

THIS PUBLICATION IS PROVIDED BY THE NORTH AMERICAN JEWISH DATA BANK WITH PERMISSION FROM THE STUDY AUTHORS.

THE NORTH AMERICAN JEWISH DATA BANK IS A COLLABORATIVE PROJECT OF THE JEWISH FEDERATIONS OF NORTH AMERICA AND THE UNIVERSITY OF CONNECTICUT'S CENTER FOR JUDAIC STUDIES AND CONTEMPORARY JEWISH LIFE AND ROPER CENTER FOR PUBLIC OPINION RESEARCH. OUR MISSION IS TO:

PROVIDE EMPIRICAL SURVEY DATASETS ABOUT THE NORTH AMERICAN JEWISH COMMUNITY FROM NATIONAL AND LOCAL SOCIO-DEMOGRAPHIC STUDIES AS WELL AS OTHER TYPES OF CONTEMPORARY AND HISTORICAL SOCIAL SCIENCE RESEARCH.

MAKE AVAILABLE SUBSTANTIVE AND METHODOLOGICAL REPORTS ON THE JEWISH COMMUNITY, IN PARTICULAR, REPORTS BASED ON DATASETS THAT ARE PART OF THE ARCHIVE.

PROMOTE THE DATA BANK TO JEWISH FEDERATIONS, COMMUNAL ORGANIZATIONS, FOUNDATIONS AND OTHER GROUPS INTERESTED IN RESEARCH CONCERNING JEWISH LIFE IN NORTH AMERICA.

ENCOURAGE ACADEMICIANS, STUDENTS, COMMUNAL PROFESSIONALS AND OTHERS TO UTILIZE DATA BANK HOLDINGS AND TO SUBMIT THEIR STUDIES TO THE ARCHIVE.

SPONSOR SEMINARS AND PROVIDE OTHER OPPORTUNITIES FOR RESEARCHERS AND PLANNERS TO DISCUSS ISSUES, IMPROVE METHODOLOGIES AND EXCHANGE IDEAS BASED ON QUANTITATIVE RESEARCH.

PREPARE PUBLICATIONS AND OTHER FORMS OF INFORMATION DISSEMINATION CONCERNING SOCIAL SCIENTIFIC RESEARCH ABOUT NORTH AMERICAN JEWRY.

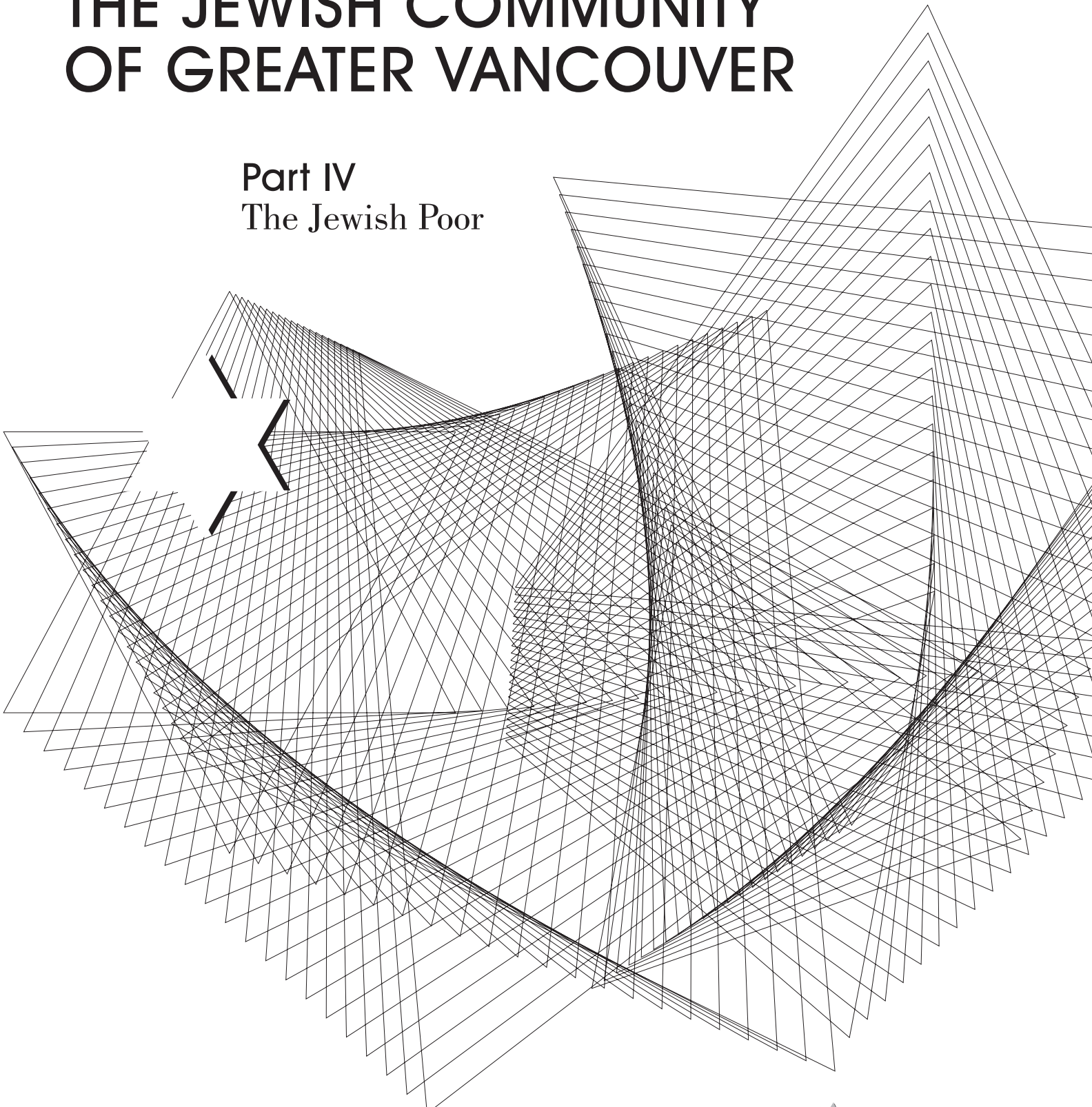
PROVIDE TECHNICAL ASSISTANCE AND ADVICE TO JEWISH FEDERATIONS, RESEARCHERS, COMMUNAL PROFESSIONALS, JOURNALISTS AND OTHERS INTERESTED IN RESEARCH ON THE JEWISH COMMUNITY.

PLEASE NOTE THAT OUR DATASETS AND REPORTS ARE PROVIDED FOR NON-COMMERCIAL USE ONLY.

FOR MORE INFORMATION, PLEASE VISIT OUR WEBSITE AT  
[HTTP://WWW.JEWISHDATABANK.ORG](http://www.jewishdatabank.org)

# 2001 Census Analysis Series **THE JEWISH COMMUNITY OF GREATER VANCOUVER**

## Part IV The Jewish Poor



By Charles Shahar  
& Jean Gerber  
November 2004



JEWISH  
FEDERATION  
OF GREATER  
VANCOUVER



UIA Federations Canada  
מגבית הפדרציות היהודיות בקנדה

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

**Part 4  
The Jewish Poor**

**By  
Charles Shahar  
&  
Jean Gerber**

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 Jean Gerber, Jonathan Berkowitz, Alberta Levitan and David Berson for contributing their knowledge and insights regarding the Vancouver Jewish community. Without their assistance 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 3,150 Jews living below the poverty line in the Vancouver CMA. The poor comprise 14% of a total population of 22,425 Jews residing in private (non-collective) dwellings.
- The level of child poverty (0-14 years) in the Vancouver Jewish population is 11.2%. There are 420 children in the local Jewish community who live in economically disadvantaged circumstances.
- Almost one of five elderly Jews (65+ years) is poor, but senior women are more than twice as likely to be disadvantaged as men (25.9% and 12.6%, respectively).
- Most of the Jewish poor live on the West Side of Vancouver (1,135), but there are also significant numbers in the West End (455), on the East Side (370), and in Richmond City (315).
- Almost a third (32%) of individuals living in female single parent families are economically disadvantaged. The poverty level is very high among children under 15 years of age living in female single parent families (43.2%).
- Young Jewish adults between 15-24 years who are unattached (living alone or with non-relatives) are a particularly vulnerable group for poverty (67.6%).
- More than half (56.4%) of individuals relying on social assistance or worker's compensation live below the poverty cut-off. Among individuals 45-54 years who rely on such government transfer payments, the poverty level is a staggering 75%.
- There are 915 "working poor" in the local Jewish community who earn wages that are not sufficient to push their income above the poverty line.

# Table of Contents

The Challenges of Defining Poverty.....	3
Comparative & Historical Perspectives .....	5
The Basic Demographics of Poverty .....	9
Where the Jewish Poor Reside in the Vancouver CMA.....	13
Poverty & Living Arrangement .....	17
A Closer Look at the Relationship of Poverty & Living Arrangement .....	19
Marital Status & Economic Disadvantage.....	23
The Education Factor.....	25
The Economics of Poverty.....	27
Focus On the Most Vulnerable Segments.....	31
The Challenges Ahead .....	33
Notes .....	37
Appendix 1: The Jewish Standard Definition.....	39
Appendix 2: The Reliability of the Census.....	41
Appendix 3: The Low-Income Cut-Offs.....	43
Appendix 4: Additional Data Tables .....	45

# Census Analysis Series

## The Jewish Poor

This report examines the characteristics of economically disadvantaged Jews in Greater Vancouver, or the Vancouver 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 economic and social malady. Poverty has an impact on the relationships within

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

Poor housing, erratic work schedules, ill health, and poor transportation combine to further marginalize vulnerable families and individuals. In the Greater Vancouver Jewish community, the populations with the highest risk for poverty are children living in a female single parent household, adults between 45-54 years collecting social assistance, and widowed seniors. If, in addition to poverty, any of these individuals have a mental illness or physical disability the consequences become even more challenging for those 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 Vancouver CMA. It is hoped that it will become an informative tool for use by community planners and service-providers alike. It is also hoped that the reader will go beyond the straight presentation of statistics, and consider that “these facts have faces”,

and that the human toll of poverty is often poignant and dramatic in its own right.

The topics covered in this monograph include the basic demographics of poverty, such as age and gender breakdowns, as well as historical and comparative perspectives. Other topics include the geographic distribution, family structure, educational attainment, labour force activity, and sources of income of Jews living in poverty. A 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. Finally, Appendix 4 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 Vancouver 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 22,425 individuals, rather than the total cited in previous Census reports (22,585). In other words, 160 persons were left out of the population universe.

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

### **The Challenges of Defining Poverty**

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

There are some limitations related to this measure. Firstly, it does not take into account information regarding a person’s

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

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

The reasoning is that any household spending such a high proportion of its income on these essentials has too little money left over for other important expenditures. Using these assumptions, low-income cut-off points are then set for different sizes of households.

Another limitation of the use of the LICO as a measure of poverty is that it takes into

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

	Poor		Not Poor		Total
	#	%	#	%	#
<b>Vancouver Jewish Population</b>	<b>3,150</b>	<b>14.0</b>	<b>19,275</b>	<b>86.0</b>	<b>22,425</b>
Vancouver Non-Jewish Population	403,980	20.9	1,528,605	79.1	1,932,585
Total Vancouver Population	407,130	20.8	1,547,880	79.2	1,955,010
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
Winnipeg Jewish Population	1,830	12.4	12,905	87.6	14,735
Ottawa Jewish Population	1,320	9.8	12,105	90.2	13,425
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

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

Another issue regarding poverty relates to the cost of living "Jewishly". The current definition of poverty does not take into account the cost of maintaining a religiously observant or culturally sensitive lifestyle. The ability to fully participate in Jewish community life can hinge upon keeping a Kosher diet, buying various accoutrements necessary for proper holiday observances, maintaining synagogue membership, and providing a Jewish education for one's children. Households experiencing financial strains may not be able to meet some of the basic demands of their traditions.

Extensive financial resources are required to fully participate in Jewish community life. Bubis, for instance, notes that the costs of

Jewish life – including synagogue affiliation, schooling, camps, Jewish charitable donations, memberships in Jewish Community Centers and communal organizations – can easily total \$30-35,000 a year per family.<sup>2</sup> Because participation in community life is an important component of Jewish identity, the inability to do so can impact upon those members of the community living on limited income.

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 3,150 Jews living below the poverty line in the Vancouver CMA, comprising 14% of 22,425 members of the Jewish community here. In other words,

**Table 2**  
**Poverty Status**  
**Jewish Population of Vancouver CMA**  
**(Historical Summary)**

Census Year	Poor		Not Poor		Total
	#	%	#	%	#
2001	3,150	14.0	19,275	86.0	22,425
1991	3,125	16.1	16,320	83.9	19,445
1981	1,775	12.0	12,990	88.0	14,765
1971	1,445	14.5	8,535	85.5	9,980

**Table 3**  
**Poverty Status by Gender**  
**Jewish Population of Vancouver CMA**

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	1,390	12.3	9,945	87.7	11,335
Female	1,770	15.9	9,330	84.1	11,100
<b>Total</b>	<b>3,160</b>	<b>14.1</b>	<b>19,275</b>	<b>85.9</b>	<b>22,435</b>

about one in seven Jews in the Vancouver 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 Vancouver CMA. The overall population in Greater Vancouver has 20.8% poverty, compared to 14% for the Jewish community.

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

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

has a higher level of poverty (18.4%), than that of the local Jewish population (14%).

The Jewish community in the Vancouver CMA has a slightly higher level of poverty than the national Jewish population (14% compared to 13.4%). It has a lower poverty level than the overall population in this country (14% compared to 16.2%).

According to Table 2, the proportion of Jewish poor in the Vancouver CMA has decreased in the last decade. In 1991, there were 16.1% poor here, compared to 14% in 2001. In absolute terms, however, the number of Jewish poor has remained fairly steady in the last ten years, with 3,125 disadvantaged individuals in 1991, and 3,150 in 2001.

In other words, while the local Jewish community has increased in size in the last decade, the number of disadvantaged Jews has not, and hence the proportion of poor has actually diminished.

There was a particularly large increase in the number of Jewish poor between 1981 and 1991, from 1,775 to 3,125 persons. This might have been partly due to a 51.5% increase in the number of Jewish seniors, a

**Table 4**  
**Poverty Status by Age**  
**Jewish Population of Vancouver CMA**

Age Cohort	Poor		Not Poor		Total
	#	%	#	%	#
0-14	420	11.2	3,330	88.8	3,750
15-24	455	16.1	2,375	83.9	2,830
25-44	1,010	15.7	5,415	84.3	6,425
45-64	695	10.7	5,785	89.3	6,480
65+	570	19.4	2,375	80.6	2,945
<b>Total</b>	<b>3,150</b>	<b>14.0</b>	<b>19,280</b>	<b>86.0</b>	<b>22,430</b>

segment that has generally experienced higher levels of poverty than other age groups. The recessionary period of the early 1980's was also a factor that eroded the economic status of many individuals in the Jewish community.

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

Table 3 shows that there is a significant difference in poverty levels between genders. Females are more inclined to fall below the poverty line than males (15.9% and 12.3%, 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 Greater Vancouver Jewish population is 11.2%. One in nine children in our community lives below the poverty line. A further analysis reveals that 11% of Jewish children under 5 years of age live in economically disadvantaged circumstances.

The child poverty level for the Jewish community here (11.2%) is significantly below that of the total Greater Vancouver

population (23.2%). It is also somewhat lower than the average level of child poverty for Jews across this country (12.6%).

All in all, there are 420 children (under 15 years) in the local Jewish community who live in economically disadvantaged circumstances.

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.<sup>3</sup>

According to the Canadian Council on Social Development, children in families that are struggling are more likely to be excluded from some of the fundamental aspects of life essential to their healthy development. For example, children are less likely to have positive experiences at school, less likely to participate in recreation, and less likely to get along with friends if they live with parents who are depressed, do not function well, or are poor.<sup>4</sup>

**Table 5**  
**Poverty Status: Gender by Age**  
**Jewish Population of Vancouver CMA**

Gender	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Male	220	11.4	1,705	88.6
Female	200	11.0	1,620	89.0
<b>Total</b>	<b>420</b>	<b>11.2</b>	<b>3,325</b>	<b>88.8</b>

Gender	Non-Elderly Adults 15-64 Years			
	Poor		Not Poor	
	#	%	#	%
Male	995	12.5	6,980	87.5
Female	1,180	15.2	6,600	84.8
<b>Total</b>	<b>2,175</b>	<b>13.8</b>	<b>13,580</b>	<b>86.2</b>

Gender	Elderly Adults 65+ Years			
	Poor		Not Poor	
	#	%	#	%
Male	180	12.6	1,250	87.4
Female	390	25.9	1,115	74.1
<b>Total</b>	<b>570</b>	<b>19.4</b>	<b>2,365</b>	<b>80.6</b>

As Table 4 shows, about one in six Jewish teenagers and young adults (15-24 years) live below the poverty line (16.1%). There are 455 individuals in this age group who are poor. Many of these persons live in economically disadvantaged families, but some live on their own, are attending school, and holding low-paying jobs. It is likely that the majority in this latter group will climb above the poverty line once they establish a career path of their own.

There is a 15.7% poverty level among those 25-44 years. There are 1,010 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, 10.7% or 695 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 jobs due to age discrimination.

Finally, 19.4% of Jewish seniors are poor. This represents 570 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 and female children under 15 years have similar levels of economic disadvantage. Male children have a poverty level of 11.4% compared to 11% for females.

In terms of adults between 15-64 years, females have a somewhat higher level of poverty than males. Non-elderly adult females have a poverty level of 15.2% compared to 12.5% for males.

However, it is regarding the elderly that gender differences in poverty levels are most apparent. Female seniors are more than twice as likely to be economically disadvantaged as males (25.9% and 12.6%, 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

**Table 6**  
**Poverty Status by Geographic Areas**  
**Jewish Population of Vancouver CMA**

District		Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Vancouver City	West End	1,335	455	34.1	22,385	2.0
	West Side	9,285	1,135	12.2	48,330	2.3
	East Side	1,590	370	23.3	76,585	0.5
Greater Richmond	Richmond City	3,420	315	9.2	39,880	0.8
	Surrey / White Rock	1,120	155	13.8	64,900	0.2
	Delta / Ladner	460	35	7.6	10,315	0.3
North Shore	West Vancouver	1,035	80	7.7	4,935	1.6
	North Vancouver	1,465	145	9.9	18,820	0.8
Burquest	Burnaby / New Westminster	1,145	240	21.0	61,235	0.4
	Port Coquitlam, Coquitlam, Port Moody	905	155	17.1	35,440	0.4
Maple Ridge / Pitt Meadows / Langley		675	65	9.6	24,305	0.3
<b>Total Vancouver CMA</b>		<b>22,435</b>	<b>3,150</b>	<b>14.0</b>	<b>407,130</b>	<b>0.8</b>

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 Vancouver CMA**

Table 6 examines the distribution of Jewish poor across geographic areas in the Vancouver CMA. According to this table, there is a large representation of Jewish poor on the West Side of Vancouver (1,135). There are also significant contingents of Jewish poor in the West End (455), on the East Side (370), and in Richmond City (315).

The large number of poor on the West Side of Vancouver partly relates to the large number of Jewish elderly residing there (1,385). Many seniors, particularly those who live alone and rely on single pensions, fall under the Statistics Canada Low-Income Cut-Off's. All in all, the West Side has 36% of the total Jewish poor in the Vancouver CMA.

In terms of the incidence of poverty, the West End has the highest relative proportion of Jewish poor. More than a third (34.1%) of

Jews residing in the West End live in economically vulnerable conditions. The Jewish population on the East Side also has a high incidence of poverty (23.3%), followed by the Jewish population in Burnaby / New Westminster (21%).

The lowest proportions of Jewish poor reside in Delta / Ladner (7.6%) and West Vancouver (7.7%). West Vancouver is a particularly affluent area, with a high income distribution 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.

Table 7 looks at where the Jewish poor reside by age cohort. The largest number of poor Jewish children live on the West Side of Vancouver (170), followed by Richmond City (50), and Port Coquitlam, Coquitlam, Port Moody (50).

In terms of Jewish adults between 15-64 years, the largest numbers of poor are also found on the West Side of Vancouver (735),

**Table 7  
Poverty Status  
Age 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	
		#	%	#	%	#	%	#	%	#	%	#	%
Vancouver City	West End	0	0.0	20	100.0	350	32.0	745	68.0	110	50.0	110	50.0
	West Side	170	11.2	1,350	88.8	735	11.5	5,665	88.5	235	17.3	1,125	82.7
	East Side	30	13.6	190	86.4	325	24.6	995	75.4	15	30.0	35	70.0
Greater Richmond	Richmond City	50	7.8	595	92.2	165	7.6	2,010	92.4	100	16.7	500	83.3
	Surrey/White Rock	35	20.6	135	79.4	90	11.5	695	88.5	30	18.2	135	81.8
	Delta / Ladner	10	10.0	90	90.0	25	7.6	305	92.4	0	0.0	30	100.0
North Shore	West Vancouver	10	4.4	215	95.6	60	9.2	590	90.8	20	11.8	150	88.2
	North Vancouver	25	8.2	280	91.8	120	11.2	950	88.8	0	0.0	85	100.0
Burquest	Burnaby/New Westminster	30	20.7	115	79.3	185	20.8	705	79.2	25	21.7	90	78.3
	Port Coquitlam, Coquitlam, Port Moody	50	20.4	195	79.6	95	16.4	485	83.6	10	12.5	70	87.5
Maple Ridge/Pitt Meadows/Lagley		25	15.2	140	84.8	25	5.5	430	94.5	15	30.0	35	70.0
<b>Total Vancouver CMA</b>		<b>435</b>	<b>11.6</b>	<b>3,325</b>	<b>88.4</b>	<b>2,175</b>	<b>13.8</b>	<b>13,575</b>	<b>86.2</b>	<b>560</b>	<b>19.1</b>	<b>2,365</b>	<b>80.9</b>

**Table 8**  
**Poverty Status by Living Arrangements**  
**Jewish Population of Vancouver CMA**

Living Arrangements	Poor		Not Poor		Total
	#	%	#	%	#
A Couple	930	6.0	14,615	94.0	15,545
Female Single Parent	485	32.0	1,030	68.0	1,515
Male Single Parent	35	8.9	360	91.1	395
Living with Relatives	20	8.5	215	91.5	235
Unattached*	1,680	35.4	3,060	64.6	4,740
<b>Total</b>	<b>3,150</b>	<b>14.0</b>	<b>19,280</b>	<b>86.0</b>	<b>22,430</b>

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

**Table 9A**  
**Poverty Status: Living Arrangements by Age**  
**Jewish Population of Vancouver CMA**

Living Arrangements	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
A Couple	220	7.0	2,930	93.0
Female Single Parent	190	43.2	250	56.8
Male Single Parent	10	6.3	150	93.8
Living with Relatives	0	--	0	--
Unattached*	0	--	0	--
<b>Total</b>	<b>420</b>	<b>11.2</b>	<b>3,330</b>	<b>88.8</b>

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
535	5.1	10,020	94.9
290	28.9	715	71.1
20	9.1	200	90.9
15	11.1	120	88.9
1,305	33.9	2,540	66.1
<b>2,165</b>	<b>13.7</b>	<b>13,595</b>	<b>86.3</b>

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
180	9.7	1,675	90.3
10	12.5	70	87.5
0	0.0	10	100.0
0	0.0	100	100.0
375	41.9	520	58.1
<b>565</b>	<b>19.2</b>	<b>2,375</b>	<b>80.8</b>

\*Includes individuals living alone or with non-relatives

followed by the West End (350), and the East Side (325). 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 235 economically disadvantaged seniors on the West Side, 110 in the West End, and 100 in Richmond City. The West Side has 42% of total poor Jewish seniors residing in the Vancouver CMA, the West End has 19.6%, and Richmond City has 17.9%.

## **Poverty & Living Arrangement**

Table 8 contains data on living arrangements by poverty status for the Greater Vancouver Jewish community. It is clear that unattached individuals (those living alone or with non-relatives) are at highest risk for poverty (35.4%). In fact, the incidence of poverty of those living with non-relatives (46.5%) is somewhat higher than those living alone (32.2%), although there are many more poor individuals living alone (1,185) compared to those living with non-relatives (495).

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

The level of poverty among those residing in single parent households is 27.2%. There is a significantly higher incidence of poverty among those living in female single parent families (32%), than among those living in male single parent households (8.9%). In terms of absolute numbers, there are 485 poor individuals residing in female single parent households, compared to only 35 in male single parent households.

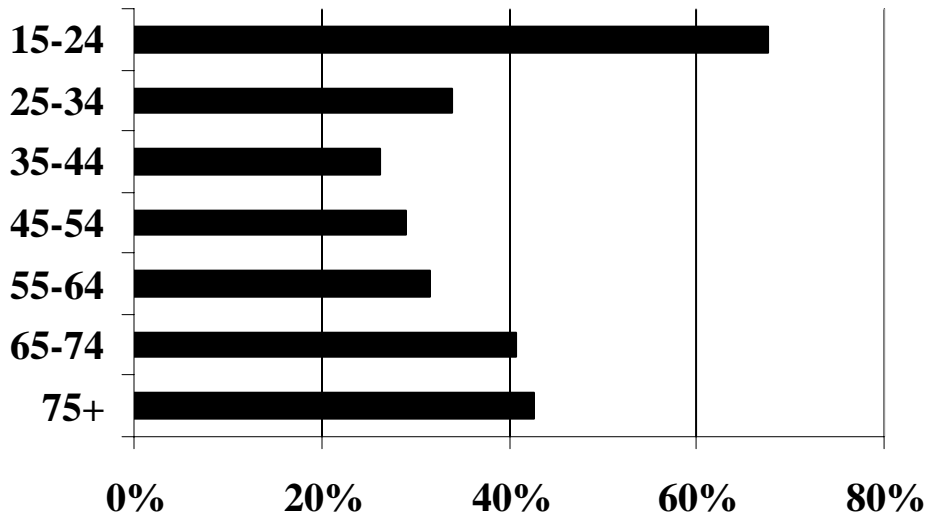
Female single parents are vulnerable to poverty for a number of reasons. Many settle for low paying work. Those who prefer to work only part-time in order to raise their children must struggle with a low income.<sup>5</sup> Those who don't work must rely on social benefits, which often only cover basic necessities. In addition, many female lone parents are not receiving financial support from their former spouses.

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

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	355	240	115	67.6
25-34	1,225	415	810	33.9
35-44	915	240	675	26.2
45-54	760	220	540	28.9
55-64	585	185	400	31.6
65-74	295	120	175	40.7
75+	610	260	350	42.6

\*Includes individuals living alone or with non-relatives

**Figure 1**  
**% Poor by Age Cohort**  
**Unattached Individuals**  
**Jewish Population of Vancouver CMA**



The financial and emotional stressors experienced by lone parents can sometimes reflect on the emotional well-being of their children. A lone parent who has difficulty making ends meet may work long hours. When they return home, they may be tired and have less time for their children. As a result, children of lone parents who are poor may receive less attention, supervision, encouragement, and affection than other children.<sup>5</sup>

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 (930) than in any other household type, with the exception of unattached individuals (1,680).

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

Table 9A examines poverty status by living arrangement and age. There is a strikingly high level of poverty among children under 15 years living in female single parent families: 43.2% are poor. The incidence of poverty among children living in male single

parent households is 6.3%. The level of poverty for children living in couple arrangements is 7%.

All in all, 7.7% of Jewish families in the Vancouver CMA are headed by a female single parent, and they are raising 45.2% of this community's poor children. This is a sobering finding that points to the economic hardships many single mothers face.

However, as Table 9A also shows, in absolute terms, there are 220 poor children living in couple arrangements, and 190 in female lone parent arrangements. So while children living with single mothers are very 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. A third (33.9%) of unattached persons in this age group are poor. More than a quarter (28.9%) 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 (9.1%) and in couple arrangements (5.1%).

**Table 10**  
**Poverty Status by Family Structure**  
**Jewish Population of Vancouver CMA**

Family Relations	Poor Families		Not Poor Families		Total Families
	#	%	#	%	#
Couples: With Children	205	5.5	3,520	94.5	3,725
Couples: Without Children	235	6.8	3,240	93.2	3,475
Male Lone Parent	15	10.3	130	89.7	145
Female Lone Parent	195	31.7	420	68.3	615
<b>Total Families</b>	<b>650</b>	<b>8.2</b>	<b>7,310</b>	<b>91.8</b>	<b>7,960</b>

**Table 11**  
**Poverty Status by Marital Status**  
**Jewish Population of Vancouver CMA**

Marital Status	Poor		Not Poor		Total
	#	%	#	%	#
Single / Never Married	1,620	17.4	7,700	82.6	9,320
Divorced / Separated	595	30.4	1,365	69.6	1,960
Widowed	275	31.4	600	68.6	875
Now Married / Common Law	665	6.5	9,615	93.5	10,280
<b>Total</b>	<b>3,155</b>	<b>14.1</b>	<b>19,280</b>	<b>85.9</b>	<b>22,435</b>

In absolute terms, the largest numbers of poor non-elderly adults are unattached (1,305). A significant number also live in couple arrangements (535). There are 290 adults between 15-64 years who live in female single parent families.

Finally, it is clear from Table 9A that unattached seniors 65+ years are an especially vulnerable segment in our community. A significant proportion (41.9%) 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 9.7% 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. About two-thirds (67.6%) live under the poverty line. Young adults under 25 years who are no longer living with their parents may be studying full-time, and holding down low paying jobs or relying on student loans to support themselves. As mentioned

previously, they are not likely to remain poor once they reach their economic potential.

Other particularly vulnerable unattached segments include those between 65-74 years (40.7%), and those 75+ years (42.6%). A more detailed examination of the interaction between poverty status, gender and age for unattached individuals is presented in Appendix 4, Table 17.

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

According to Table 10, female lone-parent families have the highest level of poverty (31.7%), followed by male lone parent families (10.3%). Households representing couples without children have a slightly higher level of economic disadvantage (6.8%) than those with children (5.5%).

In terms of absolute figures, there are 235 poor Jewish families representing couples without children, 205 poor families comprising couples with children, 195 poor female lone parent families, and 15 poor

**Table 12**  
**Poverty Status**  
**Marital Status by Age**  
**Jewish Population of Vancouver CMA**

Marital Status	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Single / Never Married	420	11.2	3,325	88.8
Divorced / Separated	--	--	--	--
Widowed	--	--	--	--
Married / Common Law	--	--	--	--
<b>Total</b>	<b>420</b>	<b>11.2</b>	<b>3,325</b>	<b>88.8</b>

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
1,175	21.4	4,325	78.6
470	27.5	1,240	72.5
55	40.7	80	59.3
475	5.6	7,935	94.4
<b>2,175</b>	<b>13.8</b>	<b>13,580</b>	<b>86.2</b>

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
25	33.3	50	66.7
135	51.9	125	48.1
215	29.3	520	70.7
190	10.2	1,680	89.8
<b>565</b>	<b>19.2</b>	<b>2,375</b>	<b>80.8</b>

male lone parent families. There are a total of 650 poor families, representing 8.2% of total families in the Greater Vancouver Jewish community.

Adding 1,680 poor unattached individuals to the 650 poor families in Table 10, yields a total of 2,330 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 (31.4%),

followed by those who are divorced or separated (30.4%). A smaller percentage of single individuals are poor (17.4%), whereas married individuals are the least likely to experience poverty (6.5%). It is clear that the presence of two adult household maintainers has significant advantages 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 420 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 widowed individuals (40.7%), followed by those who are divorced / separated (27.5%). Single / never married individuals have a poverty level of 21.4%, whereas married individuals are the least likely to be poor (5.6%).

In absolute terms, among non-elderly adults, there are 1,175 single / never married individuals living below the poverty line, 475 married individuals who are poor, 470

**Table 13**  
**Poverty Status by Level of Education**  
**Jewish Population of Vancouver CMA**

Level of Education	Poor		Not Poor		Total
	#	%	#	%	#
Elementary / Secondary	1,150	18.4	5,105	81.6	6,255
Community College / Trades Certificate	650	18.4	2,890	81.6	3,540
Bachelor's Degree	590	12.7	4,060	87.3	4,650
Master's Degree	285	10.1	2,545	89.9	2,830
Medicine Degree / Doctorate	50	3.5	1,360	96.5	1,410
Under 15 years of age	415	11.1	3,325	88.9	3,740
<b>Total</b>	<b>3,140</b>	<b>14.0</b>	<b>19,285</b>	<b>86.0</b>	<b>22,425</b>

divorced or separated persons who are disadvantaged, and 55 widowed individuals who are poor in the local community.

In terms of seniors 65+ years, divorced / separated individuals have a particularly high level of poverty (51.9%), as do elderly who are single (33.3%). More than a quarter (29.3%) of seniors who are widowed are economically disadvantaged. The poverty level among elderly who are married is only 10.2%. These findings suggest that seniors who don't have the support of a spouse are much more likely to experience economic hardships than those who live with a spouse or partner.

In terms of absolute numbers, there are 215 poor elderly widows in our community. There are 190 married seniors who are poor, 135 divorced or separated elderly who are poor, and 25 single / never married elderly who live below the poverty line.

The reader is referred to Tables 18, 19 and 20 in Appendix 4 for more detailed examinations of the interaction of poverty with age and gender for single, divorced / separated and widowed individuals, respectively.

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

## **The Education Factor**

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

Almost one in five (18.4%) of those who have only a primary or high school education are economically disadvantaged. An identical proportion (18.4%) of those who have a Community College education

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

Labour Force Activity	Poor		Not Poor		Total
	#	%	#	%	#
Employed: Full Time	645	6.9	8,725	93.1	9,370
Employed: Part Time	465	15.2	2,595	84.8	3,060
Employed: Other*	100	42.6	135	57.4	235
Unemployed	275	30.1	640	69.9	915
Inactive**	1,250	24.5	3,860	75.5	5,110
<b>Total</b>	<b>2,735</b>	<b>14.6</b>	<b>15,955</b>	<b>85.4</b>	<b>18,690</b>

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

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

or a Trade Certificate are poor. On the other hand, 12.7% of those with a Bachelor's degree are disadvantaged; 10.1% of those with a Master's degree; and only 3.5% of those with a Medical or Doctoral degree live below the poverty line.

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

However, although the relationship between education and poverty is straightforward, it is not a particularly strong association. For instance, many individuals who have only a primary or high school education are not poor. The bottom line is that many other factors relate to poverty, some of which, such as negative self-image or social stigmatization, are more difficult to measure.

## **The Economics of Poverty**

Table 14 examines labour force activity by poverty status. It is clear that unemployment

is a major factor related to the incidence of poverty. Almost a third (30.1%) of unemployed individuals are disadvantaged.

The poverty level among those who are inactive (not in the labor force), such as students, pensioners, and homemakers, is 24.5%. It is 15.2% 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 (42.6%), but their actual numbers are significantly fewer than the other categories described in this breakdown.

In terms of absolute figures, the largest contingent of poor is found among inactive individuals (1,250). There are 1,110 employed individuals (full- or part-time) who are economically disadvantaged. These are the "working poor", comprising over 40% of the total number of adult poor individuals, who are either working for minimal wages, or for too few hours to make a viable living. A more extensive analysis of the working poor will follow in the description of the next table.

**Table 15A**  
**Poverty Status by Major Income Source**  
**Jewish Population of Vancouver CMA**

Major Income Source	Poor		Not Poor		Total
	#	%	#	%	#
Wages and Salaries	915	8.3	10,090	91.7	11,005
Self-Employment Income	195	11.6	1,490	88.4	1,685
Employment Insurance Benefits	40	32.0	85	68.0	125
Retirement Pensions	25	3.9	610	96.1	635
Government Pensions	685	44.2	865	55.8	1,550
Other Government Sources*	530	56.4	410	43.6	940
All Other Sources	190	9.8	1,745	90.2	1,935
Not Applicable**	570	12.5	3,980	87.5	4,550
<b>Total</b>	<b>3,150</b>	<b>14.0</b>	<b>19,275</b>	<b>86.0</b>	<b>22,425</b>

\*Includes Social Welfare and Disability Payments.

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

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

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	170	35	135	20.6
25-34	215	155	60	72.1
35-44	205	125	80	61.0
45-54	180	135	45	75.0
55-64	105	60	45	57.1
65+	60	15	45	25.0

\*Includes Individuals on Social Welfare and Disability Payments.

Table 15A contains data on poverty by source of income. The most economically disadvantaged individuals are those who are relying on “Other Government Sources” which includes social assistance payments and worker’s compensation (disability payments), as well as miscellaneous sources such as payments from training programs, and veterans’ pensions. More than half (56.4%) of individuals relying on such sources live below the poverty cut-off.

This high incidence of poverty suggests that such transfer payments are woefully inadequate in looking after the financial needs of individuals. There are 530 persons in our community who rely on income from “Other Government Sources”.

Table 15B provides a detailed summary of the relationship between poverty and age for individuals receiving benefits from “Other Government Sources”. Among individuals between 45-54 years who rely on income from such sources, the poverty level is a staggering 75%. Among those who receive such transfer payments between the ages of 25-34 years, it is 72.1%; and among those between 35-44 years it is 61%. There are 415 individuals between 25-54 years in the

Greater Vancouver Jewish community who rely on such assistance and who are poor.

In a recent report, the National Council of Welfare has been highly critical of the difficult circumstances endured by individuals who receive social assistance. They note that: “welfare incomes are so low that people are forced to spend all their energy on daily survival, and this completely undermines a person’s resolve to get back on their feet.”<sup>6</sup>

The same report cites some stark statistics regarding welfare transfer payments. In the province of British Columbia, the average welfare income for a single employable person is \$6,445, which is only 33% 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 \$9,812 in social assistance, or 50% of the poverty line; a single parent with one child receives \$13,673, or 55% of the cut-off; and a couple with two children receive \$18,086, or 49% of the cut-off. In short, welfare transfer payments are woefully inadequate, and don’t

**Table 16**  
**Profile of the Most Vulnerable Segments**  
**Jewish Population of Vancouver CMA**

Segment	% Poor
Individual 45-54 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	75.0
Individual 25-34 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	72.1
Individual 15-24 yrs who is living alone or with non-relatives (unattached)	67.6
Individual 35-44 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	61.0
Senior 65+ yrs who is divorced or separated	51.9
Senior 65+ yrs living in the West End	50.0
Individual relying on a government pension as their major income	44.2
Child 0-14 yrs living in a female single parent family	43.2
Senior 65+ yrs who is living alone or with non-relatives (unattached)	41.9
Female senior 75+ yrs who is widowed	36.6
Individual who is living alone or with non-relatives (unattached)	35.4
Individual 25-34 yrs who is living alone or with non-relatives (unattached)	33.9
Non-elderly adult (15-64 yrs) living in the West End	32.0
A female single parent	31.7
Individual 55-64 yrs who is living alone or with non-relatives (unattached)	31.6
Individual who is divorced or separated	30.4
Unemployed individual	30.1
Widowed senior 65+ yrs	29.3
Individual 45-54 yrs who is living alone or with non-relatives (unattached)	28.9
Non-elderly adult (15-64 yrs) living in a female single parent family	28.9
Non-elderly adult (15-64 yrs) who is divorced or separated	27.5
Female senior 65+ yrs	25.9

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

even begin to pull their recipients out of impoverished conditions.

According to Table 15A, individuals relying on government pensions also have a high level of poverty (44.2%), as do those relying on Employment Insurance benefits (32%). People who are self-employed (11.6%) or who earn wages and salaries (8.3%) 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 (3.9%). 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 915 “working poor” who earn wages that are not sufficient to push their income above the poverty line. A person who works full-time (35) hours per week, and is making minimum wage or slightly more, will still not have adequate enough income to push their wages above the low-income cut-off.

A report by the National Council of Welfare (2004) confirms the difficult circumstances in which minimum-wage workers find themselves.<sup>7</sup> The Council found that a full-time minimum-wage worker working all year could not live above the poverty cut-off. Only when workers had jobs that paid over \$10 an hour were they safely above the poverty line. The Council concluded that having a job, even a full-time one, is no guarantee against poverty. The \$8 minimum wage in British Columbia is well below the \$10 necessary to climb above the low-income cut-off.

As Table 15A also indicates, there are 685 disadvantaged individuals who rely on government pensions as their major source of income. They are likely those who are living alone and receiving only one pension each month, as opposed to the combined benefits of two pensions in the case of an elderly couple. It is clear that a single pension is not sufficient to push an individual’s income above the low-income cut-off.

### **Focus on the Most Vulnerable Segments**

Table 16 is a summary of the statistics cited throughout this report. It profiles the

segments in the Greater Vancouver 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 ten most vulnerable segments will be described in the analysis below.

As Table 16 shows, the groups at highest risk for poverty in the local Jewish community are those who receive “Other Government Sources” of income such as social assistance. A staggering 75% of such individuals between 45-54 years are poor; 72.1% between 25-34 years; and 61% between 35-44 years. There are 415 economically disadvantaged individuals between 25-54 years relying on such transfer payments in our community.

Another high-risk group is unattached young adults (15-24 years) who live alone or with non-relatives (67.6%). 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 240 such economically vulnerable young adults in our community.

Seniors 65+ years who are divorced / separated are also a particularly vulnerable segment. More than half (51.9%) of these elderly are poor. There are 135 divorced / separated seniors living in economically vulnerable circumstances in our community.

Seniors living in the West End also have high levels of poverty (50%). This area of Vancouver has seen a large growth in population in the past few years, with many empty-nesters moving into new condominium developments. The image of a person living in the West End is usually of a well-off retired person or a young couple on the economic rise. But that picture can be deceiving. There are 110 Jewish elderly residing in the West End who live below the poverty cut-off.

Individuals relying on government pensions are a particularly vulnerable group (44.2%). There are 685 such persons in the Jewish community who live in impoverished conditions.

Among the most vulnerable are children under 15 years living in female single parent families. Almost half (43.2%) of these children live under the poverty line. Many single mothers are in particularly difficult

circumstances as they struggle to cope with the responsibilities of child-rearing and providing for their household. There are 190 children 0-14 years living in female single parent families who are economically disadvantaged in our community.

Finally, unattached seniors 65+ years are also a particularly vulnerable segment of the Jewish population (41.9%). Many have outlived their spouse and must subsist on government pensions that don't raise their living standards above the poverty line. There are 375 such seniors living in economically vulnerable circumstances in our community.

## **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 Greater Vancouver 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 increased several times over the last few years, but health services have been reduced. There has also been an enormous increase in the cost of housing, and a scarcity of affordable housing, particularly in certain parts of the Vancouver CMA such as the cities of Vancouver and Richmond.

In the year 2000, the average rent for a single adult living on social assistance in the City of Vancouver, represented 131% of their welfare income, obviously more than they could afford.<sup>7</sup> It represented 83% of the welfare income of a single parent with one child, and 68% of a couple with two children. While the condo boom has opened up more rental spaces, the rental prices remain high for those living on limited incomes.

Full-time low-income employment is no escape from poverty either. In 2000, a full-

time minimum-wage worker in British Columbia earned 84% of the Statistics Canada low-income cut-off.<sup>7</sup> Moreover, many of these low paying jobs do not represent stable employment, with meager if any sick days or health benefits provided.

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

In terms of government planning and prevention, advocates for the poor believe that too many important programs have been cut, eliminated or put at risk. Childcare, school loans and bursaries, health care and social services, and legislation on worker's rights, have all seen budget cuts, reduction of services and erosion of rights.

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

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

If 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 formal and informal Jewish education, emergency financial assistance, hunger relief services and vocational counseling.

Many of these services provide short-term solutions, and do little to address some of the underlying problems at the root of poverty, such as inadequate income, and social inequities and exclusion. The community thus needs to focus on creating economic security for its members who live on limited income. In order to create the necessary mechanisms and to strengthen (public and communal) social safety nets, the Jewish community also needs to 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 social planning, 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. Special attention should also be given to the issue of child poverty. Government must be encouraged to invest in families and not cut increases in family allowances, pensions and other benefits. In such ways the Jewish community can work to create more economic security for its members.

Within our own community we have special challenges. The noteworthy 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 and elderly men and women living alone. We must continue to work on issues of health care, housing and socialization for our seniors and for members of our community living with disabilities, particularly those that cope with issues of mental health and developmental delays.

Poverty defines what people have, but not who they are. Jewish literature and history is replete with positive and optimistic characters that live in apparent poverty and humility. These images reflect a Jewish tradition that embraces an inclusive community that celebrates the lot of each of its members.

On the other hand, these timeless symbols of contentedness with one’s lot should not skew our sense of mutual responsibility to all the members of our community. Poverty in the 21<sup>st</sup> century is a far cry from the struggles experienced in the shtetles of the 1800’s. Poverty presents the Jewish community with a major challenge of maintaining its accessibility regardless of financial ability.

Poverty cannot be solved or eliminated by the Jewish community in isolation. The key will be partnerships, government advocacy

and an on-going political and communal will to tackle the difficult issues involved.

## Notes

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

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

<sup>2</sup> Bubis, G.B., *The Costs of Jewish Living: Revisiting Jewish Involvements and Barriers*. The American Jewish Committee. This article can be accessed at:

**<http://www.ajc.org/InTheMedia/Publications.asp?did=427>**

<sup>3</sup> These points were adapted from: “Poverty Fact Sheet #6. The Urban Poverty Consortium of Waterloo Region, October 2000.” Their Web Site can be accessed at:

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

<sup>4</sup> *The Progress Of Canada’s Children*. Canadian Council on Social Development, 2002

<sup>5</sup> 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>**

<sup>6</sup> *Welfare Incomes for 2003*. National Council of Welfare. Minister of Public Works and Government Services Canada. Spring, 2004.

<sup>7</sup> *Income for Living*. National Council of Welfare. Spring, 2004.



# Appendix 1

## The Jewish Standard Definition

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

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

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

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

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

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

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

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



## **Appendix 2**

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

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

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

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

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

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

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

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

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

Members of the Chassidic and Ultra-Orthodox communities may be more reluctant to participate fully in the Census effort, due to specific Biblical injunctions that prohibit Jews from “being counted.” It is unclear whether such restrictions have had an impact on their responses, but anecdotal evidence suggests that these communities respond adequately. For instance, the 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 Additional Data Tables

**Table 17**  
**Poverty Status by Age & Gender**  
**Unattached Individuals\***  
**Jewish Population of Vancouver CMA**  
**(15+ Yrs)**

	Total	Poor	Not Poor	% Poor
Male: 15-24	190	105	85	55.3
Female: 15-24	160	135	25	84.4
Male: 25-34	685	250	435	36.5
Female: 25-34	540	165	375	30.6
Male: 35-44	525	140	385	26.7
Female: 35-44	390	100	290	25.6
Male: 45-54	420	130	290	31.0
Female: 45-54	340	90	250	26.5
Male: 55-64	215	70	145	32.6
Female: 55-64	370	115	255	31.1
Male: 65-74	75	30	45	40.0
Female: 65-74	220	90	130	40.9
Male: 75+	160	50	110	31.3
Female: 75+	450	210	240	46.7
Subtotal: 15-24	355	240	115	67.6
Subtotal: 25-44	2,145	655	1,490	30.5
Subtotal: 45-64	1,345	410	935	30.5
Subtotal: 65+	895	375	520	41.9

\*Includes individuals living alone or with non-relatives

**Table 18**  
**Poverty Status by Age & Gender**  
**Single (Never Married) Individuals**  
**Jewish Population of Vancouver CMA**  
**(25+ Yrs)**

	Total	Poor	Not Poor	% Poor
Male: 25-34	725	225	500	31.0
Female: 25-34	760	205	555	27.0
Male: 35-44	480	130	350	27.1
Female: 35-44	350	70	280	20.0
Male: 45-54	245	65	180	26.5
Female: 45-54	145	30	115	20.7
Male: 55-64	65	40	25	61.5
Female: 55-64	80	25	55	31.3
Male: 65-74	35	15	20	42.9
Female: 65-74	20	10	10	50.0
Male: 75+	10	0	10	0.0
Female: 75+	20	10	10	50.0
Subtotal: 25-44	2,315	630	1,685	27.2
Subtotal: 45-64	535	160	375	29.9
Subtotal: 65+	75	25	50	33.3

**Table 19**  
**Poverty Status by Age & Gender**  
**Divorced or Separated Individuals**  
**Jewish Population of Vancouver CMA**  
**(25+ Yrs)**

	Total	Poor	Not Poor	% Poor
Male: 25-34	75	25	50	33.3
Female: 25-34	60	20	40	33.3
Male: 35-44	125	10	115	8.0
Female: 35-44	195	80	115	41.0
Male: 45-54	280	70	210	25.0
Female: 45-54	500	140	360	28.0
Male: 55-64	155	30	125	19.4
Female: 55-64	300	80	220	26.7
Male: 65-74	35	10	25	28.6
Female: 65-74	95	45	50	47.4
Male: 75+	35	25	10	71.4
Female: 75+	100	55	45	55.0
Subtotal: 25-44	460	135	325	29.3
Subtotal: 45-64	1,240	325	915	26.2
Subtotal: 65+	260	135	125	51.9

**Table 20**  
**Poverty Status by Age & Gender**  
**Widowed Individuals**  
**Jewish Population of Vancouver CMA**  
**(45+ Yrs)**

	Total	Poor	Not Poor	% Poor
Male: 45-54	0	0	0	--
Female: 45-54	20	0	20	0.0
Male: 55-64	10	0	10	0.0
Female: 55-64	80	35	45	43.8
Male: 65-74	20	10	10	50.0
Female: 65-74	185	35	150	18.9
Male: 75+	120	20	100	16.7
Female: 75+	410	150	260	36.6
Subtotal: 45-64	110	40	70	36.4
Subtotal: 65+	735	215	520	29.3