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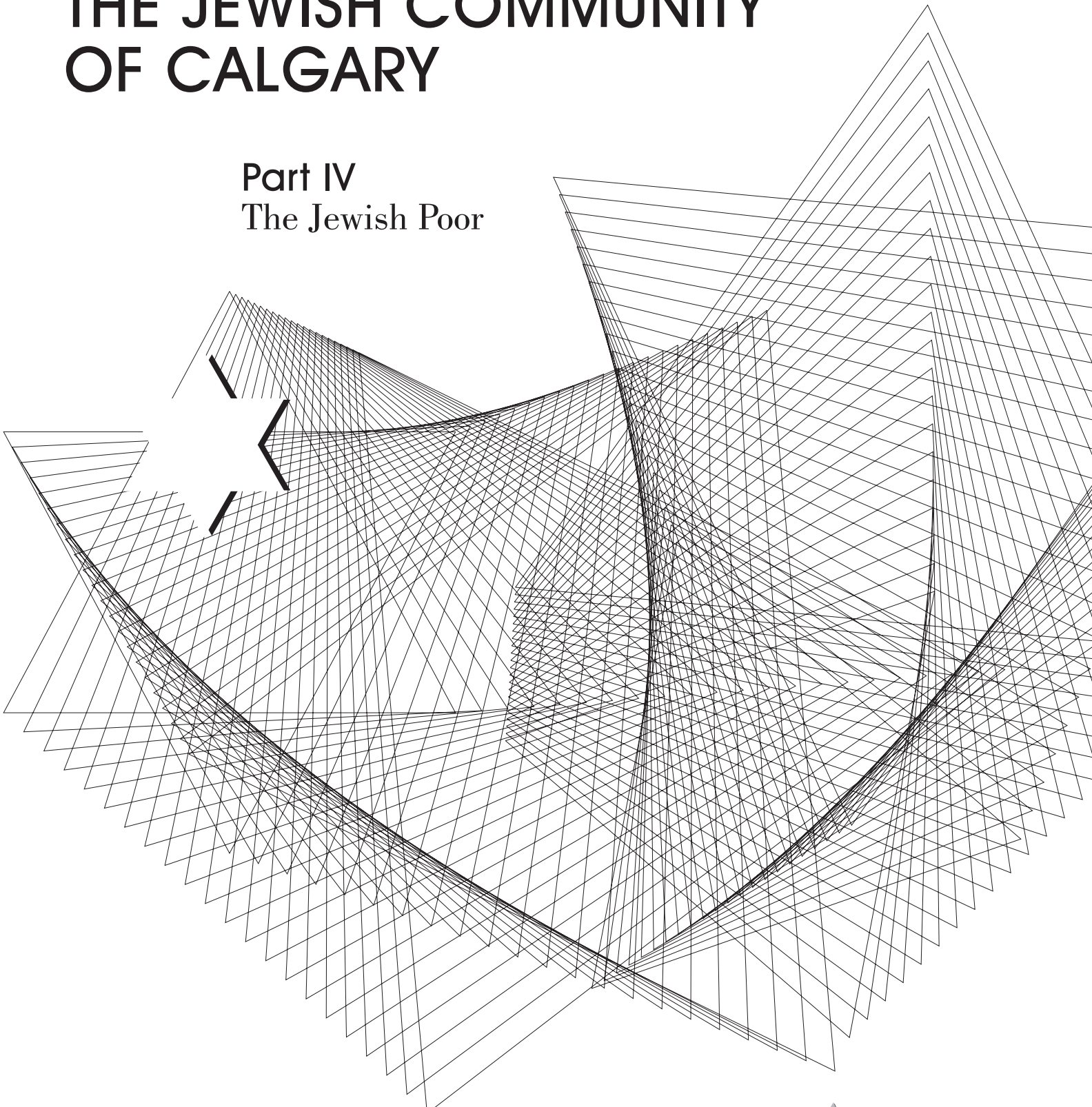
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# 2001 Census Analysis Series **THE JEWISH COMMUNITY OF CALGARY**

## Part IV The Jewish Poor



By Charles Shahrar  
November 2004



**2001 Census Analysis  
The Jewish Community of Calgary**

**Part 4  
The Jewish Poor**

**By  
Charles Shahar**

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## Highlights of Results

- There are 815 Jews living below the poverty line in the Calgary CMA. The poor comprise 10.3% of a total population of 7,925 Jews residing in private (non-collective) dwellings.
- In the last decade, there has been a significant decrease of 490 disadvantaged individuals in the Calgary Jewish population. The percentage of poor in the community has decreased from 18.1% to 10.3% between 1991 and 2001.
- Most of the Jewish poor live in the SW Sector (455), but there is also a significant number in the NW Sector (170).
- One in seven elderly Jews (65+ years) is poor, but senior women are almost twice as likely to be disadvantaged as men (18.7% and 10.1%, respectively).
- The poverty level among unattached individuals (living alone or with non-relatives) is relatively high (30.8%), comprising 365 persons.
- There are 230 poor Jewish families in the Calgary CMA. When unattached individuals are included in the analysis, a total of 595 disadvantaged households are identified in the local Jewish community.
- More than a third (39.8%) of individuals relying on social assistance or worker's compensation live below the poverty cut-off.
- There are 285 "working poor" in the Calgary Jewish community who earn wages that are not sufficient to push their income above the poverty line.

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# Census Analysis Series

## The Jewish Poor

This report examines the characteristics of economically disadvantaged Jews in the Calgary Census Metropolitan Area (CMA) based on figures from the 2001 Census. The data describes the historical, social and economic aspects of poverty. The findings also identify which segments of the community are most economically vulnerable and in need of appropriate interventions.

How to deal with the issue of poverty has been at the forefront of the Jewish communal agenda for many years. Poverty is pervasive in its consequences, affecting health, housing, academic success, job opportunities, self-image, and social interactions. Poverty stems from a diversity of causes and its reach is long and complex.

Economic disadvantage affects a wide spectrum of the Jewish community. Different cultures, age groups, immigrants and Canadian-born, religious and secular persons, can all experience the ravages of this social malady. Poverty impacts on the relationships within families, schools,

communities, and workplaces, with one aspect often influencing the next.

Poor housing, erratic work schedules, ill health, and poor transportation combine to further marginalize vulnerable families and individuals. In the Greater Calgary Jewish community, you are at significant risk of poverty if you are an adult between 35-54 years living alone, a person relying on social assistance, or a widowed senior. Add a mental illness or physical disability to such situations and the consequences become even more challenging for the individuals involved.

This analysis will attempt to shed further light on some of the issues regarding the needs and conditions of the Jewish poor in the Calgary CMA. It is hoped that it will become an informative tool for use by community planners and service-providers alike. It is also hoped that the reader will go beyond the straight presentation of statistics, and consider that “these facts have faces”, and that the human toll of poverty is often poignant and dramatic in its own right.

The topics covered in this monograph include the basic demographics of poverty, such as age and gender breakdowns, as well as historical and comparative perspectives. Other topics include the geographic distribution, family structure, educational attainment, labour force activity, and sources of income of Jews living in poverty.

A number of important appendices are included in the back of this report. Appendix 1 describes how “Jewishness” is defined in this analysis, specifically as a combination of religious and ethnic affiliations. There is also a discussion of Census accuracy given population size in Appendix 2. Finally, Appendix 3 describes the actual low-income cut-offs specified by Statistics Canada that were used to define poverty in this analysis.

Please note that the terms “poor”, “economically disadvantaged” and “economically vulnerable” are used interchangeably in this report. The term “poor” is not meant to have any connotations beyond the strict application of the Statistics Canada measure of poverty, which relies on “objective” criteria involving household income and size.

Unfortunately, not included in the following analysis are individuals who are homeless. It is not possible to arrive at an estimate of the number of homeless Jews living in the Calgary CMA, since they likely did not fill out the Census form, and hence could not be identified using this method of assessment.

Also not included are those living in collective dwellings, such as rooming houses or group homes. They are excluded from any analysis involving poverty because it is not possible to calculate total household income or household size in order to specify low-income cut-offs for people living in such circumstances.

Finally, the reader should note that any minor discrepancies found when totaling columns or rows in the tables are due to random rounding of data. Such rounding up or down is built into the Statistics Canada processing and cannot be avoided. Given the small nature of these rounding errors, their impact on the overall interpretation and reliability of the data is minimal.

## **The Challenges of Defining Poverty**

This report uses the Statistics Canada measure of poverty. According to Statistics

Canada, a person is living in poverty if they reside in a household containing a certain number of people who earn a total yearly income that falls under the “Low Income Cut-Off” (LICO). Hence, this criterion is based solely on information related to household size and household income.

There are some limitations related to this measure. Firstly, it does not take into account information regarding a person’s “net worth”. An individual can own a house and an automobile yet can be classified as poor using the LICO criterion because their assets are not taken into account.

Also, there is a measure of arbitrariness to the definition employed by Statistics Canada. The low-income cut-offs are calculated taking into account how much of their total income Canadian households spend on food, clothing and shelter, and (arbitrarily) estimating that households spending about a half or more of their income on such necessities would be in “strained” circumstances.

The reasoning is that any household spending such a high proportion of its income on these essentials has too little money left over for other important

expenditures. Using these assumptions, low-income cut-off points are then set for different sizes of households.

Another limitation of the use of the LICO as a measure of poverty is that it takes into account only three basic necessities (food, clothing and shelter). A more meaningful measurement, critics argue, would be to determine the cost of a “basket” of all necessities, including such expenditures as transport, personal care, household supplies, recreation, health, and insurance. The main problem with this alternative approach is the difficulty of determining what ought to be included in the basket of basic necessities of life and what ought to be excluded.<sup>1</sup>

Another issue regarding poverty relates to the cost of living “Jewishly”. The current definition of poverty does not take into account the cost of maintaining a Kosher diet, of buying various accoutrements necessary for proper holiday observances, or paying synagogue dues. Households experiencing financial strains may not be able to meet some of the basic demands of their traditions. This can represent a reality to disadvantaged Jews that is not necessarily part of the life experiences of secular Jews or non-Jews.

**Table 1**  
**Poverty Status**  
**Selected Populations**

	Poor		Not Poor		Total
	#	%	#	%	#
<b>Calgary Jewish Population</b>	<b>815</b>	<b>10.3</b>	<b>7,110</b>	<b>89.7</b>	<b>7,925</b>
Calgary Non-Jewish Population	131,240	14.1	799,265	85.9	930,505
Total Calgary Population	132,055	14.1	806,375	85.9	938,430
Toronto Jewish Population	19,745	11.0	159,170	89.0	178,915
Montreal Jewish Population	17,110	18.4	75,800	81.6	92,910
Vancouver Jewish Population	3,150	14.0	19,275	86.0	22,425
Winnipeg Jewish Population	1,830	12.4	12,905	87.6	14,735
Ottawa Jewish Population	1,320	9.8	12,105	90.2	13,425
Canadian Jewish Population	49,525	13.4	320,040	86.6	369,565
Canadian Total Population	4,720,485	16.2	24,385,215	83.8	29,105,700

**Table 2**  
**Poverty Status**  
**Calgary Jewish Population**  
**(Historical Summary)**

Census Year	Poor		Not Poor		Total
	#	%	#	%	#
2001	815	10.3	7,110	89.7	7,925
1991	1,305	18.1	5,900	81.9	7,205
1981	890	14.6	5,190	85.4	6,080
1971	485	14.2	2,935	85.8	3,420

Despite the limitations described above, “The Poverty Line”, as derived from the low-income cut-off specified by Statistics Canada, remains the most comprehensive method for assessing financial disadvantage. In the case of the Census, it can be cross-tabulated with other important variables (such as age, family structure, labor force activity, income source, etc.), to yield a broad profile of the characteristics and conditions of economically disadvantaged Jews.

### **Comparative & Historical Perspectives**

There are 815 Jews living below the poverty line in the Calgary CMA, comprising 10.3% of 7,925 members of the Jewish community here. In other words, about one in ten Jews in the Calgary CMA is economically disadvantaged.

Table 1 examines the incidence of poverty for selected populations. The local Jewish community has a lower level of poverty than the total (Jewish and non-Jewish) population in the Calgary metropolitan area. The overall population in Calgary has 14.1% poverty, compared to 10.3% for the Jewish community.

In short, the total population appears to be more economically disadvantaged than the local Jewish population. But although there is somewhat of a gap between the two figures, the Jewish poverty level strongly contradicts preconceptions held by both Jews and non-Jews regarding the universal affluence of Jews in our society. The data suggests that such judgments are in fact erroneous.

The level of Jewish poverty in the Calgary CMA is lower than most other major Jewish communities in Canada. It is lower than that for the Montreal Jewish community (18.4%), the Vancouver community (14%), the Winnipeg community (12.4%), and the Toronto community (11%). Only the Ottawa Jewish population has a lower level of poverty (9.8%), than that of the local Jewish population (10.3%).

The Jewish community in the Calgary CMA has a lower level of poverty than the national Jewish population (10.3% and 13.4%, respectively). It also has a significantly lower poverty level than the overall population in this country (10.3% and 16.2%, respectively).

**Table 3**  
**Poverty Status by Gender**  
**Calgary Jewish Population**

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	385	9.4	3,695	90.6	4,080
Female	435	11.3	3,420	88.7	3,855
<b>Total</b>	<b>820</b>	<b>10.3</b>	<b>7,115</b>	<b>89.7</b>	<b>7,935</b>

**Table 4**  
**Poverty Status by Age**  
**Calgary Jewish Population**

Age Cohort	Poor		Not Poor		Total
	#	%	#	%	#
0-14	105	6.9	1,420	93.1	1,525
15-24	130	11.2	1,030	88.8	1,160
25-44	300	13.1	1,995	86.9	2,295
45-64	165	7.8	1,945	92.2	2,110
65+	120	14.2	725	85.8	845
<b>Total</b>	<b>820</b>	<b>10.3</b>	<b>7,115</b>	<b>89.7</b>	<b>7,935</b>

According to Table 2, the proportion of Jewish poor in the Calgary CMA has decreased markedly in the last decade. In 1991, there were 18.1% poor here, compared to 10.3% in 2001. In absolute terms, the number of Jewish poor has also decreased in the last ten years, with 1,305 disadvantaged individuals in 1991, and 815 in 2001.

In other words, while the local Jewish community has increased in size in the last decade, the number of disadvantaged Jews has decreased substantially, and hence the proportion of poor has diminished as well.

The pronounced decrease in the proportion of Jewish poor in the Calgary CMA appears to be a part of a general drop in the percentage of poor in the overall Calgary population (from 17.2% in 1991 to 14.1% in 2001). This overall trend might relate to the buoyant oil economy, the drop in unemployment rates and an increase in the median household income in Alberta.

### **The Basic Demographics of Poverty**

Is there a significant gender difference in terms of poverty levels? According to Table 3, females are more inclined to fall below

the poverty line than males (11.3% and 9.4%, respectively). It remains to be seen how other variables described in this report, such as age and family structure, interact with gender as far as economic disadvantage is concerned.

Table 4 examines poverty status by age cohorts. The level of child poverty in the Calgary Jewish population is 6.9%. This figure is significantly below the child poverty level of the total Calgary population (15.8%). It is also lower than the average level of child poverty for Jews across this country (12.6%).

All in all, there are 105 children in the local Jewish community who live in economically disadvantaged circumstances. Are Jewish children going hungry in the Calgary CMA? This question cannot be answered from the Census data alone.

Although it is not possible to say to what extent certain basic needs are not being met for these children, there is a greater likelihood that they will experience a number of disadvantages related to their economic status. Studies suggest that some of these conditions include poor nutrition, family stress and conflict, parental

**Table 5**  
**Poverty Status: Gender by Age**  
**Calgary Jewish Population**

Gender	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Male	40	4.8	785	95.2
Female	55	8.0	635	92.0
<b>Total</b>	<b>95</b>	<b>6.3</b>	<b>1,420</b>	<b>93.7</b>

Gender	Non-Elderly Adults 15-64 Years			
	Poor		Not Poor	
	#	%	#	%
Male	300	10.5	2,555	89.5
Female	300	11.1	2,410	88.9
<b>Total</b>	<b>600</b>	<b>10.8</b>	<b>4,965</b>	<b>89.2</b>

Gender	Elderly Adults 65+ Years			
	Poor		Not Poor	
	#	%	#	%
Male	40	10.1	355	89.9
Female	85	18.7	370	81.3
<b>Total</b>	<b>125</b>	<b>14.7</b>	<b>725</b>	<b>85.3</b>

depression, and difficulties in emotional and behavioral development.<sup>2</sup>

Also according to Table 4, about one in ten Jewish teenagers and young adults (15-24 years) live below the poverty line (11.2%). There are 130 individuals in this age group who are poor. Many of these persons live in economically disadvantaged families, but some live on their own, are attending school, and holding low-paying jobs. It is likely that the majority in this latter group will climb above the poverty line once they establish a career path of their own.

There is a 13.1% poverty level in the age group of 25-44 years. There are 300 individuals in this cohort who live below the poverty line, comprising the largest disadvantaged group described in this table. Many of these individuals live alone, and some are relying on welfare benefits, or are holding low-paying jobs.

In terms of the 45-64 age group, 7.8% or 165 individuals, live in poverty. This is the lowest poverty level of any age cohort, simply because many of the individuals in this group have reached their economic prime. On the other hand, many of the disadvantaged in this cohort find it difficult

to find employment due to age discrimination.

Finally, 14.2% of Jewish seniors are poor. This represents 120 individuals. Poor seniors are an especially vulnerable group, particularly if they suffer from decreased physical mobility, or a lack of family and other social supports.

Table 5 shows poverty levels by gender and age. Female children under 15 years have a higher poverty level compared to males of the same age group (8% and 4.8%, respectively).

In terms of adults between 15-64 years, both genders have similar levels of economic disadvantage. Non-elderly adult females have a poverty level of 11.1% compared to 10.5% for males.

However, it is regarding the elderly that gender differences in poverty levels are most apparent. Female seniors are almost twice as likely to be economically disadvantaged as males (18.7% and 10.1%, respectively).

Elderly women tend to live longer than their spouse, so they often must rely on only one pension income. Also, because many elderly

**Table 6**  
**Poverty Status by Geographic Areas**  
**Calgary Jewish Population**

District	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
SW Sector	5,525	455	8.2	37,110	1.2
SE Sector	1,060	105	9.9	29,870	0.4
NW Sector	795	170	21.4	29,680	0.6
NE Sector	370	90	24.3	32,450	0.3
Rest of Calgary CMA	175	0	0.0	2,955	0.0
<b>Total Calgary CMA</b>	<b>7,925</b>	<b>820</b>	<b>10.3</b>	<b>132,065</b>	<b>0.6</b>

**Table 7**  
**Poverty Status**  
**Age by Geographic Areas**

District	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
SW Sector	70	6.6	995	93.4
SE Sector	10	4.0	240	96.0
NW Sector	25	23.8	80	76.2
NE Sector	10	22.2	35	77.8
Rest of Calgary CMA	0	0.0	65	100.0
<b>Total Calgary CMA</b>	<b>115</b>	<b>7.5</b>	<b>1,415</b>	<b>92.5</b>

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
290	7.6	3,510	92.4
85	11.5	655	88.5
130	21.0	490	79.0
90	29.0	220	71.0
0	0.0	100	100.0
<b>595</b>	<b>10.7</b>	<b>4,975</b>	<b>89.3</b>

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
100	14.9	570	85.1
0	0.0	65	100.0
15	20.0	60	80.0
0	0.0	30	100.0
0	--	0	--
<b>115</b>	<b>13.7</b>	<b>725</b>	<b>86.3</b>

**Table 8**  
**Poverty Status by Living Arrangements**  
**Calgary Jewish Population**

Living Arrangements	Poor		Not Poor		Total
	#	%	#	%	#
A Couple	380	6.2	5,725	93.8	6,105
Female Single Parent	55	13.4	355	86.6	410
Male Single Parent	15	10.0	135	90.0	150
Living with Relatives	10	10.5	85	89.5	95
Unattached*	365	30.8	820	69.2	1,185
<b>Total</b>	<b>825</b>	<b>10.4</b>	<b>7,120</b>	<b>89.6</b>	<b>7,945</b>

\*Includes individuals living alone or with non-relatives.

women were either homemakers when they were younger, or worked at lower paying jobs with fewer benefits than men, private pensions and CPP benefits are less available for senior women, which also contributes to their higher levels of poverty.

### **Where the Jewish Poor Reside in the Calgary CMA**

Table 6 examines the distribution of Jewish poor across geographic areas in the Calgary CMA. According to this table, there is a large representation of Jewish poor in the SW Sector of Calgary (455). There is also a significant contingent of Jewish poor in the NW Sector (170). The SE and NE sectors have fewer Jews who live below the poverty line (105 and 90 individuals, respectively).

In terms of the incidence of poverty, the NE quadrant has the highest relative proportion of Jewish poor. About a quarter (24.3%) of Jews residing in the NE sector live in economically vulnerable conditions. The Jewish population in the NW region also has a high incidence of poverty (21.4%).

Jews do not comprise large proportions of the total (Jewish & non-Jewish) poor in any of the geographic areas under consideration in Table 6. This is not surprising since Jews

make up only a small minority of the populations in all of the areas in question.

Table 7 looks at where the Jewish poor reside by age cohort. The largest numbers of disadvantaged Jewish children live in the SW sector (70), followed by the NW quadrant (25).

In terms of Jewish adults between 15-64 years, the largest numbers of poor are also found in the SW sector (290), followed by the NW sector (130). Information related to family structure and labor force activity presented later in this report will yield more clues as to the conditions such individuals face.

According to Table 7, there are 100 disadvantaged seniors in the SW sector. This area comprises 87% of the total Jewish elderly poor residing in the Calgary CMA.

### **Poverty & Living Arrangement**

Table 8 contains data on living arrangements by poverty status for the Calgary Jewish community. It is clear that unattached individuals (those living alone or with non-relatives) are at highest risk for poverty (30.8%). There are 365 unattached

**Table 9A**  
**Poverty Status: Living Arrangements by Age**  
**Calgary Jewish Population**

Living Arrangements	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
A Couple	95	6.8	1,300	93.2
Female Single Parent	10	9.5	95	90.5
Male Single Parent	10	33.3	20	66.7
Living with Relatives	0	--	0	--
Unattached*	0	--	0	--
<b>Total</b>	<b>115</b>	<b>7.5</b>	<b>1,415</b>	<b>92.5</b>

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
240	5.8	3,915	94.2
45	15.8	240	84.2
10	8.7	105	91.3
0	0.0	45	100.0
305	31.1	675	68.9
<b>600</b>	<b>10.8</b>	<b>4,980</b>	<b>89.2</b>

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
50	8.8	515	91.2
10	40.0	15	60.0
0	0.0	15	100.0
0	0.0	35	100.0
60	29.3	145	70.7
<b>120</b>	<b>14.2</b>	<b>725</b>	<b>85.8</b>

\*Includes individuals living alone or with non-relatives

individuals living under the poverty line in the Calgary CMA, of which 225 are living alone, and 135 with non-relatives.

Unattached individuals are an economically vulnerable group because most don't have the benefit of a double income. Some are dealing with difficult life circumstances such as divorce, separation or widowhood. Some disadvantaged individuals who live alone suffer from social isolation and feel particularly alienated or estranged from society or community life.

The level of poverty among those residing in single parent households is 12.5%. There is a higher incidence of poverty among those living in female single parent families (13.4%), than among those living in male single parent households (10%). In terms of absolute numbers, there are 55 poor individuals residing in female single parent households, compared to 15 in male single parent households.

The level of poverty among those living in couple arrangements is 6.2%. It is clear that having two adults who share the economic and child rearing responsibilities of a family creates more favorable economic circumstances for the household. On the

other hand, in absolute terms, more poor live in couple arrangements (380) than in any other household type.

### **A Closer Look at the Relationship of Poverty & Living Arrangement**

Table 9A examines poverty status by living arrangement and age. It is clear that most of the poor Jewish children in the Calgary CMA live in couple arrangements, rather than lone-parent families (95 and 20 children, respectively).

In terms of adults 15-64 years, the group at highest risk for poverty includes unattached individuals (31.1%). They comprise the largest number of poor non-elderly adults of any household type (305). They are followed by those living in a couple arrangement (240), and those residing in a single parent family (55).

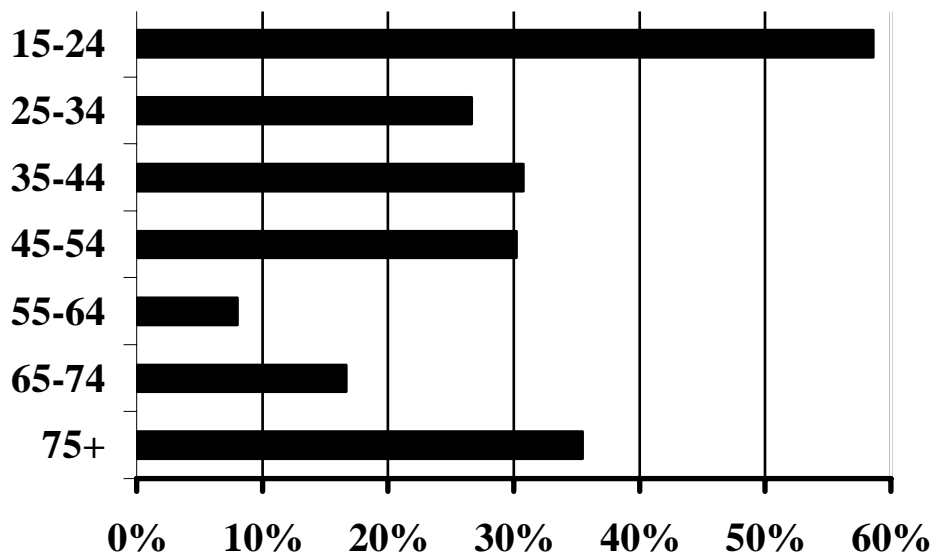
Finally, it is clear from Table 9A that unattached seniors 65+ years are an especially vulnerable segment in our community. A significant proportion (29.3%) of unattached elderly are poor. These elderly poor are especially at risk if they have difficulty accessing services, or have no family or other forms of social supports. In contrast, only 8.8% of seniors

**Table 9B**  
**Poverty Status by Age Cohort**  
**A Profile of Unattached Individuals\***  
**Calgary Jewish Population**

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	145	85	60	58.6
25-34	300	80	220	26.7
35-44	195	60	135	30.8
45-54	215	65	150	30.2
55-64	125	10	115	8.0
65-74	60	10	50	16.7
75+	155	55	100	35.5

\*Includes individuals living alone or with non-relatives

**Figure 1**  
**% Poor by Age Cohort**  
**Unattached Individuals**  
**Calgary Jewish Population**



who live with a spouse are economically disadvantaged.

Note that although 40% of elderly living in female single parent families are poor, there are too few of these individuals to reach valid statistical conclusions.

Table 9B looks at poverty status by age specifically for unattached individuals, that is, those living alone or with non-relatives. It is evident from this table that younger adults 15-24 years who are unattached are a particularly vulnerable group. More than half (58.6%) live below the poverty line. Young adults under 25 years who are no longer living with their parents may be studying full-time, and holding down low paying jobs or relying on student loans to support themselves. As mentioned previously, they are not likely to remain poor once they reach their economic potential.

Another particularly high-risk segment of unattached Jews includes those 75+ years (35.5%). In short, it seems that the most economically vulnerable individuals who are unattached are at the extreme ends of the age distribution (see Figure 1).

Table 10 examines the poverty status of Jewish families rather than individuals. Since unattached persons do not form a family unit per se, they are not included in this breakdown.

According to Table 10, there are 100 poor families representing couples without children, 95 poor families comprising couples with children, and 35 poor lone parent families. There are a total of 230 poor families, representing 8.1% of total families in the Calgary Jewish community.

Adding 365 poor unattached individuals to the 230 poor families in Table 10, yields a total of 595 disadvantaged households in the local Jewish community (the actual figure is likely slightly lower because households containing Jews living with non-relatives are double-counted in the case of unattached individuals, and because, in a few cases, multiple families can live in the same household).

It might be interesting for a future study to determine the number of disadvantaged households various Jewish agencies are helping, and among which types of households there is a continued gap in terms of service outreach. Some segments may be

**Table 10**  
**Poverty Status by Family Structure**  
**Calgary Jewish Families**

Family Relations	Poor Families		Not Poor Families		Total Families
	#	%	#	%	#
Couples: With Children	95	6.5	1,375	93.5	1,470
Couples: Without Children	100	8.8	1,035	91.2	1,135
Male Lone Parent	10	16.7	50	83.3	60
Female Lone Parent	25	15.2	140	84.8	165
<b>Total Families</b>	<b>230</b>	<b>8.1</b>	<b>2,600</b>	<b>91.9</b>	<b>2,830</b>

**Table 11**  
**Poverty Status by Marital Status**  
**Calgary Jewish Population**

Marital Status	Poor		Not Poor		Total
	#	%	#	%	#
Single / Never Married	395	12.1	2,865	87.9	3,260
Divorced / Separated	90	17.5	425	82.5	515
Widowed	50	20.0	200	80.0	250
Now Married / Common Law	290	7.4	3,620	92.6	3,910
<b>Total</b>	<b>825</b>	<b>10.4</b>	<b>7,110</b>	<b>89.6</b>	<b>7,935</b>

more difficult to reach, because they are less likely to ask for help, or are not affiliated with the community to begin with.

## **Marital Status & Economic Disadvantage**

Table 11 looks at poverty by marital status. Widowed individuals have the highest level of poverty (20%), followed by those who are divorced or separated (17.5%). A smaller percentage of single individuals are poor (12.1%), whereas married individuals are the least likely to experience poverty (7.4%). It is clear that the presence of two adult household maintainers has significant implications for the economic viability of those living in such arrangements.

An examination of poverty as a function of marital status and age is featured in Table 12. It has already been noted that there are 100 Jewish children living below the poverty line in the local community. It is obvious that their only marital status can be single (never married).

Looking at non-elderly adults (15-64 years), the highest incidence of poverty is evident for divorced / separated individuals (17.7%), followed by those who are single / never

married (16.3%). Married individuals are the least likely to be poor (7.2%).

In absolute terms, among non-elderly adults, there are 280 single / never married individuals living below the poverty line, 240 married individuals who are poor, and 85 divorced / separated persons who are disadvantaged in the local community.

In terms of seniors 65+ years, there are too few single and divorced / separated individuals to yield reliable statistics regarding the incidence of poverty. About a quarter (24.4%) of seniors who are widowed are economically disadvantaged. The poverty level among elderly who are married is only 8.7%.

In absolute terms, there are 50 poor elderly widows, and the same number of poor married seniors in the local Jewish community. There are 15 single / never married elderly and 10 divorced / separated seniors who live below the poverty line.

## **The Education Factor**

Table 13 looks at poverty status by level of education. There is almost a linear relationship between education and

**Table 12**  
**Poverty Status**  
**Marital Status by Age**  
**Calgary Jewish Population**

Marital Status	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Single / Never Married	100	6.6	1,415	93.4
Divorced / Separated	--	--	--	--
Widowed	--	--	--	--
Married / Common Law	--	--	--	--
<b>Total</b>	<b>100</b>	<b>6.6</b>	<b>1,415</b>	<b>93.4</b>

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
280	16.3	1,435	83.7
85	17.7	395	82.3
0	0.0	55	100.0
240	7.2	3,095	92.8
<b>605</b>	<b>10.8</b>	<b>4,980</b>	<b>89.2</b>

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
15	50.0	15	50.0
10	28.6	25	71.4
50	24.4	155	75.6
50	8.7	525	91.3
<b>125</b>	<b>14.8</b>	<b>720</b>	<b>85.2</b>

economic disadvantage. The less education an individual has, the greater the incidence of poverty.

About one in seven (14.5%) of those who have only a primary or high school education are economically disadvantaged. A smaller proportion (11.6%) of those with a Community College education or a Trade Certificate are poor; 8.9% of those with a Bachelor's degree are disadvantaged; 8.7% of those with a Master's degree; and only 4.5% of those with a Medical or Doctoral degree live below the poverty line.

These findings have implications for initiatives that seek to combat poverty. Education and training, and by extension, the expansion of an individual's repertoire of skills, can make a difference as far as their economic viability is concerned. It is clear that education opens up doors that might otherwise be closed to those seeking to improve their financial condition in life.

However, although the relationship between education and poverty is straightforward, it is not a particularly strong association. For instance, many individuals who have only a primary or high school education are not poor. The bottom line is that many other

factors relate to poverty, some of which, such as negative self-image or social stigmatization, are more difficult to measure.

## **The Economics of Poverty**

Table 14 examines labour force activity by poverty status. Almost a fifth (18.8%) of unemployed individuals are disadvantaged. The poverty level among those who are inactive (not in the labor force), such as students, pensioners, and homemakers, is 18.4%. It is 13% among those working part-time, and 6.9% among those who are working full-time.

There is a high level of disadvantage among those who are on a paid or unpaid leave from work (19.2%), but their actual numbers are relatively small.

In terms of absolute figures, there are 370 employed individuals (full- or part-time) who are economically disadvantaged. These are the "working poor", who are either working for minimal wages, or for too few hours to make a viable living. A more extensive analysis of the working poor will follow in the description of the next table. Another large contingent of poor is found among inactive individuals (290).

**Table 13**  
**Poverty Status by Level of Education**  
**Calgary Jewish Population**

Level of Education	Poor		Not Poor		Total
	#	%	#	%	#
Elementary / Secondary	345	14.5	2,030	85.5	2,375
Community College / Trades Certificate	135	11.6	1,030	88.4	1,165
Bachelor's Degree	160	8.9	1,635	91.1	1,795
Master's Degree	65	8.7	680	91.3	745
Medicine Degree / Doctorate	15	4.5	315	95.5	330
Under 15 years of age	100	6.6	1,415	93.4	1,515
<b>Total</b>	<b>820</b>	<b>10.3</b>	<b>7,105</b>	<b>89.7</b>	<b>7,925</b>

**Table 14**  
**Poverty Status by Labour Force Activity**  
**Calgary Jewish Population (15+ years)**

Labour Force Activity	Poor		Not Poor		Total
	#	%	#	%	#
Employed: Full Time	245	6.9	3,330	93.1	3,575
Employed: Part Time	125	13.0	840	87.0	965
Employed: Other*	25	19.2	105	80.8	130
Unemployed	30	18.8	130	81.3	160
Inactive**	290	18.4	1,290	81.6	1,580
<b>Total</b>	<b>715</b>	<b>11.2</b>	<b>5,695</b>	<b>88.8</b>	<b>6,410</b>

\*Includes individuals on paid or unpaid leave, such as maternity leave.

\*\*Includes those not in the labour force, such as students, pensioners, and homemakers

Table 15A contains data on poverty by source of income. The most economically disadvantaged individuals are those who are relying on “Other Government Sources” which includes social assistance payments and worker’s compensation (disability payments), as well as miscellaneous sources such as payments from training programs, and veterans’ pensions. More than a third (39.8%) of individuals relying on such sources live below the poverty cut-off.

This high incidence of poverty suggests that such transfer payments are woefully inadequate in looking after the financial needs of individuals. A total of 175 persons in our community rely on income from “Other Government Sources”.

Table 15B provides a detailed summary of the relationship between poverty and age for individuals receiving benefits from “Other Government Sources”. Among individuals between 25-34 years who rely on income from such sources, the poverty level is a staggering 52%. Among those who receive such transfer payments between the ages of 45-54 years, it is 46.7%.

In a recent report, the National Council of Welfare has been highly critical of the

difficult circumstances endured by individuals who receive social assistance. They note that: “welfare incomes are so low that people are forced to spend all their energy on daily survival, and this completely undermines a person’s resolve to get back on their feet.”<sup>3</sup>

The same report cites some stark statistics regarding welfare transfer payments. In the province of Alberta, the average welfare income for a single employable person is \$5,039, which is only 25% of the 2003 poverty line. In other words, single persons who are employable must subsist on only a quarter of the income necessary for them to even rise above the poverty cut-off.

A person with disability receives \$7,743 in social assistance, or 39% of the poverty line; a single parent with one child receives \$11,897, or 48% of the cut-off; and a couple with two children receive \$18,638, or 50% of the cut-off. In short, welfare transfer payments are woefully inadequate, and don’t even begin to pull their recipients out of impoverished conditions.

According to Table 15A, individuals relying on government pensions also have a high level of poverty (26.3%). People who are

**Table 15A**  
**Poverty Status by Major Income Source**  
**Calgary Jewish Population**

Major Income Source	Poor		Not Poor		Total
	#	%	#	%	#
Wages and Salaries	285	6.9	3,835	93.1	4,120
Self-Employment Income	45	8.9	460	91.1	505
Employment Insurance Benefits	0	0.0	25	100.0	25
Retirement Pensions	10	5.1	185	94.9	195
Government Pensions	125	26.3	350	73.7	475
Other Government Sources*	175	39.8	265	60.2	440
All Other Sources	45	8.5	485	91.5	530
Not Applicable**	135	8.2	1,510	91.8	1,645
<b>Total</b>	<b>820</b>	<b>10.3</b>	<b>7,115</b>	<b>89.7</b>	<b>7,935</b>

\*Includes Social Welfare and Disability Payments.

\*\*Includes individuals under 15 years or those with no income.

**Table 15B**  
**Poverty Status by Age Cohort**  
**Individuals Relying on Other Government Sources of Income\***  
**Calgary Jewish Population**

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	100	25	75	25.0
25-34	125	65	60	52.0
35-44	90	25	65	27.8
45-54	75	35	40	46.7
55-64	25	0	25	0.0
65+	0	0	0	--

\*Includes Individuals on Social Welfare and Disability Payments.

self-employed (8.9%) or who earn wages and salaries (6.9%) are among the least likely to experience poverty.

Those whose major source of income is a retirement pension (company pension or registered retirement savings plan) have a very low level of economic disadvantage (5.1%). There is little doubt that building a financial “nest-egg” for one’s retirement years, and not relying solely on government benefits, can make a large difference as far as the economic conditions of pensioners are concerned.

In absolute terms, there are 285 “working poor” who earn wages that are not sufficient to push their income above the poverty line. A person who works full-time (35) hours per week, and is making minimum wage or slightly more, will still not have adequate enough income to push their wages above the low-income cut-off.

A report by the National Council of Welfare (2004) confirms the difficult circumstances in which minimum-wage workers find themselves.<sup>4</sup> The Council found that a full-time minimum-wage worker working all year could not live above the poverty cut-off. Only when workers had jobs that paid

over \$10 an hour were they safely above the poverty line. The Council concluded that having a job, even a full-time one, is no guarantee against poverty.

As Table 15A also indicates, there are 125 disadvantaged individuals who rely on government pensions as their major source of income. They are likely those who are living alone and receiving only one pension each month, as opposed to the combined benefits of two pensions in the case of an elderly couple.

## **The Challenges Ahead**

As mentioned in the introduction, and as suggested by the figures cited throughout this report, the issue of Jewish poverty is a complex one. Poverty has its roots in familial breakdown, limited educational or training opportunities, government policies, and a vicious cycle of negative self-perceptions. Poverty leads to social stigma, isolation from the community, and a general loss of self-esteem.

Several factors have affected the poor in the Calgary Jewish community over the last decade. A major factor has been the on-going erosion of government services and benefit programs. Welfare incomes, the

major source of revenue for adults with low incomes, are not indexed to inflation, and have drastically decreased in buying power as a result. In addition, AISH (Assured Income for the Severely Handicapped) has not increased in 10 years, and even the maximum allowance is insufficient to cover basic needs.

To make matters worse, Alberta Health Care premiums have increased several times over the last few years, but health services have been reduced. Transportation costs have increased significantly, with the price of bus fares increasing by over 25% in 2003. The cost of long-term care facilities has increased by 40% over the last year, staffing ratios have been reduced and waiting lists are longer than ever before.

There has also been an increase in the cost of housing, and there is a scarcity of affordable housing throughout the city, but particularly in the southwest, where Jewish institutions are clustered. As a result, accessing Jewish communal life is more difficult for the Jewish poor who do not necessarily live in proximity to such services.

In the year 2000, the average rent for a single adult living on social assistance in Calgary represented 146% of their welfare income, obviously more than they could afford.<sup>6</sup> It represented 77% of the welfare income of a single parent with one child, and 47% of a couple with two children.

Full-time low-income employment is no escape from poverty either. In 2000, a full-time minimum-wage worker in Alberta earned 73% of the Statistics Canada low-income cut-off.<sup>4</sup> Moreover, many of these low paying jobs do not represent stable employment, with meager if any sick days or health benefits provided.

Many low-income earners find themselves in untenable situations when they have to miss work because of illness, childcare or looking after aging parents. They are at increased risk of illness because of poor housing conditions and lack of adequate nutrition. In the event that a low-income earner loses a job, the situation is even more precarious since Employment Insurance has become difficult to access and benefits have been reduced.

In terms of government planning and prevention, advocates for the poor believe

that too many important programs have been cut, eliminated or put at risk. Childcare, school loans and bursaries, health care and social services, and legislation on worker's rights, have all seen budget cuts, reduction of services and erosion of rights.

If it is to make a larger difference, the Jewish community must confront the challenges of poverty on many levels. Our community currently provides a host of responses, including access to Jewish education, emergency financial assistance, food services and affordable counseling to name but a few.

Many of these services provide short-term solutions, and do little to address the underlying problems at the root of poverty, such as inadequate income, and social inequities and exclusion. The community thus needs to focus on system change and partner with other communities and advocacy groups to confront the larger social and economic issues that support poverty.

One avenue for promoting change is to work with anti-poverty and consumer groups to advocate for government changes in public policy on such issues as affordable housing,

increases in minimum wages that allow workers to live above the poverty line, and "welfare to work" programs that actually provide training, supports and incentives to work. Government must be encouraged to invest in families and not cut increases in family allowances, pensions and other benefits.

In addition, governments need to consider living wage rather than minimum wage legislation, that is, legislation that guarantees that working people are assured safe housing, food for their families, and that all basic needs are met without undue struggle.

Within our own community we have special challenges. The numbers of Jewish children living in poverty necessitates that we consider how to better help families who struggle financially. We must also consider how to work with diverse groups within the Jewish community to develop responses that respect differences in language, observance and culture, while allowing families and communities to sustain and enrich themselves.

Although helping families with children must always be a priority, we must frame

our interventions in ways that also respond to the most marginal members of our community. We must continue to work on issues of health care, housing and socialization for our seniors and for the mentally ill members of our community.

Poverty defines what people have, but not who they are. The challenges are major and poverty cannot be solved or eliminated by the Jewish community in isolation. The key will be partnerships, government advocacy and an on-going political and communal will to tackle the difficult issues involved.

## Notes

<sup>1</sup> For a more comprehensive analysis of the LICO as a measure of poverty, see: “*Poverty: Where to Draw the Line*. The Canadian Centre for Policy Alternatives, May 31, 2000.” Their Web Site can be accessed at:

**<http://www.policyalternatives.ca/manitoba/FastFactsMay31-00.pdf>**

<sup>2</sup> These points were adapted from: “Poverty Fact Sheet #6. The Urban Poverty Consortium of Waterloo Region, October 2000.” Their Web Site can be accessed at:

**<http://www.waterlooregion.org/poverty/talk/6.html>**

<sup>3</sup> *Welfare Incomes for 2003*. National Council of Welfare. Minister of Public Works and Government Services Canada. Spring, 2004.

<sup>4</sup> *Income for Living*. National Council of Welfare. Spring, 2004.



# Appendix 1

## The Jewish Standard Definition

This report uses what is known as the “Jewish Standard Definition” to distinguish who is Jewish from the rest of the population. Jim Torczyner of McGill University and the Jewish Federation of Montreal formulated this definition in 1981, using a combination of religious and ethnic identification.

According to this criterion, a Jew is defined as anyone who specified that they were:

- Jewish by religion and ethnicity.
- Jewish by religion and having another ethnicity.
- Jewish by ethnicity with no religious affiliation.

Anyone who specified another religion (Catholic, Muslim, etc.) and a Jewish ethnicity were excluded in the above definition.

Using this criterion, it is not possible to say how a person behaves “Jewishly”: for instance, whether they adhere to traditions or attend synagogue on a regular basis. However, despite this limitation, the fact that we can identify Jewish affiliation at all

is critical for using the Census as a tool to better understand our community. The Jewish Standard Definition is meant to be as inclusive as possible, reflecting the varied expressions that comprise the richness of the Jewish experience.

It is important to note that a significant change to the “Jewish Standard Definition” was implemented in the current analysis of Census data. The category of those who had “no religion and a Jewish ethnicity” was expanded to include those with “no religious affiliation and a Jewish ethnicity”.

The category of “no religious affiliation” is broader than that of “no religion” because it includes those who consider themselves agnostics, atheists and humanists, as well as those having no religion. Since it is possible to be Jewish and have such affiliations, it was felt that this change would better reflect the broad spectrum of Jewish affiliation. Data from previous Censuses have been re-analyzed to ensure compatibility with the current criterion.



## **Appendix 2**

### **The Reliability of the Census**

The Census is a massive and complex undertaking, and although high standards are applied throughout the process, a certain level of error still characterizes the endeavor. Such errors can arise at virtually any point in the Census process, from the preparation of materials to the collection of data and the processing of information.

There are a number of principal types of errors that impact on the Census. In coverage errors, dwellings or individuals are missed, incorrectly enumerated or counted more than once. Regarding non-response errors, responses to the Census cannot be obtained from a certain number of households and/or individuals because of extended absence or extenuating circumstances.

In response errors, the respondent misunderstands a Census question and answers incorrectly or uses the wrong response box. Processing errors occur during the coding and inputting of data.

Finally, sampling errors apply only to the long-form. Statistics based on this form are

projected from a 20% sample of households. The responses to long-form questions, when projected to represent the whole population inevitably differ from the responses that would have been obtained if these questions were asked of all households.

Statistics Canada has a number of quality control measures that ensure Census data are as reliable as possible. Representatives edit the questionnaires when they are returned, and follow up on missing information. There are also quality control measures in place during the coding and data entry stages.

Despite these controls, a number of errors and response-biases can nonetheless impact data obtained from the Jewish population. For instance, certain segments of the Jewish community may be reticent to answer Census questions fully or accurately.

Recent immigrant populations, who are suspicious of government-sponsored projects and are wary of being identified as Jewish, may avoid indicating such an affiliation, or may answer certain questions more cautiously.

Members of the Chassidic and Ultra-Orthodox communities may be more reluctant to participate fully in the Census effort, due to specific Biblical injunctions that prohibit Jews from “being counted.” It is unclear whether such restrictions have had an impact on their responses, but anecdotal evidence suggests that these communities respond adequately. For instance, the Tash Chasidic community of Montreal, which is fairly isolated geographically from the rest of the Jewish population, has had significant representation in previous Censuses, although it is unclear as to what extent their enumeration was complete.

Finally, since both the religion and ethnicity questions are only included in the long-form of the Census, sampling error arising from projections based on a 20% sampling of households is a factor in all Census analyses related to the Jewish community.

The level of sampling error inherent in any cell of a data table can be precisely calculated. Statistics Canada provides a table that measures these errors, and they are summarized below. Obviously, for large cell values, the potential error due to sampling will be proportionally smaller than for smaller ones.

When using the table, the reader should consider the right column as reflective of the average level of error expected for a given cell size. Of course, some cells may reflect errors smaller or larger than the average. About ninety percent of errors will fall between  $\pm$  the average error specified below. Ten percent of errors are expected to fall outside this range.

Cell Value	Average Error
50 or less	15
100	20
200	30
500	45
1,000	65
2,000	90
5,000	140
10,000	200
20,000	280
50,000	450
100,000	630

Source for Appendix 2: 2001 Census Dictionary Reference Guide (pg. 275). Published by Statistics Canada, August 2002. Catalogue No. 92-378-XPE.

## **Appendix 3**

### **The Low-Income Cut-Offs**

The low-income cut-offs are considered to be a representation of the “poverty line” in this report. However, given the limitations in defining poverty, Statistics Canada does not use the term “poverty” per se, preferring to rely on a term (Low-Income Cut-Off) that has well-defined statistical parameters, and less controversy associated with it. The 2000 Low-Income Cut Offs were used for the 2001 Census analysis. The table below describes the interactions of household size and household income that determine these cut-offs.

#### **Low Income Cut-Offs for the year 2000** **Urban areas of 500,000+ people**

Household Size	Household Income Cut-Off (\$)
1	18,371
2	22,964
3	28,560
4	34,572
5	38,646
6	42,719
7+	46,793

Source for the above table: 2001 Census Dictionary Reference Guide (pg. 149). Published by Statistics Canada, August 2002. Catalogue No. 92-378-XPE.