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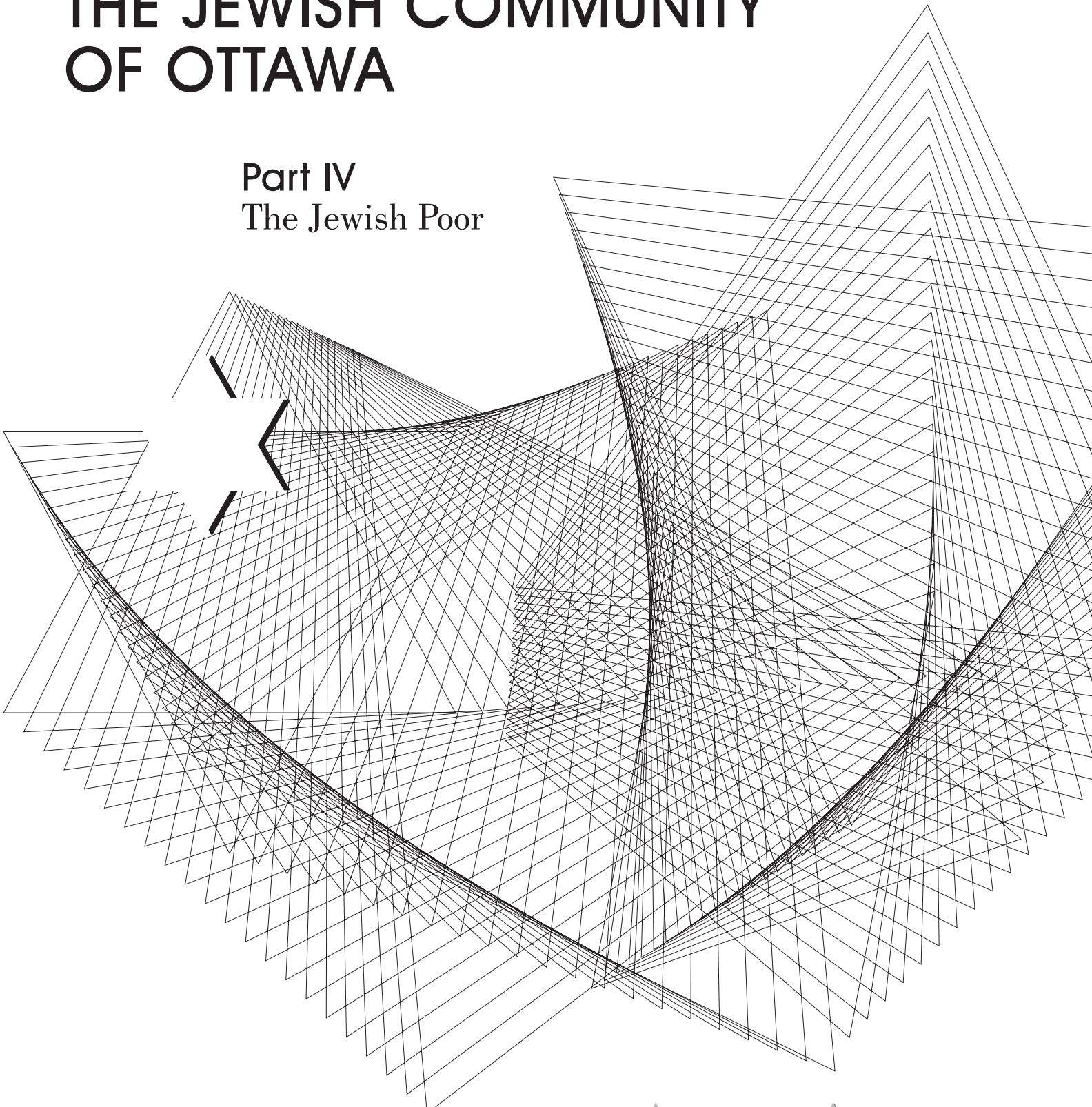
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2001 Census Analysis Series **THE JEWISH COMMUNITY OF OTTAWA**

Part IV The Jewish Poor



By Charles Shahrar
November 2004

Jewish Community Council
of Ottawa/Vaad Ha'Ir



UIA Federations Canada
מגבית הפדרציות היהודיות בקנדה

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

**Part 4
The Jewish Poor**

**By
Charles Shahar**

UIA Federations Canada would like to thank the following members of the 2001 Census Analysis “Professional Advisory Committee” for their expert assistance throughout this project. Their technical and conceptual knowledge was an invaluable resource for the researchers involved in this effort.

Dr. Jonathan Berkowitz, Vancouver, BC

Dr. Jay Brodbar, Toronto, ON

Prof. Leo Davids, Toronto, ON

Mr. Colin Geitzler, Aylmer, QC

Ms. Jean Gerber, Vancouver, BC

Dr. Gustave Goldmann, Ottawa, ON

Dr. Jack Jedwab, Montreal, QC

Prof. Marty Lockshin, Toronto, ON

Mr. Greg Mason, Winnipeg, MB

Dr. Sheva Medjuck, Halifax, NS

Prof. Allan Moscovitch, Ottawa, ON

Prof. Morton Weinfeld, Montreal, QC

Dr. Morty Yalovsky, Montreal, QC

UIA Federations Canada would also like to thank Réal Lortie and Marc Pagé of Statistics Canada for their expertise and meticulous attention to detail.

The researchers would like to express appreciation to Rubin Friedman and Mitchell Bellman for contributing their knowledge and insights regarding the Ottawa Jewish community. Without their input this report would not be possible.

Finally, a special acknowledgment is extended to Lioudmila Medvedtchenko for her diligent work in the extraction and verification of statistical data.

All data in this report are adapted from:
Statistics Canada, special order tabulations for UIA Federations Canada.

Highlights of Results

- There are 1,320 Jews living below the poverty line in the Ottawa CMA. The poor comprise 9.8% of a total population of 13,425 Jews residing in private (non-collective) dwellings.
- In the last decade, there has been a significant increase of 455 disadvantaged individuals in the Ottawa Jewish population. The percentage of poor in the community has increased from 7.5% to 9.8% between 1991 and 2001.
- The level of child poverty (0-14 years) in the Ottawa Jewish population is 9.7%. There are 260 children in the local Jewish community who live in economically disadvantaged circumstances.
- The largest contingent of Jewish poor live in Centretown (265), but there are also significant numbers in Nepean West (220) and Alta Vista (220).
- More than a fifth (21.2%) of individuals living in female single parent families are economically disadvantaged. The poverty level of children under 15 years living in these families is 25%.
- Young Jewish adults between 15-24 years who are unattached (living alone or with non-relatives) are a particularly vulnerable group for poverty (60.5%).
- A half (50%) of individuals relying on social assistance or worker's compensation live below the poverty cut-off. There are 225 disadvantaged persons who rely on such payments in our community.
- There are 395 "working poor" in the local 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 Ottawa metropolitan area based on figures from the 2001 Census. The data describes the historical, social and economic aspects of poverty. The findings also identify which segments of the community are most economically vulnerable and in need of appropriate interventions.

How to deal with the issue of poverty has been at the forefront of the Jewish communal agenda for many decades. 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. Moreover, many economically disadvantaged Jews in Ottawa live in areas that are isolated from the Jewish community, and therefore might feel doubly alienated from services and supports.

In the Ottawa Jewish community, you are at significant risk of poverty if you are a child living in a single parent household, an adult relying on social assistance, or a widowed senior. Add a mental illness or physical disability to such situations and the consequences become even more challenging for the individuals involved.

This analysis will attempt to shed further light on some of the issues regarding the needs and conditions of the Jewish poor in the Ottawa Census Metropolitan Area or CMA. This corresponds to the Greater Ottawa Area, and includes within its

parameters the Gatineau-Hull region in the province of Quebec, as well as the suburbs and municipalities surrounding the city of Ottawa.

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 local 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. Appendix 4 outlines the geographic boundaries that make up the districts

described in the data tables. A map showing these areas is also included in this section.

Finally, Appendix 5 presents some additional data tables related to poverty. These tables provide an in-depth analysis of the most vulnerable segments of the Jewish poor.

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 Ottawa 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.

Since only individuals residing in private (non-collective) dwellings were included in this analysis, the total Jewish population under consideration throughout this report will comprise 13,425 individuals, rather than the total cited in previous Census reports (13,445). In other words, 20 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 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.

Table 1
Poverty Status
Selected Populations

	Poor		Not Poor		Total
	#	%	#	%	#
Ottawa Jewish Population	1,320	9.8	12,105	90.2	13,425
Ottawa Non-Jewish Population	155,495	15.0	877,755	85.0	1,033,250
Total Ottawa Population	156,815	15.0	889,860	85.0	1,046,675
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
Calgary Jewish Population	815	10.3	7,110	89.7	7,925
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

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 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 1,320 Jews living below the poverty line in the Ottawa CMA, comprising 9.8% of 13,425 members of the Jewish community here. In other words, about one in ten Jews in the Ottawa CMA is economically disadvantaged.

Table 1 examines the incidence of poverty for selected populations. The local Jewish community has a lower level of poverty than the total (Jewish and non-Jewish) population in the Ottawa CMA. The overall population in Greater Ottawa has 15% poverty, compared to 9.8% for the Jewish community.

In short, the total population appears to be more economically disadvantaged than the local Jewish population. But although there

Table 2
Poverty Status
Ottawa Jewish Population
(Historical Summary)

Census Year	Poor		Not Poor		Total
	#	%	#	%	#
2001	1,320	9.8	12,105	90.2	13,425
1991	865	7.5	10,675	92.5	11,540
1981	780	8.4	8,500	91.6	9,280
1971	590	8.9	6,075	91.1	6,665

Table 3
Poverty Status by Gender
Ottawa Jewish Population

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	670	9.8	6,170	90.2	6,840
Female	650	9.9	5,935	90.1	6,585
Total	1,320	9.8	12,105	90.2	13,425

is somewhat of a gap between the two figures, the Jewish poverty level strongly contradicts preconceptions held by both Jews and non-Jews regarding the universal affluence of Jews in our society. The data suggests that such judgments are in fact erroneous.

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

The Jewish community in the Ottawa CMA has a lower level of poverty than the national Jewish population (9.8% and 13.4%). It also has a significantly lower poverty level than the overall population in this country (9.8% and 16.2%).

According to Table 2, the proportion of Jewish poor in the Ottawa CMA has increased in the last decade, after experiencing decreases in the previous two decades. In 1971, there were 8.9% poor here. This figure diminished to 8.4% in

1981, and to 7.5% poor in 1991. It then increased to 9.8% in 2001.

Even though the actual numbers of poor rose between 1971 and 1991, their increase did not keep up with the growth of the total Jewish population in the Ottawa CMA, and hence, their percentage actually decreased.

However, between 1991 and 2001 there was a striking increase of 455 disadvantaged individuals in the Ottawa Jewish population. *If this trend continues, it suggests that the issue of Jewish poverty may become an increasingly 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, both genders have almost identical levels of poverty (9.8% and 9.9% for males and females, 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

Table 4
Poverty Status by Age
Ottawa Jewish Population

Age Cohort	Poor		Not Poor		Total
	#	%	#	%	#
0-14	260	9.7	2,425	90.3	2,685
15-24	190	9.4	1,840	90.6	2,030
25-44	370	12.3	2,650	87.7	3,020
45-64	300	7.3	3,815	92.7	4,115
65+	205	13.0	1,370	87.0	1,575
Total	1,325	9.9	12,100	90.1	13,425

Ottawa Jewish population is 9.7%. That is, almost one in ten children in our community lives below the poverty line. A further analysis reveals that 7.9% of Jewish children under 5 years of age live in economically disadvantaged circumstances.

How does our level of child poverty (0-14 years) compare to other populations? The child poverty level for the Jewish community here (9.7%) is significantly below that of the total Ottawa population (18.2%). It is also somewhat lower than the average level of child poverty for Jews across this country (12.6%).

All in all, there are 260 children in the local Jewish community who live in economically disadvantaged circumstances. Are Jewish children going hungry in the Ottawa 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

According to Table 4, about one in ten Jewish teenagers and young adults (15-24 years) live below the poverty line (9.4%). There are 190 individuals in this age group who are poor. Some 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 above the poverty line once they establish a career path of their own.

There is a 12.3% poverty level in the age group of 25-44 years. There are 370 individuals in this cohort who live below the poverty line, comprising the largest disadvantaged group described in Table 4. Many of these individuals live alone, and some are relying on welfare benefits or employment insurance.

In terms of the 45-64 age group, 7.3% or 300 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

Table 5
Poverty Status: Gender by Age
Ottawa Jewish Population

Gender	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Male	150	10.6	1,265	89.4
Female	110	8.7	1,160	91.3
Total	260	9.7	2,425	90.3

Gender	Non-Elderly Adults 15-64 Years			
	Poor		Not Poor	
	#	%	#	%
Male	425	9.3	4,140	90.7
Female	420	9.2	4,170	90.8
Total	845	9.2	8,310	90.8

Gender	Elderly Adults 65+ Years			
	Poor		Not Poor	
	#	%	#	%
Male	90	10.5	770	89.5
Female	110	15.4	605	84.6
Total	200	12.7	1,375	87.3

disadvantaged in this cohort find it difficult to find jobs due to age discrimination.

Finally, 13% of Jewish seniors are poor. This represents 205 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 slightly higher level of economic disadvantage than females (10.6% and 8.7%, respectively).

In terms of adults between 15-64 years, both genders have very similar levels of disadvantage. Non-elderly adult males have a poverty level of 9.3% compared to 9.2% for females.

It is regarding the elderly that gender differences in poverty levels are most apparent. Female seniors are more likely to be economically disadvantaged than males (15.4% and 10.5%, 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 the Ottawa CMA

Table 6 examines the distribution of Jewish poor across geographic areas in the Ottawa CMA. According to this table, there is a large representation of Jewish poor in Centretown (265). There are also significant contingents of Jewish poor in Nepean West (220), in Alta Vista (220), and in Ottawa West (195).

In terms of the incidence of poverty, Ottawa East has the highest relative proportion of Jewish poor. Almost a quarter (23.4%) of Jews residing in Ottawa East live in economically vulnerable conditions. The Jewish population in Nepean West also has a high incidence of poverty (18.9%), followed by the Jewish population in Kanata / Residual West (15.9%).

The lowest proportions of Jewish poor reside in Barrhaven South (0%), Orleans / Residual East (2.7%), and Nepean South

Table 6
Poverty Status by Geographic Areas
Ottawa Jewish Population

District	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Centretown	2,120	265	12.5	21,355	1.2
Ottawa West	1,735	195	11.2	7,920	2.5
Nepean West	1,165	220	18.9	18,660	1.2
Nepean South	2,990	145	4.8	7,815	1.9
Barrhaven South	800	0	0.0	2,175	0.0
Alta Vista	2,135	220	10.3	24,405	0.9
Ottawa East	470	110	23.4	14,230	0.8
Orleans / Residual East	740	20	2.7	11,310	0.2
Kanata / Residual West	630	100	15.9	3,385	3.0
Rest of Ottawa CMA	310	10	3.2	4,685	0.2
Gatineau	320	30	9.4	40,865	0.1
Ottawa / Gatineau CMA	13,415	1,315	9.8	156,805	0.8

Table 7
Poverty Status by Age
Jewish Population by Geographic Areas

District	Children 0-14 Years				Non-Elderly Adults 15-64 Years				Elderly Adults 65+ Years			
	Poor		Not Poor		Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%	#	%	#	%
Centretown	0	0.0	320	100.0	200	13.2	1,315	86.8	60	21.4	220	78.6
Ottawa West	60	19.0	255	81.0	80	7.5	985	92.5	45	13.4	290	86.6
Nepean West	55	32.4	115	67.6	155	18.5	685	81.5	10	6.1	155	93.9
Nepean South	50	8.3	550	91.7	80	3.6	2,150	96.4	15	9.4	145	90.6
Barrhaven South	0	0.0	205	100.0	0	0.0	575	100.0	0	0.0	20	100.0
Alta Vista	50	10.8	415	89.2	120	9.8	1,100	90.2	60	13.0	400	87.0
Ottawa East	10	9.5	95	90.5	100	30.8	225	69.2	0	0.0	40	100.0
Orleans / Residual East	0	0.0	140	100.0	10	1.8	540	98.2	0	0.0	40	100.0
Kanata / Residual West	20	11.1	160	88.9	70	17.3	335	82.7	10	22.2	35	77.8
Rest of Ottawa CMA	0	0.0	75	100.0	10	4.3	220	95.7	0	0.0	10	100.0
Gatineau	0	0.0	95	100.0	20	10.3	175	89.7	0	0.0	10	100.0
Ottawa/Gatineau CMA	245	9.2	2,425	90.8	845	9.2	8,305	90.8	200	12.8	1,365	87.2

Table 8
Poverty Status by Living Arrangements
Ottawa Jewish Population

Living Arrangements	Poor		Not Poor		Total
	#	%	#	%	#
A Couple	635	6.0	9,905	94.0	10,540
Female Single Parent	175	21.2	650	78.8	825
Male Single Parent	35	13.7	220	86.3	255
Living with Relatives	0	0.0	120	100.0	120
Unattached*	475	28.3	1,205	71.7	1,680
Total	1,320	9.8	12,100	90.2	13,420

*Includes individuals living alone or with non-relatives.

(4.8%). These are all relatively affluent areas, with high income distributions among the Jewish households located there.

Jews do not comprise large proportions of the total (Jewish & non-Jewish) poor in any of the geographic areas under consideration in Table 6. This is not surprising since Jews make up only a small minority of the populations in all of the areas in question.

It is important to note that Jewish poverty is not localized to any region or district in the Ottawa CMA, but is distributed among widely disparate areas. In fact, 7 of 11 areas described in Table 6 have at least 100 Jewish poor between them.

Table 7 looks at where the Jewish poor reside by age cohort. The largest numbers of poor Jewish children live in Ottawa West (60), followed by Nepean West (55), Nepean South (50), and Alta Vista (50).

In terms of Jewish adults between 15-64 years, the largest numbers of poor are found in Centretown (200), followed by Nepean West (155), and Alta Vista (120). Information related to family structure and labor force activity presented later in this

report will yield more clues as to the conditions such individuals face.

According to Table 7, there are 60 disadvantaged seniors in Centretown, 60 in Alta Vista, and 45 in Ottawa West. These three areas have 82.5% of the total Jewish elderly poor residing in the Ottawa CMA.

Poverty & Living Arrangement

Table 8 contains data on living arrangements by poverty status for the Ottawa Jewish community. It is clear that unattached individuals (those living alone or with non-relatives) are at highest risk for poverty (28.3%). In fact, the incidence of poverty of those living with non-relatives (49.2%) is higher than those living alone (23.4%), although there are more poor individuals living alone (320) compared to those living with non-relatives (155).

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

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

Living Arrangements	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
A Couple	185	7.7	2,230	92.3
Female Single Parent	55	25.0	165	75.0
Male Single Parent	15	30.0	35	70.0
Living with Relatives	0	--	0	--
Unattached*	0	--	0	--
Total	255	9.5	2,430	90.5

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
365	5.2	6,675	94.8
110	19.1	465	80.9
20	11.8	150	88.2
0	0.0	60	100.0
375	28.3	950	71.7
870	9.5	8,300	90.5

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
90	8.3	1,000	91.7
0	0.0	15	100.0
0	0.0	35	100.0
0	0.0	65	100.0
110	29.7	260	70.3
200	12.7	1,375	87.3

*Includes individuals living alone or with non-relatives

alienated or estranged from society or community life.

The level of poverty among those residing in single parent households is 19.4%. There is a significantly higher incidence of poverty among those living in female single parent families (21.2%), than among those living in male single parent households (13.7%). In terms of absolute numbers, there are 175 poor individuals residing in female single parent households, compared to only 35 in male 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.

The level of poverty among those living in couple arrangements is 6%. It is clear that having two adults who share the economic and child rearing responsibilities of a family creates more favorable economic circumstances for the household. On the

other hand, in absolute terms, more poor live in couple arrangements (635) than in any other household type.

A Closer Look at the Relationship of Poverty & Living Arrangement

Table 9A examines poverty status by living arrangement and age. About a quarter (25.9%) of children under 15 years living in single parent families are disadvantaged. The incidence of poverty among children in male single parent households (30%) is somewhat higher than those in female single parent families (25%). The level of poverty for children living in couple arrangements is 7.7%.

However, as Table 9A also shows, in absolute terms, there are 185 poor children living in couple arrangements, and 70 in lone parent arrangements. So while children living with a single parent are more vulnerable, in terms of sheer numbers, the majority of impoverished children in the Jewish community live in two-parent families.

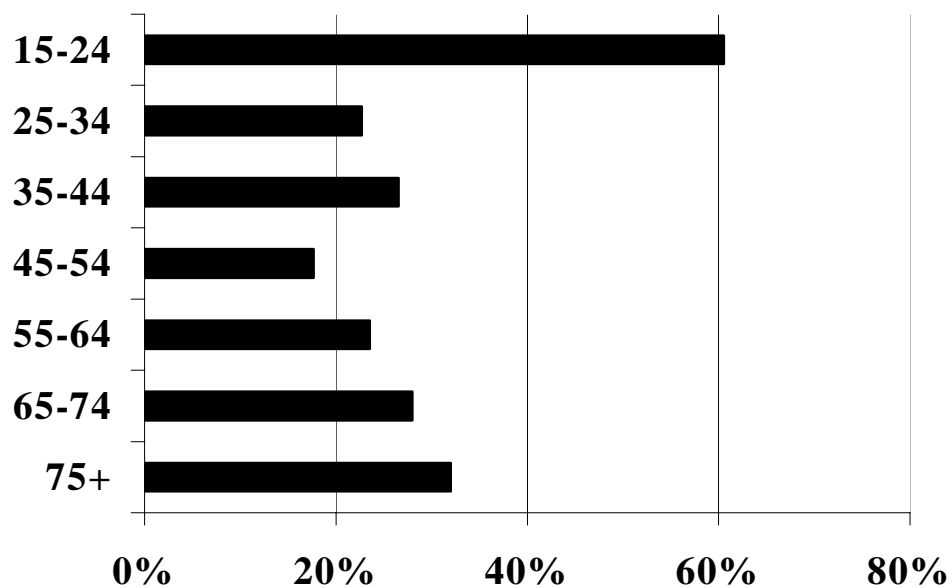
In terms of adults 15-64 years, the group at highest risk for poverty includes unattached individuals. More than a quarter (28.3%) of unattached persons in this age group are

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

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	190	115	75	60.5
25-34	375	85	290	22.7
35-44	245	65	180	26.5
45-54	255	45	210	17.6
55-64	255	60	195	23.5
65-74	125	35	90	28.0
75+	250	80	170	32.0

*Includes individuals living alone or with non-relatives

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



poor. Almost a fifth (19.1%) 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 (11.8%) and in couple arrangements (5.2%).

In absolute terms, the largest numbers of poor non-elderly adults are unattached (375). A similar number also live in couple arrangements (365). There are 110 adults between 15-64 years who live in female single parent families.

Finally, Table 9A shows that 29.7% of unattached seniors are economically vulnerable. 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 8.3% 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. Almost two-thirds (60.5%) 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.

Another particularly vulnerable unattached segment includes those 75+ years (32%). A more detailed examination of the interaction between poverty status, gender and age for unattached individuals is presented in Appendix 5, 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 (21.7%), followed by male lone parent families (13.6%). Households representing couples without children have a higher level of economic disadvantage (8.1%) than those with children (5.8%).

In absolute terms, there are 145 poor Jewish families representing couples without

Table 10
Poverty Status by Family Structure
Ottawa Jewish Population

Family Relations	Poor Families		Not Poor Families		Total Families
	#	%	#	%	#
Couples: With Children	145	5.8	2,340	94.2	2,485
Couples: Without Children	145	8.1	1,650	91.9	1,795
Male Lone Parent	15	13.6	95	86.4	110
Female Lone Parent	65	21.7	235	78.3	300
Total Families	370	7.9	4,320	92.1	4,690

Table 11
Poverty Status by Marital Status
Ottawa Jewish Population

Marital Status	Poor		Not Poor		Total
	#	%	#	%	#
Single / Never Married	650	11.4	5,075	88.6	5,725
Divorced / Separated	130	18.3	580	81.7	710
Widowed	110	24.4	340	75.6	450
Now Married / Common Law	435	6.6	6,110	93.4	6,545
Total	1,325	9.9	12,105	90.1	13,430

children, an identical number of poor families comprising couples with children, 65 poor female lone parent families, and 15 poor male lone parent families. There are a total of 370 poor families, representing 7.9% of total families in the Greater Ottawa Jewish community.

Adding 475 poor unattached individuals to the 370 poor families in Table 10, yields a total of 845 disadvantaged households in the local Jewish community (the actual figure is likely slightly lower because households containing Jews living with non-relatives are double-counted in the case of unattached individuals, and because, in a few cases, multiple families can live in the same household).

It might be interesting for a future study to determine the number of disadvantaged households various Jewish agencies are helping, and among which types of households there is a continued gap in terms of service outreach. Some segments may be more difficult to reach, because they are less likely to ask for help, or are not affiliated with the community to begin with.

Marital Status & Economic Disadvantage

Table 11 looks at poverty by marital status. It can be seen that widowed individuals have the highest level of poverty (24.4%), followed by those who are divorced or separated (18.3%). A smaller percentage of single individuals are poor (11.4%), whereas married individuals are the least likely to experience poverty (6.6%). It is clear that the presence of two adult household maintainers has significant implications for the economic viability of those living in such arrangements.

An examination of poverty as a function of marital status and age is featured in Table 12. It has already been noted that there are 265 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 (18.9%), followed by those who are widowed (15%). Single / never married individuals have a poverty level of 12.3%, whereas married individuals are the least likely to be poor (6.3%).

Table 12
Poverty Status
Marital Status by Age
Ottawa Jewish Population

Marital Status	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Single / Never Married	265	9.9	2,425	90.1
Divorced / Separated	--	--	--	--
Widowed	--	--	--	--
Married / Common Law	--	--	--	--
Total	265	9.9	2,425	90.1

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
365	12.3	2,605	87.7
120	18.9	515	81.1
15	15.0	85	85.0
340	6.3	5,100	93.8
840	9.2	8,305	90.8

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
20	33.3	40	66.7
0	0.0	60	100.0
90	26.1	255	73.9
85	7.7	1,020	92.3
195	12.4	1,375	87.6

In absolute terms, among non-elderly adults, there are 365 single / never married individuals living below the poverty line, 340 married individuals who are poor, 120 divorced or separated persons who are disadvantaged, and 15 widowed individuals who are poor in the local community.

In terms of seniors 65+ years, 33.3% of single individuals, 26.1% of widowed individuals, and 7.7% of married individuals live below the poverty line. In absolute terms, there are 90 widowed elderly, 85 married seniors, and 20 single (never married) elderly who are poor in the Ottawa CMA.

The reader is referred to Tables 18, 19 and 20 in Appendix 5 for more detailed examinations of the interaction of poverty with age and gender for single, divorced / separated and widowed individuals, respectively.

The Education Factor

Table 13 looks at poverty status by level of education. There is an obvious relationship between education and economic disadvantage. The less education an individual has, the greater the incidence of poverty. This relationship, however, does

not necessarily reflect a perfect linear correspondence between the two variables.

For instance, about one in ten (11.9%) of those who have only a primary or high school education are economically disadvantaged. A larger proportion (16.1%) of those who have a Community College education or a Trade Certificate are poor. On the other hand, 8.6% of those with a Bachelor's degree are disadvantaged; 4.9% of those with a Master's degree; and 5.6% of those with a Medical or Doctoral degree live below the poverty line.

Although the relationship between poverty and education is not necessarily perfectly linear, these findings nonetheless suggest that, in general, education and training can make a difference as far as an individual's 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.

The Economics of Poverty

Table 14 examines labour force activity by poverty status. Unemployment is a major factor related to the incidence of poverty. More than a quarter (28.6%) of unemployed individuals are disadvantaged.

Table 13
Poverty Status by Level of Education
Ottawa Jewish Population

Level of Education	Poor		Not Poor		Total
	#	%	#	%	#
Elementary / Secondary	420	11.9	3,100	88.1	3,520
Community College / Trades Certificate	250	16.1	1,305	83.9	1,555
Bachelor's Degree	235	8.6	2,485	91.4	2,720
Master's Degree	100	4.9	1,950	95.1	2,050
Medicine Degree / Doctorate	50	5.6	835	94.4	885
Under 15 years of age	265	9.9	2,425	90.1	2,690
Total	1,320	9.8	12,100	90.2	13,420

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

Labour Force Activity	Poor		Not Poor		Total
	#	%	#	%	#
Employed: Full Time	320	5.7	5,300	94.3	5,620
Employed: Part Time	115	7.7	1,375	92.3	1,490
Employed: Other*	15	13.6	95	86.4	110
Unemployed	120	28.6	300	71.4	420
Inactive**	495	16.0	2,605	84.0	3,100
Total	1,065	9.9	9,675	90.1	10,740

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

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

The poverty level among those who are inactive (not in the labor force), such as students, pensioners, and homemakers, is 16%. It is 7.7% among those working part-time, and 5.7% among those who are working full-time.

In terms of absolute figures, the largest contingent of poor is found among inactive individuals (495). There are 435 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 15 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. A half (50%) of individuals relying on such sources fall 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 225 persons in our community who 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.”⁴

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

Table 15
Poverty Status by Major Income Source
Ottawa Jewish Population

Major Income Source	Poor		Not Poor		Total
	#	%	#	%	#
Wages and Salaries	395	6.0	6,175	94.0	6,570
Self-Employment Income	70	7.4	870	92.6	940
Employment Insurance Benefits	15	30.0	35	70.0	50
Retirement Pensions	10	1.4	710	98.6	720
Government Pensions	255	41.5	360	58.5	615
Other Government Sources*	225	50.0	225	50.0	450
All Other Sources	35	3.6	950	96.4	985
Not Applicable**	330	10.6	2,780	89.4	3,110
Total	1,335	9.9	12,105	90.1	13,440

*Includes Social Welfare and Disability Payments.

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

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 15, individuals relying on government pensions also have a high level of poverty (41.5%). 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. They comprise 255 individuals in the local Jewish community.

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 (1.4%). 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 395 "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.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. The Council concluded that having a job, even a full-time one, is no guarantee against poverty.

Focus on the Most Vulnerable Segments

Table 16 is a summary of the statistics cited throughout this report. It profiles the segments in the Ottawa Jewish community 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. Only the five most vulnerable segments will be described in the analysis below.

Table 16
Profile of the Most Vulnerable Segments
Ottawa Jewish Population

Segment	% Poor
Individual 15-24 yrs who is living alone or with non-relatives (unattached)	60.5
Individual relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	50.0
Individual relying on government pensions as their major income	41.5
Senior 75+ yrs who is living alone or with non-relatives (unattached)	32.0
Non-elderly adult 15-64 yrs living in Ottawa East	30.8
Senior 65+ yrs who is living alone or with non-relatives (unattached)	29.7
Unemployed individual	28.6
Individual 35-44 yrs who is living alone or with non-relatives (unattached)	26.5
Widowed senior 65+ yrs	26.1

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

As Table 16 shows, the group at highest risk for poverty in the Jewish community is unattached young adults (15-24 years) who live alone or with non-relatives (60.5%). 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 115 such economically vulnerable young adults in our community.

Another high-risk group involves individuals who rely on “Other Government Sources” of income such as social assistance (50%). Many of these individuals struggle on meager welfare incomes that barely rise above subsistence levels. There are 225 economically disadvantaged individuals relying on such transfer payments in our community.

Individuals relying on government pensions are a high-risk group (41.5%). Many have outlived their spouse and must subsist on government pensions that don’t raise their living standards above the poverty line. There are 255 such persons in the local Jewish community who live in impoverished conditions.

Unattached seniors 75+ years also have a high level of poverty (32%). There are 80

such seniors living in economically vulnerable circumstances in our community.

Finally, a significant proportion of adults between 15-64 years living in Ottawa East are poor (30.8%). There are 100 Jewish non-elderly adults residing in Ottawa East who live below the poverty cut-off. Many of these individuals live in low-rent apartments that are in poor condition and that are far removed from the Jewish Community Centre and other institutions that could provide services.

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 Ottawa Jewish community over the last decade. A major factor has been the on-going erosion of government services and

benefit programs. Welfare incomes, the major source of revenue for adults with low incomes, are not indexed to inflation, and have drastically decreased in buying power as a result.

To make matters worse, Medicare premiums have been introduced but health care services have been reduced. Transportation costs have increased significantly since 2001. Daycare costs are beyond the capacity of even middle-income earners. Even access to subsidized daycare is at a premium and waiting times are a year or longer.

There has also been an increase in the cost of housing, and a scarcity of affordable housing throughout the city. A single mother with one child, on welfare, receives just over \$850 a month, but in 2003 the average monthly rent for a single bedroom apartment in Ottawa was \$768. For a two-bedroom apartment it was \$932.⁶

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.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.

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

food services and affordable counseling to name but a few.

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

One avenue for promoting change is to work with anti-poverty and consumer groups to advocate for government changes in public policy on such issues as affordable housing, increases in minimum wages that allow workers to live above the poverty line, and “welfare to work” programs that actually provide training, supports and incentives to work. Government must be encouraged to invest in families and not cut increases in family allowances, pensions and other benefits.

Within our own community we have special challenges. The numbers of Jewish children living in poverty necessitates that we consider how to better help large families.

We must also consider how to work with diverse groups within the Jewish community to develop responses that respect differences in language, observance and culture, while allowing families and communities to sustain and enrich themselves.

Although helping families with children must always be a priority, we must frame our interventions in ways that also respond to the most marginal members of our community: middle-aged men and women living alone. 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.

Finally, it is crucial for our community to address the particular isolation experienced by the Jewish poor in Ottawa, and to reach out to those individuals who might otherwise feel alienated or removed from community life.

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

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.

⁶ *Average Rental Vacancy Rate Rises to 2.2 Percent*. CMC news release, December 2, 2003.

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.

Appendix 4

Geographic Borders & Map

Centertown:

North of Riverside Drive;
East of Bayswater Avenue;
South of Ottawa River;
West of Rideau River

Ottawa West:

North of the Queensway (Hwy 417) and
Carling Avenue;
East of the Ottawa River Parkway;
South of the Ottawa River;
West of Bayswater Avenue

Nepean West:

North of Baseline Road and Hogs Back;
East of Range Road and Richmond Road;
South of the Queensway (Hwy 417);
West of the Rideau River

Nepean South:

North of West Hunt Club Road to the
Rideau River;
East of Moodie Drive;
South of Baseline Road;
West of Rideau River

Barhaven South:

North of Rideau Valley Drive;
East of Richmond Road;
South of West Hunt Club Road;
West of the Rideau River

Alta Vista:

North of Leitrim Road and Armstrong Road;
East of the Rideau River;
South of the Queensway (Hwy 417);
West of Bank Street and Innes Road

Ottawa East:

North of the Queensway (Hwy 417);
East of Rideau River;
South of Ottawa River;
West of Aviation Parkway

Orleans/Residential East:

North of Innes Road;
East of Aviation Parkway;
South of Ottawa River;
West of Trim Road and Mer Bleu Road

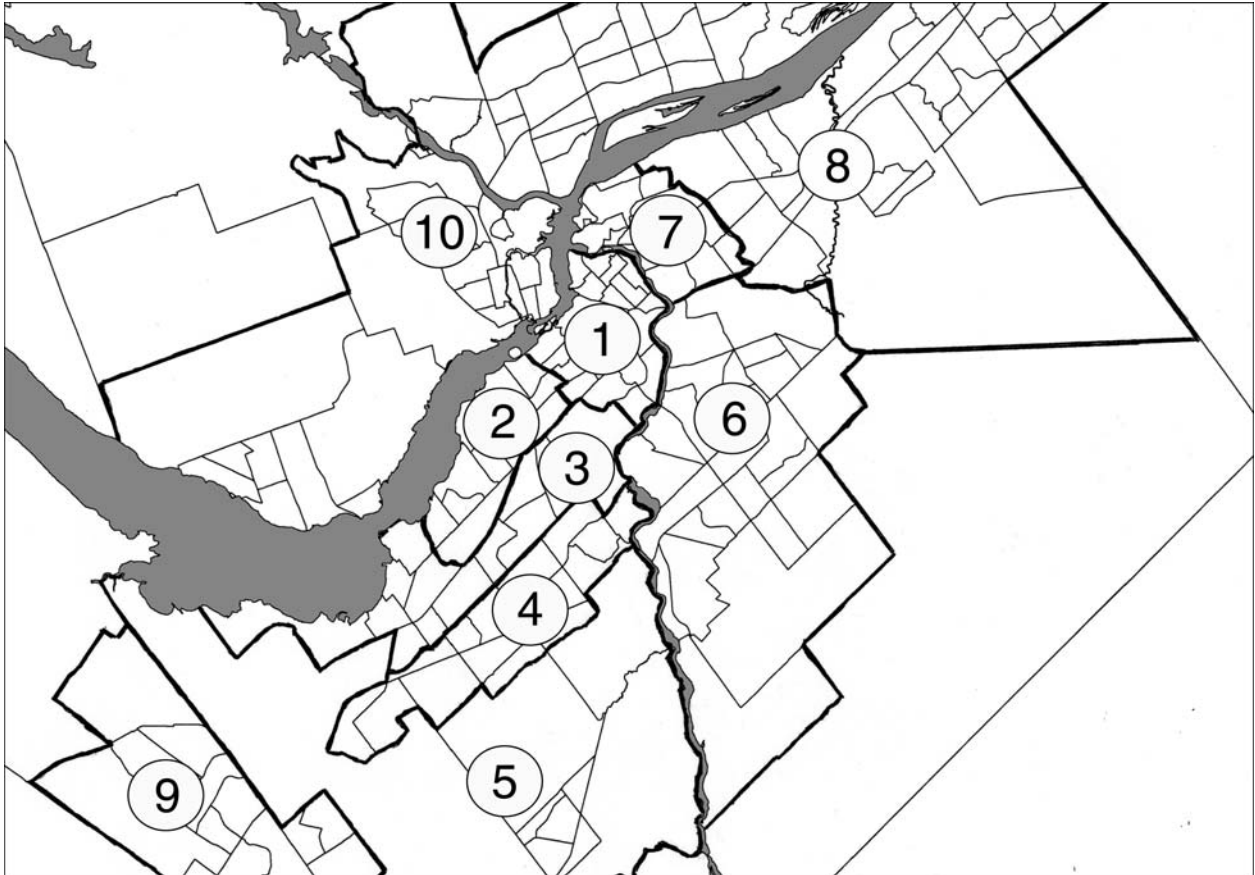
Kanata / Residual West:

North of Fernbank Road;
East of Huntman Drive, Rothourne Road
and 2nd Line Road;
South of Old Carp Road;
West of Herzberg Road, March Road,
Eagleson Road and Richmond Road

Gatineau:

North of Ottawa River;
East of Chemin Terry Fox;
South of Boul. Taché, Aut. 50 and Chemin
Pink;
West of Boul. de l'Aéroport

Ottawa CMA by Geographic Areas



Key

1. Centretown
2. Ottawa West
3. Nepean West
4. Nepean South
5. Barrhaven South
6. Alta Vista
7. Ottawa East
8. Orleans / Residual East
9. Kanata / Residual West
10. Gatineau

Appendix 5 Additional Data Tables

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

	Total	Poor	Not Poor	% Poor
Male: 15-24	110	75	35	68.2
Female: 15-24	80	40	40	50.0
Male: 25-34	250	65	185	26.0
Female: 25-34	125	20	105	16.0
Male: 35-44	160	35	125	21.9
Female: 35-44	85	30	55	35.3
Male: 45-54	145	0	145	0.0
Female: 45-54	110	45	65	40.9
Male: 55-64	100	25	75	25.0
Female: 55-64	155	35	120	22.6
Male: 65-74	45	10	35	22.2
Female: 65-74	80	25	55	31.3
Male: 75+	70	20	50	28.6
Female: 75+	180	60	120	33.3
Subtotal: 15-24	190	115	75	60.5
Subtotal: 25-44	620	150	470	24.2
Subtotal: 45-64	515	110	405	21.4
Subtotal: 65+	370	110	260	29.7

*Includes individuals living alone or with non-relatives

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

	Total	Poor	Not Poor	% Poor
Male: 25-34	340	70	270	20.6
Female: 25-34	215	35	180	16.3
Male: 35-44	155	25	130	16.1
Female: 35-44	95	40	55	42.1
Male: 45-54	90	0	90	0.0
Female: 45-54	65	20	45	30.8
Male: 55-64	35	15	20	42.9
Female: 55-64	45	10	35	22.2
Male: 65-74	25	10	15	40.0
Female: 65-74	0	0	0	--
Male: 75+	20	10	10	50.0
Female: 75+	10	0	10	0.0
Subtotal: 25-44	805	170	635	21.1
Subtotal: 45-64	235	50	185	21.3
Subtotal: 65+	60	20	40	33.3

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

	Total	Poor	Not Poor	% Poor
Male: 25-34	10	0	10	0.0
Female: 25-34	20	0	20	0.0
Male: 35-44	50	10	40	20.0
Female: 35-44	50	25	25	50.0
Male: 45-54	110	10	100	9.1
Female: 45-54	150	30	120	20.0
Male: 55-64	90	10	80	11.1
Female: 55-64	165	35	130	21.2
Male: 65-74	35	0	35	0.0
Female: 65-74	20	0	20	0.0
Male: 75+	0	0	0	--
Female: 75+	0	0	0	--
Subtotal: 25-44	125	40	85	32.0
Subtotal: 45-64	510	80	430	15.7
Subtotal: 65+	60	0	60	0.0

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

	Total	Poor	Not Poor	% Poor
Male: 45-54	0	0	0	--
Female: 45-54	45	0	45	0.0
Male: 55-64	0	0	0	--
Female: 55-64	55	15	40	27.3
Male: 65-74	15	0	15	0.0
Female: 65-74	60	15	45	25.0
Male: 75+	55	10	45	18.2
Female: 75+	220	65	155	29.5
Subtotal: 45-64	100	15	85	15.0
Subtotal: 65+	345	90	255	26.1