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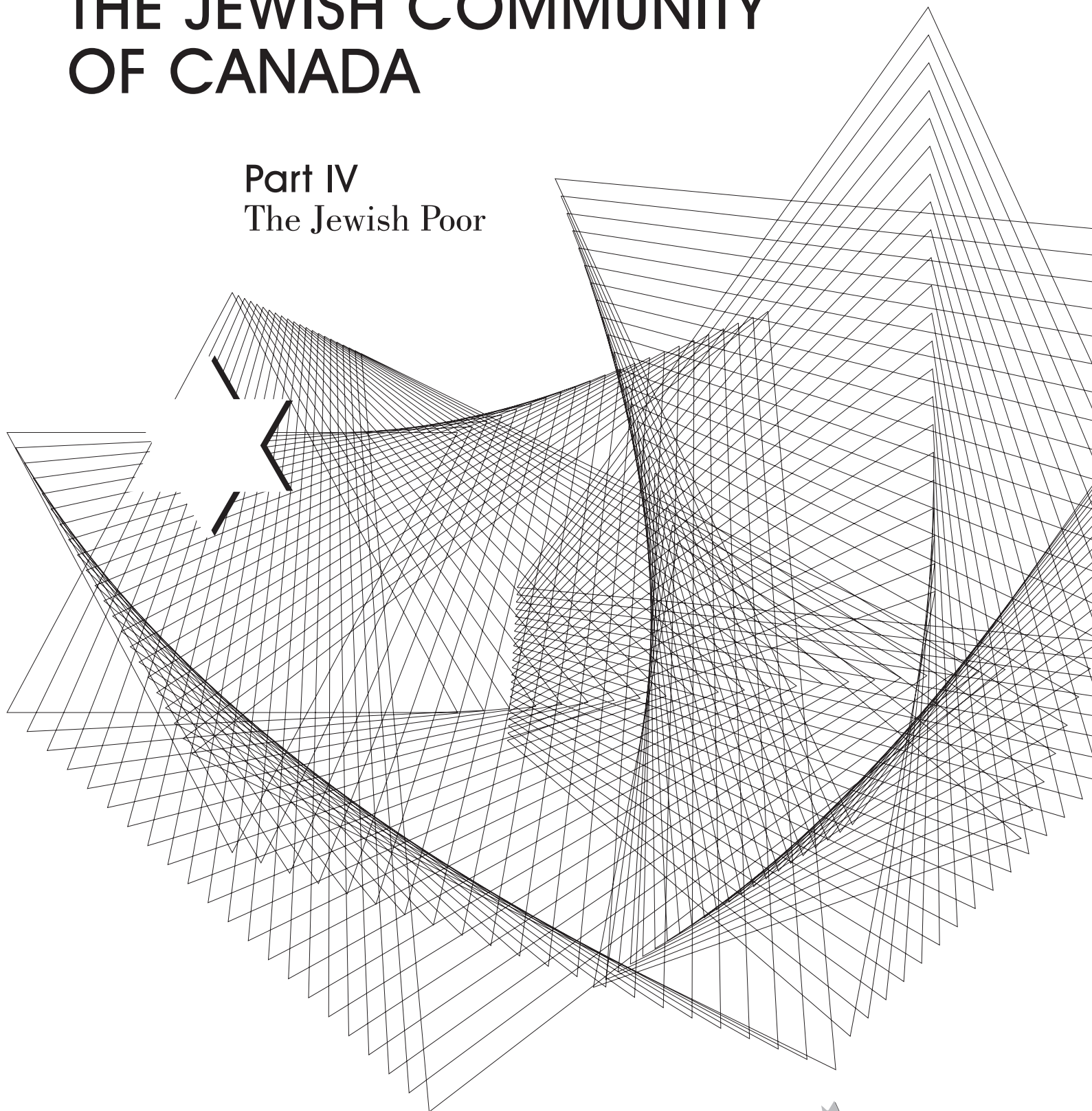
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2001 Census Analysis Series **THE JEWISH COMMUNITY OF CANADA**

Part IV The Jewish Poor



By Charles Shahar
& Susan Karpman
November 2004

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

**Part 4
The Jewish Poor**

**By
Charles Shahar
&
Susan Karpman**

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Highlights of Results

- There are 49,525 Jews living below the poverty line in Canada. The poor comprise 13.4% of a total population of 369,565 Jews residing in private (non-collective) dwellings.
- The growth in the number of Jewish poor in this country slowed significantly between 1991 and 2001. There were 575 more Jews living below the poverty line, an increase of only 1.2% in the latter decade.
- The level of child poverty (0-14 years) in the Canadian Jewish population is 12.6%. There are 9,005 Jewish children in this country who live in economically disadvantaged circumstances.
- Almost one of five elderly Jews (65+ years) are poor, but senior women are almost twice as likely to be disadvantaged as men (25.3% and 12.9%, respectively).
- The largest number of disadvantaged Jews in the country is located in the Toronto metropolitan area (19,745). The Toronto CMA has 40% of the 49,525 Jewish poor residing in Canada. However, the Montreal Jewish population has the highest incidence of poverty of any Jewish community in the country (18.4%).
- More than a quarter (27.5%) of individuals living in female single parent families are economically disadvantaged. The poverty level of children under 5 years living in these families is remarkably high (48%).
- Young Jewish adults between 15-24 years who are unattached (living alone or with non-relatives) are a particularly vulnerable group for poverty (67.8%).
- More than half of individuals (51%) relying on social assistance or worker's compensation live below the poverty cut-off. Among individuals 55-64 years who rely on such payments, the poverty level is a staggering 65.7%.
- There are 10,710 "working poor" in the national Jewish population 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 the Jewish poor in Canada 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 Jewish population are most economically vulnerable and in need of community interventions.

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. Within the Jewish population, different age groups, immigrants and Canadian-born, religious and secular persons, can all experience the ravages of this social malady.

Poor housing, erratic work schedules, ill health, and poor transportation combine to further marginalize vulnerable Jewish families and individuals. Across this country, you are at significant risk of poverty if you are a child living in a female single parent household, a middle-aged adult living alone, 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.

How to deal with the issue of poverty has been at the forefront of the Jewish communal agenda for many decades, particularly in the larger communities with significant numbers of poor. Jewish Federations across this country have implemented a number of programs and initiatives that have sought to alleviate the hardships that many Jews experience as a result of their economic disadvantage.

This analysis will attempt to shed further light on some of the issues regarding the needs and conditions of the Jewish poor in Canada. 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 later section will summarize the basic findings by focusing on the most vulnerable poor in the national Jewish population.

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.

Appendix 3 describes the actual low-income cut-offs specified by Statistics Canada that were used to define poverty in this analysis. Finally, Appendix 4 presents some additional data tables related to poverty.

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 this country, since they likely did not fill out the Census form, and hence could not be identified using this method of assessment. However, evidence from organizations serving the homeless suggests that there are homeless Jews, including some who are living on the streets of Canada’s major cities.

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.

Since only individuals living in private (non-collective) dwellings were included in this analysis, the total Jewish population under consideration throughout this report will

comprise 369,565 individuals, rather than the total cited in previous Census reports (370,520). In other words, 955 persons were left out of the population universe.

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

dwelling and an automobile yet can be classified as poor using the LICO criterion because their assets are not taken into account. There are some elderly, for instance, who own a house or a condominium, but receive a low pension income, and therefore fall under the poverty cut-off.

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,

Table 1
Poverty Status
Selected Populations

	Poor		Not Poor		Total
	#	%	#	%	#
Canadian Jewish Population	49,525	13.4	320,040	86.6	369,565
Canadian Non-Jewish Population	4,670,965	16.3	24,065,180	83.7	28,736,145
Canadian Total Population	4,720,490	16.2	24,385,220	83.8	29,105,710

Table 2
Poverty Status
Canadian Jewish Population
(Historical Summary)

Census Year	Poor		Not Poor		Total
	#	%	#	%	#
2001	49,525	13.4	320,040	86.6	369,565
1991	48,950	13.7	307,615	86.3	356,565
1981	42,075	13.5	270,710	86.5	312,785
1971	38,860	13.8	243,475	86.2	282,335

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.¹

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.

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 49,525 Jews living below the poverty line in Canada, comprising 13.4% of 369,565 members of the Jewish population in this country. In other words, more than one in eight Jews in Canada are economically disadvantaged.

Table 1 compares the incidence of poverty for the national Jewish, non-Jewish and total populations. The Jewish community has a lower level of poverty than the total population in this country. The overall Canadian populace has 16.2% poverty, compared to 13.4% for the Jewish population.

In short, the total population appears to be more economically disadvantaged than the Jewish population. But note that the discrepancy between the two figures of poverty is not large. Moreover, the Jewish poverty level strongly contradicts

Table 3
Poverty Status by Gender
Canadian Jewish Population

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	21,935	12.0	160,420	88.0	182,355
Female	27,590	14.7	159,620	85.3	187,210
Total	49,525	13.4	320,040	86.6	369,565

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.

According to Table 2, the proportion of Jewish poor in Canada has fluctuated within a small range in the last thirty years. In 1971, 13.8% of Jews were poor. This figure dipped slightly to 13.5% by 1981. In 1991, it rose slightly to 13.7%, and dipped again to 13.4% poor in 2001.

In absolute terms there were many more Jewish poor in 2001 than in 1971 (49,525 and 38,860 individuals, respectively). The number of poor grew by 27.4% in these three decades. But it is also important to mention that the overall Canadian Jewish population grew by 30.9% since 1971. In short, the rise in the number of poor has reflected a growth in the overall Jewish population.

Note, however, that the growth in the number of poor slowed significantly between 1991 and 2001. There were 575 more Jews living below the poverty line, an increase of only 1.2% poor in that decade. This slower growth in the number of poor mirrored the small increase in the national

Jewish population, which rose by only 3.6% between 1991 and 2001.

The large increases in the number of Jewish poor between 1971 and 1991 might have been partly due to marked increases in the number of Jewish elderly, a segment that has generally experienced higher levels of poverty than other age groups. The recessionary period of the early 1980's was also a factor that eroded the economic status of many individuals across the country.

In the final analysis, the number of Jewish poor in this country has been rising steadily in the last three decades, and will likely continue to rise, despite the efforts of individual Jewish communities to deal with this complex problem.

The Basic Demographics of Poverty

Is there a significant gender difference in level of poverty? According to Table 3, females are more inclined to fall below the poverty line than males, but the difference is not large (14.7% and 12%, 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
Poverty Status by Age
Canadian Jewish Population

Age Cohort	Poor		Not Poor		Total
	#	%	#	%	#
0-14	9,005	12.6	62,415	87.4	71,420
15-24	6,865	14.2	41,360	85.8	48,225
25-44	11,710	13.0	78,570	87.0	90,280
45-64	9,835	10.1	88,005	89.9	97,840
65+	12,105	19.6	49,690	80.4	61,795
Total	49,520	13.4	320,040	86.6	369,560

Table 4 examines poverty status by age cohorts. The level of child poverty in the national Jewish population is 12.6%. That is, one in eight Jewish children in this country lives below the poverty line. A further analysis reveals that 14% of Jewish children under 5 years live in economically vulnerable circumstances.

The child poverty level (0-14 years) for the national Jewish community is below that of the total Canadian population (12.6% and 19%, respectively).

All in all, there are 9,005 Jewish children in Canada who live in economically disadvantaged circumstances. Are Jewish children going hungry in this country? 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 great 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 depression, and difficulties in emotional and behavioral development.²

Children from low-income families are much more likely to suffer from high levels of anxiety, have higher rates of aggressiveness and hyperactivity, and are less accepted by their peers.² Poverty is also associated with lower levels of self-esteem for children. In short, poverty can take a serious toll on the social and psychological well-being of children.

According to Table 4, one in seven Jewish teenagers and young adults (15-24 years) live below the poverty line (14.2%). There are 6,865 individuals in this age group who are poor. Many of these persons live in economically disadvantaged families, but some live alone, 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% poverty level in the 25-44 year age group. There are 11,710 individuals in this cohort who live below the poverty line. Many of these individuals live alone, and some are relying on welfare benefits or employment insurance.

In terms of the 45-64 age group, 10.1% or 9,835 individuals, live in poverty. This is the

Table 5
Poverty Status: Gender by Age
Canadian Jewish Population

Gender	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Male	4,745	12.9	32,030	87.1
Female	4,265	12.3	30,390	87.7
Total	9,010	12.6	62,420	87.4

Gender	Non-Elderly Adults 15-64 Years			
	Poor		Not Poor	
	#	%	#	%
Male	13,550	11.6	103,750	88.4
Female	14,865	12.5	104,180	87.5
Total	28,415	12.0	207,930	88.0

Gender	Elderly Adults 65+ Years			
	Poor		Not Poor	
	#	%	#	%
Male	3,640	12.9	24,640	87.1
Female	8,465	25.3	25,045	74.7
Total	12,105	19.6	49,685	80.4

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 jobs due to age discrimination.

Finally, 12,105 of Jewish seniors are poor. This represents 19.6% of those 65+ years. Poor seniors are an especially vulnerable group, particularly if they suffer from decreased physical mobility, or a lack of family and other social supports. Seniors represent the largest contingent of disadvantaged individuals described in Table 4.

Table 5 shows poverty levels by gender and age. Male and female children under 15 years have very similar levels of financial disadvantage. Male children have a poverty level of 12.9% compared to 12.3% for females.

In terms of adults between 15-64 years, the levels of poverty are again similar between genders. Non-elderly adult males have a poverty level of 11.6% compared to 12.5% for females.

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 (25.3% and 12.9%, respectively).

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

Table 6A examines the distribution of Jewish poor across provinces in Canada. According to this table, there are large representations of Jewish poor in Ontario (23,550) and Quebec (17,395). There is also a significant contingent of Jewish poor in British Columbia (4,435), followed by Manitoba (1,900) and Alberta (1,675).

In terms of the incidence of poverty, Prince Edward Island has the highest percentage of Jewish poor in Canada (23.8%), but the

Table 6A
Poverty Status
Jewish Population by Province

Province	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Nova Scotia	2,775	275	9.9	147,020	0.2
New Brunswick	810	75	9.3	111,365	0.1
Nfld. / Labrador	190	15	7.9	95,270	0.0
Prince Edward Island	105	25	23.8	16,735	0.1
(Total Atlantic)	(3,880)	(390)	(10.1)	(370,390)	(0.1)
Quebec	94,590	17,395	18.4	1,345,495	1.3
Ontario	211,180	23,550	11.2	1,611,505	1.5
Manitoba	15,170	1,900	12.5	180,970	1.0
Saskatchewan	1,335	175	13.1	144,440	0.1
Alberta	13,830	1,675	12.1	395,650	0.4
British Columbia	29,575	4,435	15.0	672,045	0.7
Total Canada	369,560	49,520	13.4	4,720,495	1.0

actual numbers of Jewish poor here are very small.

The province of Quebec has the largest proportion of disadvantaged Jews of any major provincial population in the country (18.4%). British Columbia has the next highest proportion of disadvantaged Jews (15%).

All the other provinces have a lower percentage of Jewish poor than the national average (13.4%). The region of Atlantic Canada has 10.1% Jewish poverty, Ontario has 11.2%, Manitoba has 12.5%, Saskatchewan has 13.1% and Alberta has 12.1%. It is interesting that the lowest incidence of Jewish poverty is found in the Atlantic Canada region.

Jews comprise very small proportions of the overall (Jewish & non-Jewish) poor across all provinces. This is not surprising since Jews make up only a small minority of the total populations in all of the provinces in question.

Table 6B examines the distribution of Jewish poverty across major metropolitan areas in Canada. The largest number of disadvantaged Jews is located in the Toronto

Census Metropolitan Area (19,745). The Toronto CMA has 40% of the total 49,525 Jewish poor in Canada.

The Montreal CMA has 17,110 Jews living below the poverty line. Although Montreal has almost as many Jewish poor as Toronto, it has a significantly smaller Jewish population. The Montreal CMA has 34.5% of the Jewish poor in Canada, but only 25.1% of the total Jewish population in this country.

The Vancouver CMA has 3,150 Jewish poor, or 6.4% of the total Jewish poor in Canada. There are also significant contingents of disadvantaged Jews in Winnipeg (1,830), Ottawa / Gatineau (1,320), and Calgary (815).

The Montreal CMA has the highest proportion of poor of any major Jewish population in the country (18.4%). There are also relatively high levels of Jewish poor in Hamilton (17%), Saskatoon (16.8%), and Victoria (16.1%).

The Regina (13.2%) and Greater Vancouver (14%) Jewish communities are closest to the middle of the national distribution as far as poverty is concerned. The lowest poverty

Table 6B
Poverty Status
Jewish Population by Metropolitan Area
(>250 total Jews)

Census Metropolitan Area	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Halifax, NS	1,975	165	8.4	55,090	0.3
Moncton, NB	265	25	9.4	16,165	0.2
Fredericton, NB	260	40	15.4	10,345	0.4
Montreal, QC	92,910	17,110	18.4	749,320	2.3
Toronto, ON	178,915	19,745	11.0	771,530	2.6
Ottawa / Gatineau	13,425	1,320	9.8	156,815	0.8
Hamilton, ON	4,675	795	17.0	109,160	0.7
Kingston, ON	1,090	80	7.3	21,480	0.4
Kitchener, ON	1,375	160	11.6	46,070	0.3
London, ON	2,275	355	15.6	64,260	0.6
Windsor, ON	1,520	160	10.5	40,175	0.4
Winnipeg, MB	14,735	1,830	12.4	126,030	1.5
Regina, SA	570	75	13.2	29,295	0.3
Saskatoon, SA	505	85	16.8	39,955	0.2
Calgary, AL	7,925	815	10.3	132,055	0.6
Edmonton, AL	4,905	705	14.4	148,770	0.5
Vancouver, BC	22,425	3,150	14.0	407,130	0.8
Victoria, BC	2,550	410	16.1	43,285	0.9

Table 7A
Poverty Status by Age
Jewish Population by Province

Province	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Nova Scotia	30	7.6	365	92.4
New Brunswick	0	0.0	115	100.0
Nfld. / Labrador	0	0.0	35	100.0
Prince Edward Island	0	0.0	15	100.0
(Total Atlantic)	(30)	(5.4)	(530)	(94.6)
Quebec	3,875	21.0	14,580	79.0
Ontario	3,855	9.3	37,680	90.7
Manitoba	300	11.0	2,415	89.0
Saskatchewan	45	13.2	295	86.8
Alberta	250	9.6	2,345	90.4
British Columbia	655	12.5	4,570	87.5
Total Canada	9,010	12.6	62,415	87.4

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
210	11.2	1,660	88.8
65	11.9	480	88.1
20	14.8	115	85.2
25	26.3	70	73.7
(320)	(12.1)	(2,325)	(87.9)
9,290	16.7	46,470	83.3
13,390	9.7	124,375	90.3
1,015	11.0	8,220	89.0
95	12.1	690	87.9
1,185	12.4	8,360	87.6
3,135	15.2	17,475	84.8
28,430	12.0	207,915	88.0

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
30	6.0	470	94.0
20	12.9	135	87.1
0	0.0	25	100.0
0	--	0	--
(50)	(7.4)	(630)	(92.6)
4,220	20.7	16,140	79.3
6,310	19.8	25,575	80.2
590	18.4	2,625	81.6
35	17.1	170	82.9
250	14.7	1,445	85.3
650	17.3	3,100	82.7
12,105	19.6	49,685	80.4

Table 7B
Jewish Population by Metropolitan Area (>250 total Jews): Poverty Status by Age

Census Metropolitan Area	Children: 0-14 Years				Non-Elderly Adults: 15-64 Years				Elderly Adults: 65+ Years			
	Poor		Not Poor		Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%	#	%	#	%
Halifax, NS	0	0.0	265	100.0	150	10.7	1,250	89.3	20	6.3	295	93.7
Moncton, NB	0	0.0	50	100.0	20	11.8	150	88.2	10	18.2	45	81.8
Fredericton, NB	0	0.0	10	100.0	40	18.2	180	81.8	0	0.0	30	100.0
Montreal, QC	3,845	21.1	14,345	78.9	9,055	16.6	45,570	83.4	4,210	21.0	15,885	79.0
Toronto, ON	3,055	8.7	32,125	91.3	10,880	9.4	105,370	90.6	5,805	21.1	21,675	78.9
Ottawa / Gatineau	260	9.7	2,425	90.3	860	9.4	8,305	90.6	205	13.0	1,370	87.0
Hamilton, ON	170	22.1	600	77.9	475	15.6	2,565	84.4	150	17.3	715	82.7
Kingston, ON	0	0.0	230	100.0	80	11.0	645	89.0	10	6.9	135	93.1
Kitchener, ON	30	11.1	240	88.9	130	13.1	860	86.9	10	7.7	120	92.3
London, ON	60	15.4	330	84.6	275	16.5	1,390	83.5	20	9.1	200	90.9
Windsor, ON	25	9.8	230	90.2	100	11.2	795	88.8	40	10.8	330	89.2
Winnipeg, MB	280	10.8	2,315	89.2	965	10.8	8,005	89.2	590	18.6	2,580	81.4
Regina, SA	20	10.8	165	89.2	40	13.3	260	86.7	15	16.7	75	83.3
Saskatoon, SA	20	20.0	80	80.0	50	15.4	275	84.6	20	25.0	60	75.0
Calgary, AL	105	6.9	1,420	93.1	595	10.7	4,970	89.3	120	14.2	725	85.8
Edmonton, AL	95	11.5	730	88.5	480	14.5	2,835	85.5	130	17.0	635	83.0
Vancouver, BC	420	11.2	3,330	88.8	2,160	13.7	13,575	86.3	570	19.4	2,375	80.6
Victoria, BC	80	16.2	415	83.8	285	16.8	1,415	83.2	45	12.5	315	87.5

levels for Jews are found in Kingston (7.3%), Halifax (8.4%), Moncton (9.4%), and Ottawa / Gatineau (9.8%).

A Closer Look at the Geographic Distribution of Jewish Poverty

Table 7A looks at where the Jewish poor reside by age cohort across provinces. The largest number of poor Jewish children live in the province of Quebec (3,875), followed closely by Ontario (3,855). In British Columbia, 655 Jewish children live below the poverty line.

The Jewish population in the province of Quebec has a very high incidence of child poverty (21%). That is, more than one in five Jewish children in the province live below the poverty cut-off. In comparison, there are 9.3% poor Jewish children in Ontario, and 12.5% in British Columbia.

In terms of Jewish adults between 15-64 years, the largest numbers of poor are found in Ontario (13,390), followed by Quebec (9,290), and British Columbia (3,135).

The highest incidence of disadvantaged adults between 15-64 years is found in Prince Edward Island (26.3%), but the actual number of such individuals is very small.

The province of Quebec has 16.7% poor in this age group, compared to 15.2% in British Columbia, and 9.7% in Ontario.

According to Table 7A, there are large numbers of poor seniors in Ontario (6,310) and Quebec (4,220). These two provinces comprise 87% of the total Jewish elderly poor residing in Canada. There are also noteworthy contingents of poor Jewish seniors in British Columbia (650) and Manitoba (590).

The incidence of poverty among Jewish seniors is relatively high in most provinces, including Quebec (20.7%), Ontario (19.8%), and Manitoba (18.4%). It is very low in Nova Scotia (6%).

The distribution of Jewish poor across major metropolitan areas in Canada is described in Table 7B. The Montreal Jewish population has the largest number of disadvantaged children in the country (3,845). This likely relates to the significant population of Ultra-Orthodox in Montreal. Their larger average family size pushes many Ultra-Orthodox households below the low-income cut-offs.

There is also a large contingent of disadvantaged children in the Toronto

Table 8
Poverty Status by Living Arrangements
Canadian Jewish Population

Living Arrangements	Poor		Not Poor		Total
	#	%	#	%	#
A Couple	21,770	7.7	259,365	92.3	281,135
Female Single Parent	6,650	27.5	17,490	72.5	24,140
Male Single Parent	875	16.6	4,385	83.4	5,260
Living with Relatives	515	11.5	3,970	88.5	4,485
Unattached*	19,725	36.2	34,825	63.8	54,550
Total	49,535	13.4	320,035	86.6	369,570

*Includes individuals living alone or with non-relatives

Jewish population (3,055). Greater Vancouver has 420 poor Jewish children, Winnipeg has 280, and Ottawa / Gatineau has 260.

The highest incidence of child poverty is evident for the Hamilton Jewish community (22.1%), followed closely by the Montreal Jewish community (21.1%).

In terms of poor non-elderly adults, Toronto has the largest number (10,880), followed by Montreal (9,055). There are also significant numbers of disadvantaged adults 15-64 years in Greater Vancouver (2,160), Winnipeg (965), and Ottawa / Gatineau (860).

Fredericton has the highest incidence of poor non-elderly adults (18.2%), but they are relatively few in number. Among larger Jewish communities, Victoria has the highest percentage of disadvantaged non-elderly adults (16.8%), followed by Montreal (16.6%). Toronto and Ottawa have the lowest levels of poor non-elderly adults (both 9.4%).

Finally, Toronto has the largest number of disadvantaged Jewish seniors (5,805), followed by Montreal (4,210). There are

also significant contingents of poor elderly in Winnipeg (590) and Greater Vancouver (570).

The highest incidence of poverty among Jewish seniors is found in Saskatoon (25%), but the actual number of poor seniors is very small here. Among major Jewish communities, Toronto has the highest level of senior poverty (21.1%), followed by Montreal (21%), and Vancouver (19.4%).

Poverty & Living Arrangement

Table 8 contains data on living arrangements by poverty status for the national Jewish population. It is clear that unattached individuals (those living alone or with non-relatives) are at highest risk for poverty (36.2%). In fact, the incidence of poverty of those living with non-relatives (46.5%) is somewhat higher than those living alone (34.3%), although there are many more poor individuals living alone (15,855) compared to those living with non-relatives (3,870).

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.

Table 9A
Poverty Status by Living Arrangements by Age
Canadian Jewish Population

Living Arrangements	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
A Couple	6,225	9.8	57,385	90.2
Female Single Parent	2,455	38.4	3,935	61.6
Male Single Parent	280	23.6	905	76.4
Living with Relatives	45	19.1	190	80.9
Unattached*	0	--	0	--
Total	9,005	12.6	62,415	87.4

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
12,360	6.9	167,220	93.1
3,915	24.1	12,335	75.9
535	14.9	3,055	85.1
325	14.4	1,935	85.6
11,280	32.5	23,395	67.5
28,415	12.0	207,940	88.0

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
3,180	8.4	34,760	91.6
270	18.1	1,220	81.9
55	11.5	425	88.5
155	7.7	1,850	92.3
8,445	42.5	11,440	57.5
12,105	19.6	49,695	80.4

*Includes individuals living alone or with non-relatives

Some 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 25.6%. There is a particularly high incidence of poverty among those living in female single parent families (27.5%). The level of poverty among persons living in male single parent households is higher than the average level of poverty for the community (16.6% and 13.4% respectively), but significantly lower than the incidence for those living in female single parent households.

Female single parents are vulnerable to poverty for a number of reasons. Many settle for low paying work. Those who prefer to work only part-time in order to raise their children must struggle with a low income.³ Those who don't work must rely on social benefits, which often only cover basic necessities. In addition, some female lone parents are not receiving financial support from their former spouses.

Single fathers likewise face difficulties: they also experience discrimination in the workplace and find it harder than mothers to

find family-friendly employers, because many organizations expect men to work full-time, and be available for extra hours.

The financial and emotional stressors experienced by lone parents can sometimes reflect on the emotional well-being of their children. A lone parent who has difficulty making ends meet may work long hours. When they return home, they may be tired and have less time for their children. As a result, children of lone parents who are poor may receive less attention, supervision, encouragement, and affection than other children.³

The level of poverty among those living in couple arrangements is 7.7%. 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.

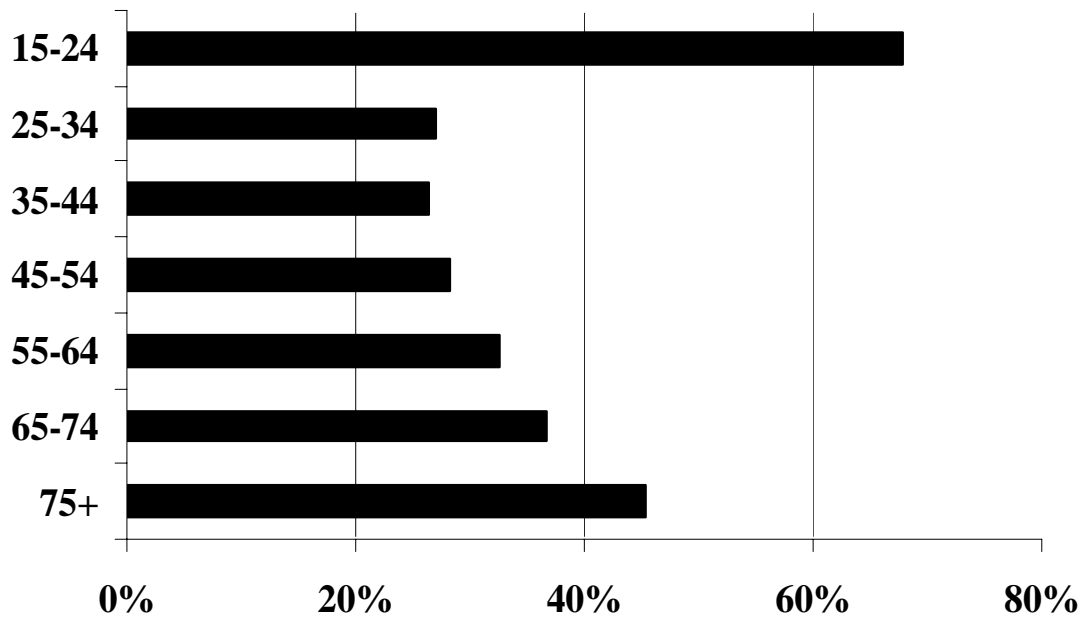
The above analysis examines the relative incidence of poverty, as a proportion of the total numbers in a given living arrangement. However, in absolute terms, more poor live in couple arrangements (21,770) than in any other household type. There are 19,725 unattached poor, and 6,650 disadvantaged persons who live in female single parent

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

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	3,725	2,525	1,200	67.8
25-34	9,555	2,580	6,975	27.0
35-44	7,205	1,905	5,300	26.4
45-54	7,920	2,240	5,680	28.3
55-64	6,275	2,045	4,230	32.6
65-74	6,380	2,335	4,045	36.6
75+	13,500	6,110	7,390	45.3

*Includes individuals living alone or with non-relatives

Figure 1
% Poor by Age Cohort
Unattached Individuals
Canadian Jewish Population



families. Much fewer poor live in male single parent families (875) and with relatives such as grandparents or siblings (515).

A Closer Look at the Relationship of Poverty & Living Arrangement

Table 9A examines poverty status by living arrangement and age. There is a strikingly high level of poverty among children under 15 years living in single parent families. The incidence of poverty is 38.4% among children 0-14 years in female lone parent families, and 23.6% among those in male lone parent families.

The overall poverty level for children under 15 years living in a single parent household is 36.1%. In short, more than a third of children in lone parent families are economically disadvantaged. In comparison, the poverty level among children living in couple arrangements is 9.8%.

Looking at younger children (under 5 years) living in female single parent families, the incidence of poverty is remarkably high (48%). These younger children are among the most vulnerable of any segment examined in this report. There are too few children under 5 years residing in male

single parent families to reach valid statistical conclusions.

All in all, 9.6% of Jewish families in Canada are headed by single parents, and they are raising about 30.4% of this community's poor children. This is a sobering finding that points to the economic hardships many lone parent families face.

However, as Table 9A also shows, in absolute terms, there are 6,225 poor children living in couple arrangements, and 2,735 in lone parent arrangements. So while children living in single parent families are extremely vulnerable, in terms of sheer numbers, the bulk of impoverished children in the Jewish population live in two-parent families.

In terms of adults 15-64 years, the group at highest risk for poverty includes unattached individuals. About a third (32.5%) of unattached persons in this age group are poor. About a quarter (24.1%) of non-elderly adults living in female single parent families are economically disadvantaged. There are lower levels of poverty among non-elderly adults living in male single parent families (14.9%), living with relatives (14.4%) and in couple arrangements (6.9%).

Table 10
Poverty Status by Family Structure
Canadian Jewish Families

Family Relations	Poor Families		Not Poor Families		Total Families
	#	%	#	%	#
Couples: With Children	4,435	7.4	55,355	92.6	59,790
Couples: Without Children	3,640	7.8	43,055	92.2	46,695
Male Lone Parent	350	16.4	1,780	83.6	2,130
Female Lone Parent	2,390	26.0	6,790	74.0	9,180
Total Families	10,815	9.2	106,980	90.8	117,795

However, in absolute terms, the largest number of poor non-elderly adults live in couple arrangements (12,360). There are also large contingents of poor non-elderly adults who are unattached (11,280) and who live in female single parent families (3,915).

Finally, it is clear from Table 9A that unattached seniors 65+ years are an especially vulnerable segment in the Jewish population. Almost half (42.5%) 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 8.4% of seniors who live with a spouse are economically disadvantaged.

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 two-thirds (67.8%) live under 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.

Other particularly vulnerable unattached segments include those between 55-64 years (32.6%), 65-74 years (36.6%), and those 75+ years (45.3%). A more detailed examination of the interaction between poverty status, gender and age for unattached individuals is presented in Appendix 4, Table 17.

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, female lone-parent families have the highest level of poverty (26%), followed by male lone parent families (16.4%). Households representing couples without children have a slightly higher level of economic disadvantage (7.8%) than those with children (7.4%).

In terms of absolute figures, there are 4,435 poor Jewish families representing couples with children, 3,640 poor families

Table 11
Poverty Status by Marital Status
Canadian Jewish Population

Marital Status	Poor		Not Poor		Total
	#	%	#	%	#
Single / Never Married	22,350	14.8	128,565	85.2	150,915
Divorced / Separated	6,200	27.6	16,225	72.4	22,425
Widowed	7,200	36.4	12,590	63.6	19,790
Now Married / Common Law	13,775	7.8	162,655	92.2	176,430
Total	49,525	13.4	320,035	86.6	369,560

comprising couples without children, 2,390 poor female lone parent families, and 350 poor male lone parent families. There are a total of 10,815 poor families, representing 9.2% of total Jewish families in this country.

Adding 19,725 poor unattached individuals to the 10,815 disadvantaged families in Table 10, yields a total of 30,540 poor Jewish households in this country (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).

Marital Status & Economic Disadvantage

Table 11 looks at poverty by marital status. It can be seen that widowed individuals have the highest level of poverty (36.4%), followed by those who are divorced or separated (27.6%). A smaller percentage of single individuals are poor (14.8%), whereas married individuals are the least likely to experience poverty (7.8%). All of these figures are difficult to interpret without considering the age of the respondent as well.

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 9,010 children living below the poverty line in the national Jewish population. They, of course, are all single (never married).

Looking at non-elderly adults (15-64 years), the highest incidence of poverty is evident for divorced / separated individuals (25.7%). Widowed non-elderly adults have a poverty level of 24%, whereas single / never married persons have a poverty level of 16.3%. Married non-elderly adults are the least likely to be poor (7.6%).

In absolute terms, among non-elderly adults, there are 12,615 single / never married individuals living below the poverty line, 10,445 married individuals who are poor, 4,710 divorced or separated persons who are disadvantaged, and 640 widowed individuals who are poor in the national Jewish population.

Of seniors 65+ years, widowed individuals have a particularly high level of poverty (38.3%), as do elderly who are divorced or separated (36.5%). Almost a third (33.1%) of seniors who are single are economically disadvantaged. The poverty level among

Table 12
Poverty Status by Marital Status by Age
Canadian Jewish Population

Marital Status	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Single / Never Married	9,010	12.6	62,420	87.4
Divorced / Separated	--	--	--	--
Widowed	--	--	--	--
Married / Common Law	--	--	--	--
Total	9,010	12.6	62,420	87.4

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
12,615	16.3	64,670	83.7
4,710	25.7	13,640	74.3
640	24.0	2,030	76.0
10,445	7.6	127,585	92.4
28,410	12.0	207,925	88.0

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
730	33.1	1,475	66.9
1,485	36.5	2,585	63.5
6,560	38.3	10,565	61.7
3,325	8.7	35,070	91.3
12,100	19.6	49,695	80.4

elderly who are married is only 8.7%. It is clear that seniors who don't have the support of a spouse are much more likely to experience economic hardships than those who live with a spouse or partner.

In terms of absolute numbers, there are 6,560 poor elderly Jewish widows in the country. There are 3,325 married seniors who are poor, 1,485 divorced or separated elderly who are poor, and 730 single (never married) elderly who live below the poverty line.

Tables 18, 19 and 20 in Appendix 4 provide a more detailed examination of the interaction of poverty with age and gender for single, divorced / separated and widowed individuals, respectively.

According to these tables, particularly vulnerable individuals among those who are single (never married), include those 55-64 years (35.1%) and those 75+ years (34%); the most vulnerable groups among those divorced or separated include females 25-34 years (35.4%) and seniors 75+ years (44.9%); and among those widowed they include females 75+ years (42.7%).

There seems to be certain times during the life cycle when individuals are particularly at economic risk, especially when certain social circumstances (divorce, widowhood) predominate. Some of these life periods include: 1) when a single young adult has left home, and is pursuing their studies, but has not yet begun to generate adequate income; 2) in late middle age, when an individual is not living with a spouse or partner, often because they are divorced or single, and do not have favorable work circumstances; 3) among older seniors who have lost their spouse or who have never married, and are relying solely on government benefits.

The Education Factor

Table 13 looks at poverty status by level of education. There is almost a linear relationship between education and economic disadvantage. The less education an individual has, the greater the incidence of poverty.

Almost a fifth (18%) of those who have only a primary or high school education are economically disadvantaged. About 15% of those who have a Community College, CEGEP or Trade Certificate are poor; 10.3%

Table 13
Poverty Status by Level of Education
Canadian Jewish Population

Level of Education	Poor		Not Poor		Total
	#	%	#	%	#
Elementary / Secondary	21,535	18.0	97,795	82.0	119,330
Community College / Trades Certificate	7,640	15.4	42,075	84.6	49,715
Bachelor's Degree	7,445	10.3	64,565	89.7	72,010
Master's Degree	3,140	7.6	38,395	92.4	41,535
Medicine Degree / Doctorate	755	4.9	14,785	95.1	15,540
Under 15 years of age	9,005	12.6	62,415	87.4	71,420
Total	49,520	13.4	320,030	86.6	369,550

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

Labour Force Activity	Poor		Not Poor		Total
	#	%	#	%	#
Employed: Full Time	8,310	5.9	132,060	94.1	140,370
Employed: Part Time	4,925	11.7	37,150	88.3	42,075
Employed: Other*	1,145	26.7	3,150	73.3	4,295
Unemployed	3,065	27.0	8,280	73.0	11,345
Inactive**	23,080	23.1	76,975	76.9	100,055
Total	40,525	13.6	257,615	86.4	298,140

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

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

of those with a Bachelor's degree are disadvantaged; 7.6% of those with a Master's degree; and only 4.9% of those with a Medical or Doctoral degree are poor.

These findings have important 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 significant 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.

On the other hand, 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.

There is another interesting relationship between poverty and schooling that points to the economic difficulties some adults in our community face if they devote their

attention to their education. The Census reveals that many full-time students struggle financially.

For instance, 17.1% of full-time students between the ages of 20-24 years are economically disadvantaged, or 2,335 of 13,660 individuals. About a quarter (25.3%) of full-time students between 25-34 years are poor, or 1,280 of 5,065 individuals. Many of these students, however, will likely not remain poor as their post-graduation careers begin.

The Economics of Poverty

Table 14 examines labour force activity by poverty status. It is clear that unemployment is a major factor related to the incidence of poverty. More than a quarter (27%) of unemployed individuals are disadvantaged. The economic impact of unemployment is related to age. Those unemployed between 35-44 years have the highest level of poverty (40.6%); followed by those 25-34 years (30.4%), and 45-64 years (30.3%).

There is a high level of disadvantage among those who are on a paid or unpaid leave from work (26.7%). The poverty level among those who are inactive (not in the labor force), such as students, pensioners,

Table 15A
Poverty Status by Major Income Source
Canadian Jewish Population

Major Income Source	Poor		Not Poor		Total
	#	%	#	%	#
Wages and Salaries	10,710	6.5	154,295	93.5	165,005
Self-Employment Income	2,105	8.3	23,355	91.7	25,460
Employment Insurance Benefits	700	31.3	1,535	68.7	2,235
Retirement Pensions	335	2.6	12,540	97.4	12,875
Government Pensions	12,445	38.5	19,920	61.5	32,365
Other Government Sources*	8,770	51.0	8,435	49.0	17,205
All Other Sources	2,670	9.0	27,100	91.0	29,770
Not Applicable**	11,785	13.9	72,860	86.1	84,645
Total	49,520	13.4	320,040	86.6	369,560

*Includes Social Welfare and Disability Payments.

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

and homemakers, is 23.1%. It is 11.7% among those working part-time, and 5.9% among those who are working full-time.

In terms of absolute figures, the largest contingent of poor is found among inactive individuals (23,080). There are 13,235 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.

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 half (51%) 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. There are 8,770 Jews

in Canada who rely on income from “Other Government Sources”, and they represent almost a fifth (17.7%) of the total Jewish poor in this country.

Table 15B provides a detailed summary of the relationship between poverty and age for individuals receiving benefits from “Other Government Sources”. Among individuals between 55-64 years who rely on income from such sources, the poverty level is a staggering 65.7%. Among those who receive such transfer payments between the ages of 45-54 years, it is 61.8%. There are 3,395 Jews between 45-64 years in this country who rely on such assistance and who are poor.

Please refer to Table 21, Appendix 4 for an even more differentiated breakdown of poverty status by age and gender for those receiving benefits from “Other Government Sources”.

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

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

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	3,005	990	2,015	32.9
25-34	3,735	1,930	1,805	51.7
35-44	3,875	2,075	1,800	53.5
45-54	3,245	2,005	1,240	61.8
55-64	2,115	1,390	725	65.7
65+	1,220	380	840	31.1

*Includes Individuals on Social Welfare and Disability Payments

completely undermines a person's resolve to get back on their feet."⁴

The same report cites some stark statistics regarding welfare transfer payments. In the province of Quebec, for instance, the average welfare income for a single employable person is \$6,758, which is only 34% of the 2003 poverty line. In Ontario it is \$6,838, or 35% of the poverty line; in Alberta it is \$5,039 or 25% of the cut-off; and in British Columbia it is \$6,445 or 33% of the cut-off.

In other words, regarding these four provinces, single persons who are employable must subsist on between 25% and 35% of the income necessary for them to even rise above the poverty line.

In these same provinces, a person with disability receives between 39% and 59% of the poverty line; a single parent with one child receives between 48% and 57% of the cut-off; and a couple with two children receive between 48% and 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 (38.5%), as do those relying on Employment Insurance benefits (31.3%). People who are self employed (8.3%) or who earn wages and salaries (6.5%) 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 (2.6%). 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 10,710 "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

Table 16
Profile of the Most Vulnerable Segments
Canadian Jewish Population

Segment	% Poor
Individual 15-24 yrs who is living alone or with non-relatives (unattached)	67.8
Individual 55-64 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	65.7
Individual 45-54 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	61.8
Individual 35-44 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	53.5
Individual 25-34 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	51.7
Female senior 75+ yrs who is living alone or with non-relatives (unattached)	48.5
Child less than 5 yrs living in a female single parent family	48.0
Female senior 75+ yrs who is widowed	42.7
Senior 65+ yrs who is living alone or with non-relatives (unattached)	42.5
Unemployed individual 35-44 years	40.6
Individual relying on government pensions as their major income	38.5
Child less than 15 yrs living in a female single parent family	38.4
Widowed senior 65+ yrs	38.3
Senior 65+ yrs who is divorced or separated	36.5
Senior 65+ yrs who is single / never married	33.1
Individual 55-64 years who is living alone or with non-relatives (unattached)	32.6
Individual relying on employment insurance benefits as their major income	31.3
Unemployed individual 25-34 years	30.4
Unemployed individual 45-64 years	30.3
Individual 45-54 years who is living alone or with non-relatives (unattached)	28.3
Individual who is divorced or separated	27.6
Individual living in a female single parent family	27.5

Note: Some of these segments may overlap with one another.

themselves.⁵ 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. Since no province in Canada mandates a \$10 minimum wage, the Council concluded that having a job, even a full-time one, is no guarantee against poverty.

As Table 15A also indicates, there are 12,445 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. It is clear that a single pension is not sufficient to push an individual's income above the low-income cut-off.

Focus on the Most Vulnerable Segments

Table 16 is a summary of the statistics cited throughout this report. It profiles the segments in Canada's Jewish population who are at highest risk for poverty. Some segments are not included because they represent relatively few individuals, or because they overlap with other categories,

and do not offer any further insights into a particular socio-economic group or condition.

As Table 16 shows, the group at highest risk for poverty in Canada's Jewish population is unattached young adults (15-24 years) who live alone or with non-relatives (67.8%). These are often students who have left their parents and are trying to make ends meet through part-time work, student loans or bursaries. There are 2,525 such poor Jewish young adults in this country.

Another high-risk group involves those between 55-64 years who rely on "Other Government Sources" of income such as social assistance (65.7%). Many of these individuals encounter discrimination regarding their age that limits their chances of finding adequate employment. Since they are not yet eligible for senior pensions they struggle on meager welfare incomes that barely rise above subsistence levels. There are 1,390 economically disadvantaged Jews between 55-64 years relying on such transfer payments across the country.

Those between 45-54 years who rely on "Other Government Sources" of income are likewise highly vulnerable (61.8%). There

are 2,005 such individuals in Canada's Jewish population. Also particularly disadvantaged are persons between 35-44 years (53.5%) and 25-34 years (51.7%) who receive "Other Government Sources" of income. Across Canada, there are 2,075 and 1,930 Jews in the above age groups who rely on these transfer payments.

Female seniors 75+ years who are unattached are also a particularly vulnerable segment. Almost half (48.5%) of these elderly women are poor. Many have outlived their spouse and must subsist on government pensions that don't raise their living standards above the poverty line. There are 5,025 such unattached women 75+ years living in economically vulnerable circumstances in our community.

Finally, among the most vulnerable of all the segments described in this report are children under 5 years living in female single parent families. Almost half (48%) of these children live under the poverty line. Many single mothers who have very young children are in particularly difficult circumstances as they struggle to cope with the responsibilities of child-rearing and providing for their household. There are 540 Jewish children 0-4 years living in female

single parent families who are economically disadvantaged in this country.

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 Jewish poor across the country in 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.

A two-parent, two-child family receiving welfare benefits has seen its real income from government sources decline. In 2003, a couple with two children in the province of Quebec was trying to provide for their needs

at only 48% of the poverty line; a major drop from 54% in 1989. In Ontario, welfare payments dropped significantly from 61% in 1989 to 50% of the cut-off in 2003; in Alberta they dropped from 58% in 1989 to 50% in 2003; and in British Columbia they dropped from 53% in 1989 to 49% in 2003.⁴

To make matters worse, Medicare premiums have increased several times over the last few years, but health services have been reduced. In many metropolitan areas, transportation costs have increased significantly.

There has also been an increase in the cost of housing, and a scarcity of affordable housing. In the year 2000, a single adult on welfare paid an average of 87% of their income on rent in the province of Quebec, 146% in Ontario and Alberta, and 131% in British Columbia.⁵ Given the single adult welfare rate, a one-bedroom rental now exceeds that income in most urban areas of the country.

Full-time low-income employment is no escape from poverty either. In 2000, a full-time minimum-wage worker earned 83% of the Statistics Canada low-income cut-off in the provinces of Quebec and Ontario, 73%

of the cut-off in Alberta, and 84% in British Columbia.⁵ 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 family responsibilities. 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.

The Jewish poor face an additional burden. Kosher food and the observance of the holidays entail added costs to the basics of food and lifestyle. Membership and school

fees add more to the financial burden they must carry. To qualify for reduced or waived fees, usually they must undergo a scrutiny of their financial condition which can be intrusive, and which can cause personal shame.

If they are to make a larger difference, local Jewish communities must confront the challenges of poverty on many levels. Many of the major Jewish Federations provide a host of responses, including access to Jewish education, emergency financial assistance, food services and affordable counseling to name but a few.

But 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. Local communities need 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.

Each Jewish community has special challenges. The noteworthy numbers of Jewish children living in poverty necessitates that agencies consider how to better help large families. They 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, local communities must frame interventions in ways that also respond to the most marginal members of the Jewish population: middle-aged men and women living alone. They must continue to work on issues of health care, housing and socialization for seniors and for the mentally ill.

Poverty defines what people have, but not who they are. The challenges are major and poverty cannot be solved or eliminated by Jewish communities in isolation. The key

will be partnerships, government advocacy and an on-going political and communal will to tackle the difficult issues involved.

Notes

¹For 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>

²These 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>

³ Poverty Fact Sheet #8. The Urban Poverty Consortium of Waterloo Region, October 2000. Their Web Site can be accessed at:

<http://www.waterlooregion.org/poverty/talk/8.html>

⁴ *Welfare Incomes for 2003*. National Council of Welfare. Minister of Public Works and Government Services Canada. Spring, 2004.

⁵ *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.

Appendix 4 Additional Data Tables

Table 17
Poverty Status by Age & Gender
Unattached Individuals*
Canadian Jewish Population
(15+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 15-24	1,870	1,185	685	63.4
Female: 15-24	1,855	1,340	515	72.2
Male: 25-34	5,410	1,480	3,930	27.4
Female: 25-34	4,145	1,100	3,045	26.5
Male: 35-44	4,210	1,120	3,090	26.6
Female: 35-44	2,995	785	2,210	26.2
Male: 45-54	4,420	1,130	3,290	25.6
Female: 45-54	3,500	1,110	2,390	31.7
Male: 55-64	2,455	805	1,650	32.8
Female: 55-64	3,820	1,240	2,580	32.5
Male: 65-74	1,825	630	1,195	34.5
Female: 65-74	4,555	1,705	2,850	37.4
Male: 75+	3,130	1,085	2,045	34.7
Female: 75+	10,370	5,025	5,345	48.5
Subtotal: 15-24	3,730	2,525	1,205	67.7
Subtotal: 25-44	16,750	4,475	12,275	26.7
Subtotal: 45-64	14,195	4,280	9,915	30.2
Subtotal: 65+	19,885	8,445	11,440	42.5

*Includes individuals living alone or with non-relatives

Table 18
Poverty Status by Age & Gender
Single (Never Married) Individuals
Canadian Jewish Population
(25+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 25-34	10,035	1,690	8,345	16.8
Female: 25-34	7,630	1,355	6,275	17.8
Male: 35-44	4,160	965	3,195	23.2
Female: 35-44	3,240	760	2,480	23.5
Male: 45-54	2,875	705	2,170	24.5
Female: 45-54	2,095	585	1,510	27.9
Male: 55-64	980	340	640	34.7
Female: 55-64	815	290	525	35.6
Male: 65-74	590	200	390	33.9
Female: 65-74	420	125	295	29.8
Male: 75+	575	210	365	36.5
Female: 75+	630	200	430	31.7
Subtotal: 25-44	25,060	4,770	20,290	19.0
Subtotal: 45-64	6,750	1,910	4,840	28.3
Subtotal: 65+	2,205	730	1,475	33.1

Table 19
Poverty Status by Age & Gender
Divorced or Separated Individuals
Canadian Jewish Population
(25+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 25-34	465	90	375	19.4
Female: 25-34	905	320	585	35.4
Male: 35-44	1,695	365	1,330	21.5
Female: 35-44	2,445	725	1,720	29.7
Male: 45-54	2,925	620	2,305	21.2
Female: 45-54	4,700	1,160	3,540	24.7
Male: 55-64	1,940	520	1,420	26.8
Female: 55-64	3,145	845	2,300	26.9
Male: 65-74	1,070	305	765	28.5
Female: 65-74	1,565	535	1,030	34.2
Male: 75+	565	200	365	35.4
Female: 75+	870	445	425	51.1
Subtotal: 25-44	5,515	1,505	4,010	27.3
Subtotal: 45-64	12,700	3,140	9,560	24.7
Subtotal: 65+	4,070	1,485	2,585	36.5

Table 20
Poverty Status by Age & Gender
Widowed Individuals
Canadian Jewish Population
(45+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 45-54	95	0	95	0.0
Female: 45-54	670	140	530	20.9
Male: 55-64	225	40	185	17.8
Female: 55-64	1,430	360	1,070	25.2
Male: 65-74	530	160	370	30.2
Female: 65-74	3,505	1,165	2,340	33.2
Male: 75+	2,470	700	1,770	28.3
Female: 75+	10,625	4,540	6,085	42.7
Subtotal: 45-64	2,430	545	1,885	22.4
Subtotal: 65+	17,125	6,560	10,565	38.3

Table 21
Poverty Status by Age & Gender
Individuals Relying on Other Government Sources of Income*
Canadian Jewish Population
(15+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 15-24	1,595	500	1,095	31.3
Female: 15-24	1,415	490	925	34.6
Male: 25-34	1,300	685	615	52.7
Female: 25-34	2,435	1,245	1,190	51.1
Male: 35-44	1,105	830	275	75.1
Female: 35-44	2,770	1,245	1,525	44.9
Male: 45-54	1,235	900	335	72.9
Female: 45-54	2,010	1,105	905	55.0
Male: 55-64	950	620	330	65.3
Female: 55-64	1,165	770	395	66.1
Male: 65-74	340	115	225	33.8
Female: 65-74	375	135	240	36.0
Male: 75+	230	40	190	17.4
Female: 75+	275	90	185	32.7
Subtotal: 15-24	3,005	990	2,015	32.9
Subtotal: 25-44	7,610	4,005	3,605	52.6
Subtotal: 45-64	5,365	3,395	1,970	63.3
Subtotal: 65+	1,220	380	840	31.1

*Includes Individuals on Social Welfare and Disability Payments.