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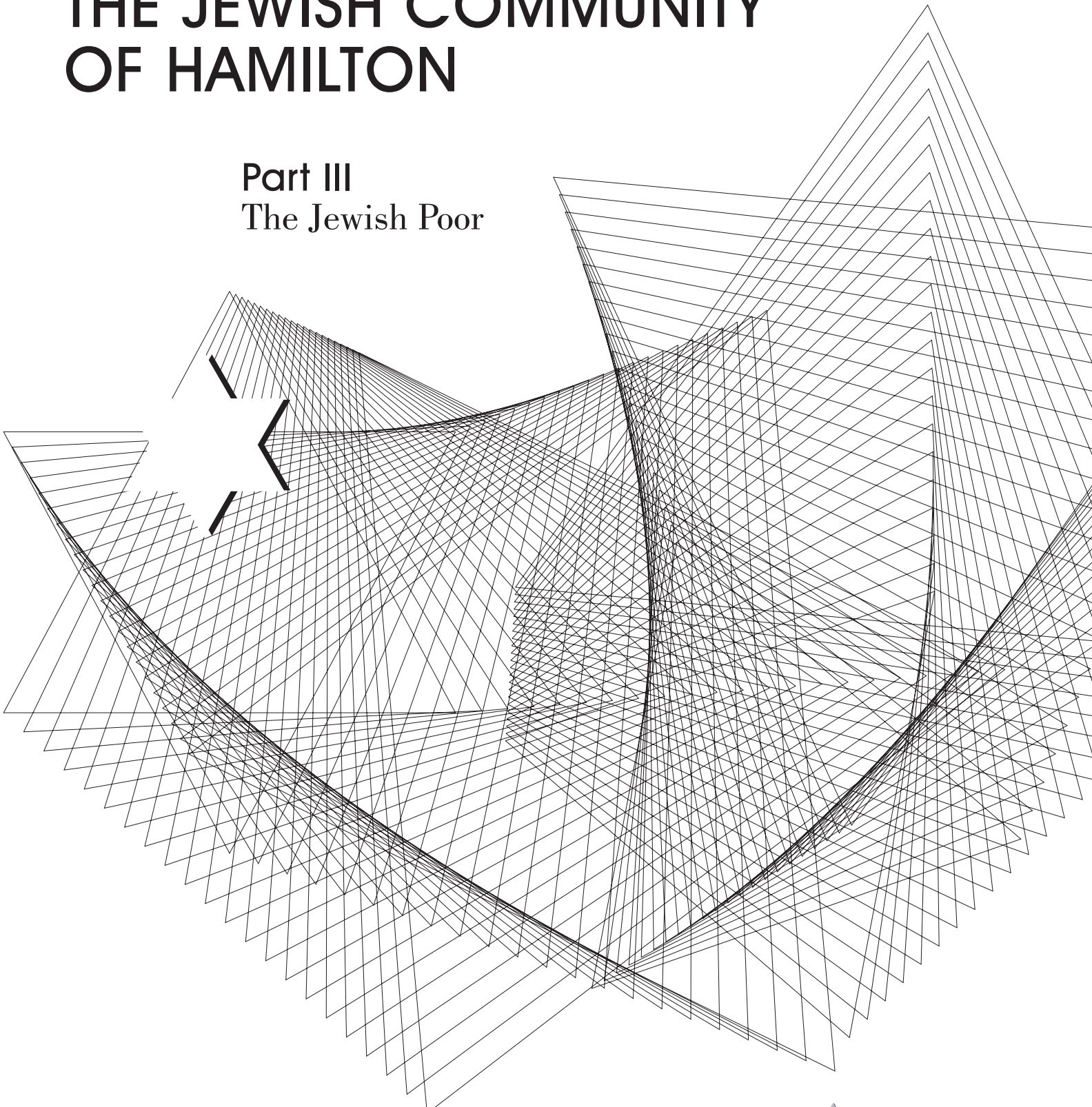
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2001 Census Analysis Series **THE JEWISH COMMUNITY OF HAMILTON**

Part III The Jewish Poor



By Charles Shahaar
November 2004



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

**Part 3
The Jewish Poor**

**By
Charles Shahar**

Highlights of Results

- There are 795 Jews living below the poverty line in the Hamilton CMA. The poor comprise 17% of a total population of 4,675 Jews residing in private (non-collective) dwellings.
- The number of poor in the Hamilton Jewish population has increased steadily in the last three decades. There are currently more poor individuals than at any time in the history of the local Jewish community.
- The Hamilton community has among the highest poverty levels of any Jewish population in the country, and is higher than the national average for Jews (13.4%).
- About one in five children in the Jewish community are poor (22.1%). Children living in female single parent families are especially at risk for poverty (50%).
- The poverty level among unattached individuals (living alone or with non-relatives) is relatively high (48.4%), comprising 385 persons.
- There are 190 poor Jewish families in the Hamilton CMA. When unattached individuals are included in the analysis, a total of 575 disadvantaged households are identified in the local Jewish community.
- More than half (56.6%) of individuals relying on social assistance or worker's compensation live below the poverty cut-off.
- There are 190 "working poor" in the Hamilton 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 Hamilton 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 local 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 Hamilton Jewish community, you are at significant risk of poverty if you are a child living in a female single parent family, a female adult living alone, or a widowed elderly. 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 Hamilton 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 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 Hamilton 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 remark 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.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 for 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 795 Jews living below the poverty line in the Hamilton CMA, comprising 17% of 4,675 members of the Jewish community here. In other words, about one in six Jews in the Hamilton CMA is economically disadvantaged.

Table 1 examines the incidence of poverty for selected populations. The local Jewish community has a slightly higher level of poverty than the total (Jewish and non-

Jewish) population in the Hamilton metropolitan area. The overall population in Hamilton has 16.7% poverty, compared to 17% for the Jewish community.

In short, the Jewish and total populations appear to have comparable levels of economic disadvantage. This finding 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 Hamilton CMA is higher than most other major Jewish communities in Canada. It is higher than that for the Vancouver community (14%), the Winnipeg community (12.4%), the Toronto community (11%) and the Ottawa community (9.8%). Only the Montreal Jewish population has a higher level of poverty (18.4%), than that of the local Jewish population (17%).

The Jewish community in the Hamilton CMA has a higher level of poverty than the national Jewish population (17% and 13.4%). It also has a higher poverty level than the overall population in this country (17% and 16.2%).

According to Table 2, the number of Jewish poor in the Hamilton CMA has increased steadily in the last three decades. In 1971, there were 505 poor here, followed by 630 in 1981, 730 in 1991, and 795 in 2001. There was an increase of 65 poor in the last decade despite the fact that the Jewish community decreased by 460 individuals in this period. There are currently more poor individuals than at any time in the history of the Jewish community here.

The proportion of poor has also been steadily increasing since 1971. In 1971, the poor comprised 12.2% of the local Jewish population. This figure rose to 13.5% in 1981, 14.2% in 1991, and 17% in 2001. If this trend continues, it suggests that the issue of Jewish poverty will remain an important local concern in the coming years.

The Basic Demographics of Poverty

Are there any significant gender differences in terms of poverty levels? According to Table 3, females are much more inclined to fall below the poverty line than males (20.8% and 13.6%, 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 Hamilton Jewish population is 22.1%. This figure is higher than the child poverty level of the total Hamilton population (19.9%). It is significantly higher than the average level of child poverty for Jews across this country (12.6%).

All in all, there are 170 children in the local Jewish community who live in economically disadvantaged circumstances. Are Jewish children going hungry in the Hamilton 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 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

Also according to Table 4, about one in six Jewish teenagers and young adults (15-24 years) live below the poverty line (16.8%). There are 120 individuals in this age group who are poor. Many of these persons live in economically disadvantaged families, but others live on their own, are attending school, and holding low-paying jobs. It is likely that the majority in this latter group will climb over the poverty line once they establish a career path of their own.

There is a 19.8% poverty level in the age group of 25-44 years. There are 200 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, 11.8% or 155 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, 17.3% of Jewish seniors are poor. This represents 150 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. Male children under 15 years have a higher poverty level compared to females of the same age group (24.7% and 18.5%, respectively). It is not clear why there is such a discrepancy.

In terms of adults between 15-64 years, females have a much higher poverty level than males: 21.1% compared to 10.4%. More information related to living arrangements and marital status is necessary to explain such a finding.

Finally, female seniors are significantly more likely to be economically disadvantaged than males (21.2% and 13.6%, 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.

Poverty & Living Arrangement

Table 6 contains data on living arrangements by poverty status for the Hamilton Jewish community. It is clear that unattached individuals (those living alone or with non-relatives) are at highest risk for poverty (48.4%). There are 385 unattached individuals living below the poverty line in the Hamilton CMA, of which 310 are living alone, and 75 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 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 female single parent households is 35.4%. No poverty was recorded among those living in male single parent households. In terms of absolute numbers, there are 200 poor

individuals residing in female single parent households.

The level of poverty among those living in couple arrangements is 6.8%. 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, there is a significant number of poor who live in couple arrangements (215). Only those poor who are unattached outnumber them.

An analysis of gender by living arrangement provides insights as to why female adults are more inclined to be disadvantaged than males. Of the 385 unattached individuals who are poor, 250 are females and 135 are males. The poverty level is 59.5% among adult women (15+ years) who are unattached, compared to 36.5% for men. In short, adult women who are unattached are at a particular risk for poverty in our community.

Table 7 examines poverty status by living arrangement and age. It is clear that most of the poor Jewish children (0-14 years) in the Hamilton CMA live in female lone-parent

families, rather than couple arrangements (110 and 65 children, respectively).

In terms of adults 15-64 years, the group at highest risk for poverty includes unattached individuals (50.5%). They comprise the largest number of poor non-elderly adults of any household type (280). They are followed by those living in a couple arrangement (105), and those residing in a female single parent family (85).

Finally, it is clear from Table 7 that unattached seniors 65+ years are an especially vulnerable segment in our community. A significant proportion (42.9%) 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 7.7% of seniors who live with a spouse are economically disadvantaged.

Table 8 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 8, there are 70 poor families representing couples without children, 70 poor female lone parent families, and 50 poor families comprising couples with children. There are a total of 190 poor families, representing 11.1% of total families in the Hamilton Jewish community.

Adding 385 poor unattached individuals to the 190 poor families in Table 8, yields a total of 575 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).

Marital Status & Economic Disadvantage

Table 9 looks at poverty by marital status. It can be seen that divorced or separated individuals have the highest level of poverty (40.7%), followed by those who are widowed (29.6%). A smaller percentage of single individuals are poor (21.1%), 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.

In terms of the interaction between gender and marital status, there are 125 divorced women who are poor in the local community, compared to 60 divorced men. The level of disadvantage among divorced women is higher than that of men (46.3% and 38.7%).

There are also 80 disadvantaged adult women who are single, compared to 40 men. The poverty level of single adult women is 45.7%, compared to 19.5% for men.

An examination of poverty as a function of marital status and age is featured in Table 10. It has already been noted that there are 170 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 (38.4%), followed by those who are single / never married (20%). Married individuals are the least likely to be poor (7.6%).

In absolute terms, among non-elderly adults, there are 205 single / never married individuals living below the poverty line, 140 divorced / separated persons who are poor, and 120 married individuals, 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 third (34.1%) of seniors who are widowed are economically disadvantaged. The poverty level among elderly who are married is only 8.4%.

In absolute terms, there are 75 poor elderly widows, and 50 poor married seniors in the local Jewish community. There are 25 divorced / separated seniors, and 10 single / never married elderly, who live below the poverty line.

The Education Factor

Table 11 looks at poverty status by level of education. The findings indicate that the less education an individual has, the greater the incidence of poverty, although the relationship between these two variables is not completely straightforward.

About one in five (19.5%) of those who have only a primary or high school education are economically disadvantaged. An identical proportion (19.5%) of those with a Community College education or a Trade Certificate are poor; 17.6% of those with a Bachelor's degree are disadvantaged; 8.6% of those with a Master's degree; and none of those with a Medical or Doctoral degree live below the poverty line.

These findings are not compatible with those of other Jewish populations across the country, which show that even a Community College education or Trade Certificate enhance an individual's economic status, and that a Bachelor's degree has a more significant impact as far as keeping a person above the poverty line is concerned.

The Economics of Poverty

Table 12 examines labour force activity by poverty status. The poverty level among those who are inactive (not in the labor force), such as students, pensioners, and homemakers, is 25.8%. Almost a quarter (24.2%) of unemployed individuals are disadvantaged. There is a 16% poverty level 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 (33.3%), but their actual numbers are relatively small.

In terms of absolute figures, there are 215 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. The largest contingent of poor is found among inactive individuals (355).

Table 13 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 half (56.6%) 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 150 individuals in our community rely on income 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 completely undermines a person’s resolve to get back on their feet.”³

The same report cites some stark statistics regarding welfare transfer payments. In the province of Ontario, the average welfare income for a single employable person is \$6,838, which is only 35% of the 2003 poverty line. In other words, single persons who are employable must subsist on only a third of the income necessary for them to even rise above the poverty cut-off.

A person with disability receives \$11,765 in social assistance, or 59% of the poverty line; a single parent with one child receives \$13,917, or 56% of the cut-off; and a couple with two children receive \$18,471, 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 13, individuals relying on government pensions also have a high level of poverty (42%). People who are self-employed (13.8%) or who earn wages and salaries (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 (4.7%). 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 190 “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.⁴ 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 13 also indicates, there are 185 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.

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 Hamilton Jewish community over the last decade. A major factor has been the ongoing 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.

Full-time low-income employment is no escape from poverty either. In 2000, a full-time minimum-wage worker in Ontario earned 83% of the Statistics Canada low-income cut-off.⁴ Moreover, many of these low paying jobs do not represent stable employment, with meager if any sick days or health benefits provided.

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. It 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.

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 frame our interventions in ways that 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

¹ 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>

² 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>

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

⁴ *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 Tosh 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.

**Table 1
Poverty Status
Selected Populations**

	Poor		Not Poor		Total
	#	%	#	%	#
Hamilton Jewish Population	795	17.0	3,880	83.0	4,675
Hamilton Non-Jewish Population	108,365	16.7	540,110	83.3	648,475
Total Hamilton Population	109,160	16.7	543,990	83.3	653,150
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 / Gatineau 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
Hamilton Jewish Population
(Historical Summary)**

Census Year	Poor		Not Poor		Total
	#	%	#	%	#
2001	795	17.0	3,880	83.0	4,675
1991	730	14.2	4,405	85.8	5,135
1981	630	13.5	4,030	86.5	4,660
1971	505	12.2	3,645	87.8	4,150

Table 3
Poverty Status by Gender
Hamilton Jewish Population

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	330	13.6	2,105	86.4	2,435
Female	465	20.8	1,775	79.2	2,240
Total	795	17.0	3,880	83.0	4,675

Table 4
Poverty Status by Age
Hamilton Jewish Population

Age Cohort	Poor		Not Poor		Total
	#	%	#	%	#
0-14	170	22.1	600	77.9	770
15-24	120	16.8	595	83.2	715
25-44	200	19.8	810	80.2	1,010
45-64	155	11.8	1,160	88.2	1,315
65+	150	17.3	715	82.7	865
Total	795	17.0	3,880	83.0	4,675

Table 5
Poverty Status: Gender by Age
Hamilton Jewish Population

Gender	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Male	110	24.7	335	75.3
Female	60	18.5	265	81.5
Total	170	22.1	600	77.9

Gender	Non-Elderly Adults 15-64 Years			
	Poor		Not Poor	
	#	%	#	%
Male	160	10.4	1,380	89.6
Female	315	21.1	1,180	78.9
Total	475	15.7	2,560	84.3

Gender	Elderly Adults 65+ Years			
	Poor		Not Poor	
	#	%	#	%
Male	60	13.6	380	86.4
Female	90	21.2	335	78.8
Total	150	17.3	715	82.7

Table 6
Poverty Status by Living Arrangements
Hamilton Jewish Population

Living Arrangements	Poor		Not Poor		Total
	#	%	#	%	#
A Couple	215	6.8	2,925	93.2	3,140
Female Single Parent	200	35.4	365	64.6	565
Male Single Parent	0	0.0	100	100.0	100
Living with Relatives	0	0.0	80	100.0	80
Unattached*	385	48.4	410	51.6	795
Total	800	17.1	3,880	82.9	4,680

*Includes individuals living alone or with Non-Relatives.

Table 7
Poverty Status: Living Arrangements by Age
Hamilton Jewish Population

Living Arrangements	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
A Couple	65	12.1	470	87.9
Female Single Parent	110	50.0	110	50.0
Male Single Parent	0	0.0	15	100.0
Living with Relatives	0	--	0	--
Unattached*	0	--	0	--
Total	175	22.7	595	77.3

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
105	5.2	1,910	94.8
85	25.0	255	75.0
0	0.0	75	100.0
0	0.0	50	100.0
280	50.5	275	49.5
470	15.5	2,565	84.5

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
45	7.7	540	92.3
0	--	0	--
0	--	0	--
0	0.0	25	100.0
105	42.9	140	57.1
150	17.5	705	82.5

*Includes individuals living alone or with non-relatives

Table 8
Poverty Status by Family Structure
Hamilton Jewish Families

Family Relations	Poor Families		Not Poor Families		Total Families
	#	%	#	%	#
Couples: With Children	50	7.0	665	93.0	715
Couples: Without Children	70	9.4	675	90.6	745
Male Lone Parent	0	0.0	35	100.0	35
Female Lone Parent	70	32.6	145	67.4	215
Total Families	190	11.1	1,520	88.9	1,710

Table 9
Poverty Status by Marital Status
Hamilton Jewish Population

Marital Status	Poor		Not Poor		Total
	#	%	#	%	#
Single / Never Married	385	21.1	1,440	78.9	1,825
Divorced / Separated	165	40.7	240	59.3	405
Widowed	80	29.6	190	70.4	270
Now Married / Common Law	160	7.4	2,010	92.6	2,170
Total	790	16.9	3,880	83.1	4,670

Table 10
Poverty Status
Marital Status by Age
Hamilton Jewish Population

Marital Status	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Single / Never Married	170	22.1	600	77.9
Divorced / Separated	--	--	--	--
Widowed	--	--	--	--
Married / Common Law	--	--	--	--
Total	170	22.1	600	77.9

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
205	20.0	820	80.0
140	38.4	225	61.6
10	16.7	50	83.3
120	7.6	1,465	92.4
475	15.7	2,560	84.3

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
10	40.0	15	60.0
25	62.5	15	37.5
75	34.1	145	65.9
50	8.4	545	91.6
160	18.2	720	81.8

Table 11
Poverty Status by Level of Education
Hamilton Jewish Population

Level of Education	Poor		Not Poor		Total
	#	%	#	%	#
Elementary / Secondary	335	19.5	1,385	80.5	1,720
Community College / Trades Certificate	115	19.5	475	80.5	590
Bachelor's Degree	135	17.6	630	82.4	765
Master's Degree	40	8.6	425	91.4	465
Medicine Degree / Doctorate	0	0.0	365	100.0	365
Under 15 years of age	175	22.7	595	77.3	770
Total	800	17.1	3,875	82.9	4,675

Table 12
Poverty Status by Labour Force Activity
Hamilton Jewish Population (15+ years)

Labour Force Activity	Poor		Not Poor		Total
	#	%	#	%	#
Employed: Full Time	120	6.9	1,620	93.1	1,740
Employed: Part Time	95	16.0	500	84.0	595
Employed: Other*	10	33.3	20	66.7	30
Unemployed	40	24.2	125	75.8	165
Inactive**	355	25.8	1,020	74.2	1,375
Total	620	15.9	3,285	84.1	3,905

*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 13
Poverty Status by Major Income Source
Hamilton Jewish Population

Major Income Source	Poor		Not Poor		Total
	#	%	#	%	#
Wages and Salaries	190	9.0	1,915	91.0	2,105
Self-Employment Income	40	13.8	250	86.2	290
Employment Insurance Benefits	10	22.2	35	77.8	45
Retirement Pensions	10	4.7	205	95.3	215
Government Pensions	185	42.0	255	58.0	440
Other Government Sources*	150	56.6	115	43.4	265
All Other Sources	35	8.5	375	91.5	410
Not Applicable**	180	19.7	735	80.3	915
Total	800	17.1	3,885	82.9	4,685

*Includes Social Welfare and Disability Payments.

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