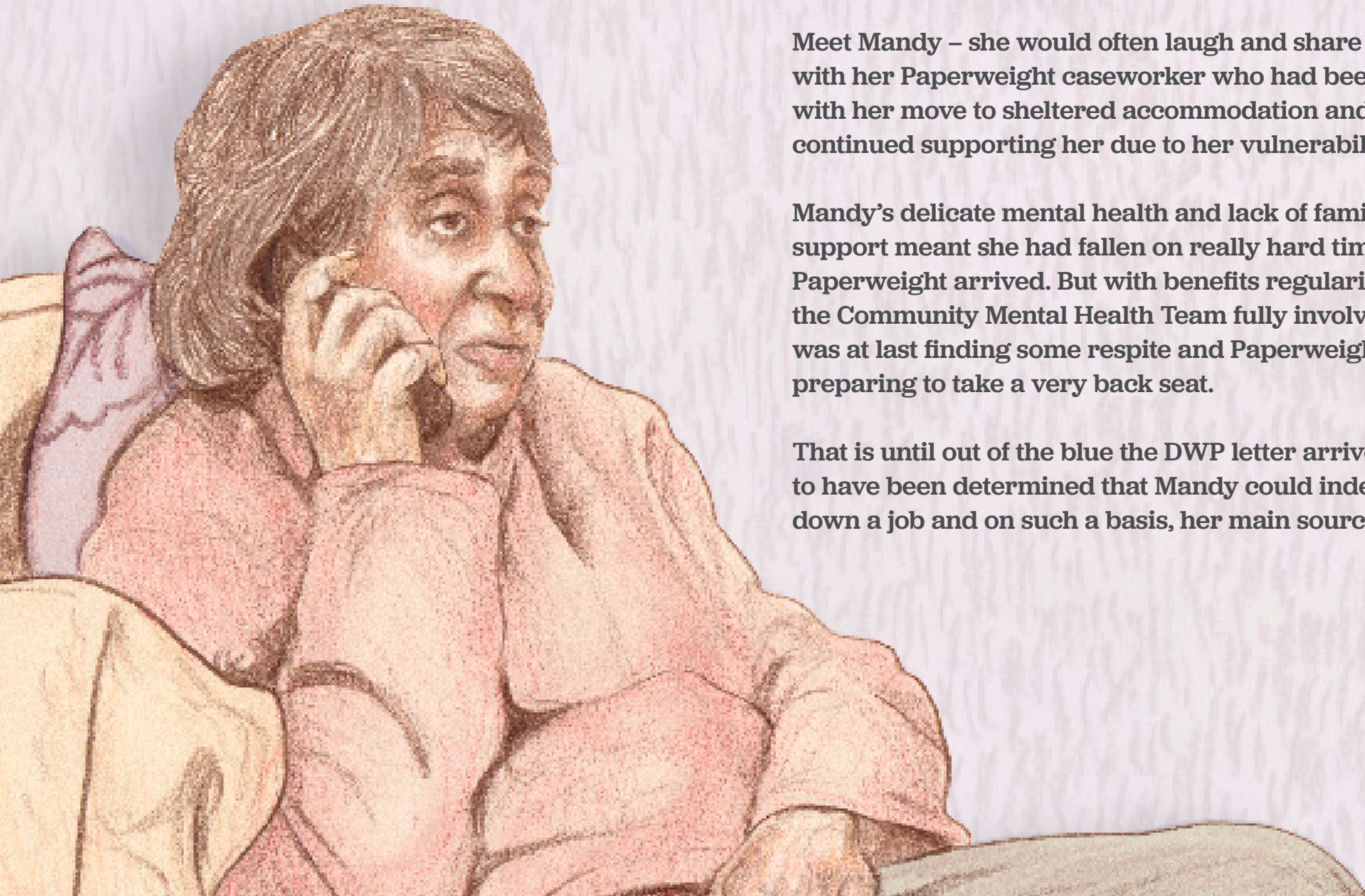


In 18 weeks, we took on 241 new cases.

Each one will occupy a caseworker for several weeks, often months and may also involve work with several external agencies.

These figures show the primary reasons why clients came to us. They do not of course convey the individual stories of crisis, nor indeed the positive impact that our caseworkers will have on each of them.

When vital support is stripped away.



Every dot on the statistics graph is a real person. And every person has a story. And Paperweight often join- and re-join - the narrative, when things are really bad...

Meet Mandy – she would often laugh and share a cup of tea with her Paperweight caseworker who had been helping with her move to sheltered accommodation and had continued supporting her due to her vulnerability.

Mandy’s delicate mental health and lack of family support meant she had fallen on really hard times before Paperweight arrived. But with benefits regularised and the Community Mental Health Team fully involved, Mandy was at last finding some respite and Paperweight were preparing to take a very back seat.

That is until out of the blue the DWP letter arrived it seemed to have been determined that Mandy could indeed hold down a job and on such a basis, her main source of income,

Employment Support Allowance, was to be slashed. Mandy's precarious world was turned upside down. The warden at the sheltered housing contacted Paperweight with the bad news, Mandy being in no fit state to describe the problem clearly.

Following this sadly not uncommon bureaucratic decree:

- ✓ Paperweight's caseworker immediately arranged a case review.**
- ✓ There, accompanying a sick-with-worry Mandy, already hyperventilating at the idea of being with strangers, the caseworker proceeded point-for-point through the DWP assessment.**
- ✓ Having taken the time to be fully prepared, Mandy's caseworker went armed with accrued medical reports, mental health assessments and a good dose of confidence and common sense.**
- ✓ The caseworker duly presented a strong case and subsequently reported that the meeting went as well as could be expected, but in the nature of these assessments, the written decision would not percolate through immediately.**

Without Paperweight to advocate, Mandy would probably have just acquiesced and sunk to join a new lower cluster of statistics. Mandy won that battle and her benefits reverted to their prior level, and she was awarded the lost funding since the incorrect decision was made. Mandy's "precarious world "was once again the right way around, her smile said it all, and calm reigned once again. Mandy knows that Paperweight will always be there for her.

When the bottom falls out of your finances.

“Twenty years of goodwill demolished. Two decades of joyful ups and downs, building up my career as a private music teacher.

A troupe of pupils of all ages arriving enthusiastic, and leaving - sometimes after several years having mastered their instrument. And the connection with the community was a bonus and really sustaining.

Now, with Covid I haven't seen a pupil for longer than I wish to say, and on-line teaching just never gelled. And even in tough times I would rent out the spare room. Not now, not now.



“And I have reached rock-bottom financially. This is so depressing because I have always paid my way. Now I am all at sea.”

“Well that was me two months ago. I didn’t know that help was available a phone call away. A call to Paperweight.

My caseworker quickly got to grips with my financial chaos.

- She determined how I could save precious pennies and how I could budget positively.**
- She helped me negotiate a moratorium on my mortgage followed by reduced payments until review next year.**
- She applied with me for a self-employed income support grant – with no repayments.**
- With creditors stabilised, she then gave me the confidence to re-connect with my pupils on-line and showed me how Zoom was the next best thing to being in the room with them. When I made contact, most were only too pleased to recommence.**

There’s a long haul ahead, but without Paperweight I think it would not be my home any longer. And my home is full of music again. Some of it off-key, but who cares!”

A free service across the entire spectrum of the Jewish community.

The everyday burden of dealing with the practicalities of household paperwork and bureaucracy can become intolerable in a time of crisis. When someone is feeling isolated, stressed and vulnerable, and they just can't cope, the simplest of administrative tasks feel insurmountable and the daily practicalities take a back seat; often leading to unwelcome, additional pressure and intrusion in what can feel a bureaucratic and impersonal world.

Financial problems can be among the most stressful, and seemingly impossible to solve. It may be that an individual is mired in debt, or that they find all the administration and managing of money overwhelming. Paperweight is here to provide expert, non-judgemental help, to help them regain control of their affairs.

Our caseworkers help to assess the priority creditors and contact each to negotiate time to pay and if necessary/possible, we will also try to negotiate a cap on the debt. We analyse spending and see where savings can be made – especially for fuel and general utilities and will negotiate the closure of long running contracts which are disadvantageous. Lastly, we will create a budget that gives a clearer picture of how much money is needed each month and where there may even be a chance to save.

We also know that many in our community have never really learnt how to manage their financial affairs, so we recently launched a new Financial Tips campaign, examples of which you can see on the next slide.



Tip #1 What is a credit report? (also known as a credit rating)



Your credit report is your Financial Resume/CV. It contains your 'rating', a unique number that lenders use to gauge your financial robustness. In addition, your report contains information that helps lenders (like banks) and other companies (such as mobile phone or energy companies) confirm your identity and decide whether you're financially stable and reliable. Crucially, it plays a key role in determining which financial products you can or can't access, so it's really important to maintain a good credit rating.

Tip #2 What's in my credit report?

Details of your past and current bank accounts, your credit cards, and if you owe money. Crucially, it also includes details on whether or not you've kept up with repayments. Other information it includes is supplied by utility companies, including your current & previous addresses and any financial connections - for example, the name of the person you share a joint account with. It does NOT include information such as the amount of money in your current or savings account, or your salary.

Tip #3 How does my credit report affect me?

It affects your ability to obtain many financial products. Not just mortgages, credit cards or loans, but also things as basic as taking out a mobile phone contract, monthly car insurance, or opening a bank account. Before allowing a customer to take out a new financial product, companies will often check their credit rating and make their decision based on that. Missing regular payments or late payments to your credit card or other lenders will most likely seriously impact your rating, and may appear on your report for up to 6 years, further affecting your financial health and ability to obtain products many consider essential. Everyone should take time to manage and boost their credit rating.

It affects us in far more ways than we think, and the importance of credit scoring to our financial lives has grown rapidly. Here's a quick rundown of a number of major financial areas.

Mortgages, credit cards & loans
If your credit score is poor, you'll likely be rejected or be very limited in which products are offered to you. If you're planning to get a new mortgage or remortgage, it's worth starting to manage your credit file at least a year in advance.

Utility bills
Sharing data has now spread to utility companies too, making it even more important to pay your bill on time, or it could harm your chances of applying for other credit such as a loan, credit card or mortgage. Of course, paying it on time can improve your chances too.

Mobile phones
If you're getting a contract mobile phone, you're credit checked. If you're rejected, you won't get a contract, and will have to stick with pay as you go.

Car and home insurance
If you opt to pay monthly, the company runs a credit check.

New series! Financial awareness tips



Credit reports & credit ratings

"Many people are simply unaware how vital it is to maintain a healthy credit rating. A poor credit rating impacts everything from borrowing for a mortgage to something as simple as taking out a mobile phone contract - and many things in between."

- Nosson Dominitz, Mortgage broker & Paperweight caseworker

This week: Tip #1 What is a credit report?

Questions? Want to learn more?

Call Paperweight on 0191 814 9747 or visit paperweight.org.uk



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Don't get overwhelmed, get help.

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Next week: Tip #2 What's in my credit report?

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Thank you so much for your generous support of our work, which is really helping us to meet the growing calls for help from those living in poverty in our community.

Your funding has enabled us to increase our management team to enhance our help to the greater numbers in need, and it will also enable us to launch new services later this year, about which we will be reporting to you in the next few months.

We would like to take this opportunity to wish you and your families a happy and healthy New Year.

Shana Tova Umetukah

The Paperweight Trust

85a Bell Lane
London NW4 2AS

T. 0330 174 4300

W. paperweight.org.uk

E. info@paperweight.org.uk

paperweight