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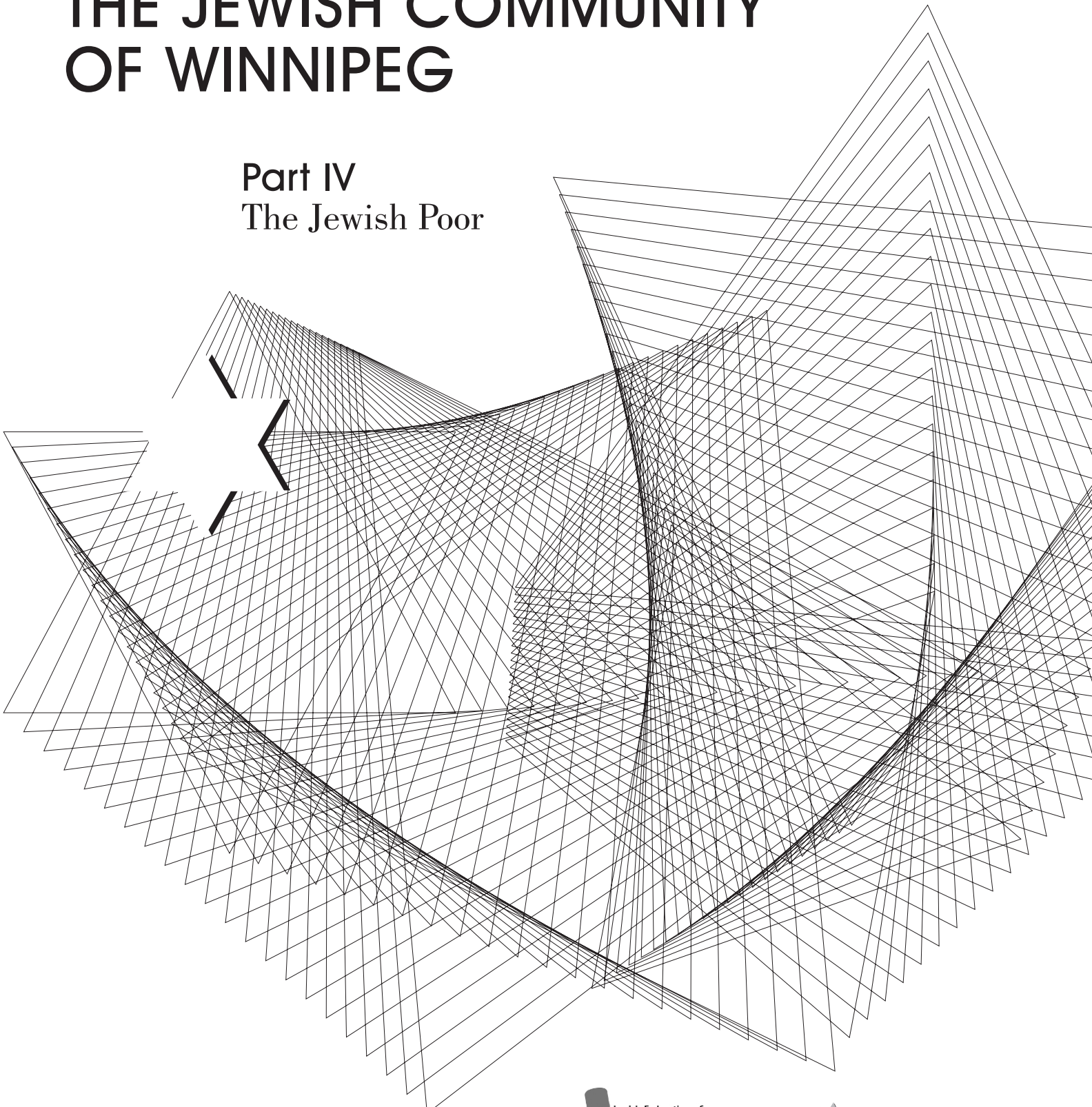
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2001 Census Analysis Series **THE JEWISH COMMUNITY OF WINNIPEG**

Part IV The Jewish Poor



By Charles Shahar
November 2004



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

**Part 4
The Jewish Poor**

**By
Charles Shahar**

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Highlights of Results

- There are 1,830 Jews living below the poverty line in the Winnipeg CMA. The poor comprise 12.4% of a total population of 14,735 Jews residing in private (non-collective) dwellings.
- The level of child poverty (0-14 years) in the Winnipeg Jewish population is 10.8%. There are 280 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 almost twice as likely to be disadvantaged as men (23.8% and 12.3%, respectively).
- Jewish poverty is not necessarily localized to any region or district in the Winnipeg CMA, but is distributed among widely disparate areas. In fact, 8 of 14 areas described in this report have at least 100 Jewish poor between them.
- Almost a third (30.4%) of individuals living in female single parent families are economically disadvantaged. The poverty level of children under 15 years living in these families is relatively high (37.7%).
- Young Jewish adults between 15-24 years who are unattached (living alone or with non-relatives) are a particularly vulnerable group for poverty (75%).
- More than half of individuals (54%) relying on social assistance or worker's compensation live below the poverty cut-off.
- 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.

Table of Contents

The Challenges of Defining Poverty.....	3
Comparative & Historical Perspectives	5
The Basic Demographics of Poverty	7
Where the Jewish Poor Reside in the Winnipeg CMA.....	11
Poverty & Living Arrangement	15
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	32
Notes	35
Appendix 1: The Jewish Standard Definition.....	37
Appendix 2: The Reliability of the Census.....	39
Appendix 3: The Low-Income Cut-Offs.....	41
Appendix 4: Additional Data Tables	43

Census Analysis Series

The Jewish Poor

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

How to deal with the issue of poverty has been at the forefront of the Jewish communal agenda for many 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. In the Winnipeg Jewish community, you are at significant risk of poverty if you are a child living in a female single parent household, an adult 35-44 years living alone, or a widowed senior. Add a mental illness or physical disability to such situations and the consequences become even more challenging for the individuals involved.

This analysis will attempt to shed further light on some of the issues regarding the needs and conditions of the Jewish poor in Winnipeg. 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.

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 Winnipeg 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 14,735 individuals, rather than the total cited in previous Census reports (14,765). In other words, 30 persons were left out of the population universe.

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

The Challenges of Defining Poverty

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

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

condominium, but receive a low pension income, and therefore fall under the poverty cut-off.

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

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

Another limitation of the use of the LICO as a measure of poverty is that it takes into account only three basic necessities (food, 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,

Table 1
Poverty Status
Selected Populations

	Poor		Not Poor		Total
	#	%	#	%	#
Winnipeg Jewish Population	1,830	12.4	12,905	87.6	14,735
Winnipeg Non-Jewish Population	124,200	19.3	517,765	80.7	641,965
Total Winnipeg Population	126,030	19.2	530,670	80.8	656,700
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
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

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 1,830 Jews living below the poverty line in the Winnipeg CMA, comprising 12.4% of 14,735 members of the Jewish community here. In other words, about one in eight Jews in the Winnipeg 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 Winnipeg CMA. The overall Winnipeg population has 19.2% poverty, compared to 12.4% 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.

Table 2
Poverty Status
Winnipeg Jewish Population
(Historical Summary)

Census Year	Poor		Not Poor		Total
	#	%	#	%	#
2001	1,830	12.4	12,905	87.6	14,735
1991	1,720	11.4	13,380	88.6	15,100
1981	2,170	13.5	13,950	86.5	16,120
1971	2,880	15.4	15,840	84.6	18,720

Table 3
Poverty Status by Gender
Winnipeg Jewish Population

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	790	10.8	6,525	89.2	7,315
Female	1,035	14.0	6,380	86.0	7,415
Total	1,825	12.4	12,905	87.6	14,730

The level of Jewish poverty in Winnipeg is close to the center of the distribution of other major Jewish communities in Canada. The Toronto and Ottawa Jewish communities have lower levels of poverty (11% and 9.8%, respectively) than the local community. However, the Montreal and Vancouver Jewish populations have higher proportions of disadvantaged individuals (18.4% and 14%, respectively).

The Winnipeg Jewish community has a similar level of poverty to the national Jewish population (12.4% and 13.4%, respectively). However, it has a lower poverty level than the overall population of Canada (12.4% and 16.2%, respectively).

According to Table 2, the proportion of Jewish poor in the Winnipeg CMA has increased in the last decade, after experiencing steady decreases in the previous two decades. In 1971, there were 15.4% poor here. This figure diminished to 13.5% in 1981, and to 11.4% poor in 1991. It then increased to 12.4% in 2001.

Note that in absolute terms there were many more Jewish poor in 1971 than 2001 (2,880 and 1,830 individuals, respectively). As the Winnipeg Jewish population declined

between 1971 and 1991, so did the number and proportion of Jewish poor. But in the last decade the trend reversed. The number of poor increased, whereas the total Jewish population continued to decrease, although not as dramatically as in recent decades.

What led to an increase in the number of Jewish poor between 1991 and 2001? We can speculate that the arrival of senior parents of new immigrants who do not speak English, increases in the number of mental health cases seen by Jewish Child and Family Services, and an increase in single parent families are all factors in the increased number of Jewish poor in our community.

The Basic Demographics of Poverty

Are there any significant gender differences in terms of poverty levels? According to Table 3, females are somewhat more inclined to fall below the poverty line than males (14% and 10.8%, respectively). It remains to be seen how other variables described in this report, such as age and family structure, interact with gender as far as economic disadvantage is concerned.

Table 4
Poverty Status by Age
Winnipeg Jewish Population

Age Cohort	Poor		Not Poor		Total
	#	%	#	%	#
0-14	280	10.8	2,315	89.2	2,595
15-24	210	12.2	1,515	87.8	1,725
25-44	465	14.6	2,710	85.4	3,175
45-64	290	7.1	3,780	92.9	4,070
65+	590	18.6	2,580	81.4	3,170
Total	1,835	12.5	12,900	87.5	14,735

Table 4 examines poverty status by age cohorts. The level of child poverty in the Winnipeg Jewish population is 10.8%. That is, about one in ten children in our community live below the poverty line. A further analysis reveals that 17.5% of Jewish children under 5 years live in economically disadvantaged circumstances.

How does our level of child poverty (0-14 years) compare to other populations? The level of child poverty for the Jewish community here (10.8%) is significantly below that of the total Winnipeg population (24.1%), and also below the average level of child poverty for Jews across this country (12.6%).

All in all, there are 280 children in the local Jewish community who live in economically disadvantaged circumstances. In 1991, there were 235 Jewish children living under the poverty line in the metropolitan area, so this figure has increased somewhat.

Using the Census data, it is not possible to say to what extent certain basic needs are not being met for these children. However, there is a greater likelihood that they will experience a number of disadvantages related to their economic status. Studies

suggest that some of these conditions include poor nutrition, family stress and conflict, parental depression, and difficulties in emotional and behavioral development.²

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

According to Table 4, 12.2% of Jewish teenagers and young adults (15-24 years) live below the poverty line. There are 210 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 14.6% poverty level in the 25-44 year age group. There are 465 individuals in this cohort who live below the poverty line. Many of these individuals live alone, and

Table 5
Poverty Status: Gender by Age
Winnipeg Jewish Population

Gender	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Male	160	11.9	1,185	88.1
Female	115	9.2	1,135	90.8
Total	275	10.6	2,320	89.4

Gender	Non-Elderly Adults 15-64 Years			
	Poor		Not Poor	
	#	%	#	%
Male	450	9.9	4,100	90.1
Female	515	11.6	3,910	88.4
Total	965	10.8	8,010	89.2

Gender	Elderly Adults 65+ Years			
	Poor		Not Poor	
	#	%	#	%
Male	175	12.3	1,245	87.7
Female	420	23.8	1,345	76.2
Total	595	18.7	2,590	81.3

some are relying on welfare benefits or employment insurance.

In terms of the 45-64 age group, 7.1% or 290 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, 18.6% of Jewish seniors are poor, or 590 individuals. This compares to 645 disadvantaged Jewish elderly in 1991. In short, this figure has diminished somewhat, likely because of attrition experienced in the last decade. Indeed, the number of total Jewish seniors declined from 3,605 in 1991 to 3,175 in 2001.

There are more disadvantaged persons represented by seniors than any other age group described in Table 4. 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 (11.9% and 9.2%, respectively).

In terms of adults between 15-64 years, the levels of poverty are reversed between genders. Non-elderly adult males have a poverty level of 9.9% compared to 11.6% for females.

It is regarding the elderly that gender differences in poverty levels are most apparent. Female seniors are almost twice as likely to be economically disadvantaged as males (23.8% and 12.3%, 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 Winnipeg CMA

Table 6 examines the distribution of Jewish poor across geographic areas in the Winnipeg CMA. According to this table,

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

District	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Maples	585	100	17.1	5,395	1.9
Garden City	2,530	340	13.4	6,270	5.4
Old North End	680	155	22.8	11,160	1.4
Crescentwood / Ft. Rouge	1,745	305	17.5	6,775	4.5
North River Heights	515	20	3.9	315	6.3
South River Heights	2,745	205	7.5	2,460	8.3
Tuxedo	2,565	115	4.5	2,025	5.7
Downtown / Wolseley	475	145	30.5	7,905	1.8
Lindenwoods / Whyte Ridge	285	25	8.8	535	4.7
East St. Paul / Riverbend / Amber Trails	550	50	9.1	3,415	1.5
Charleswood / St. James / Assiniboia	525	95	18.1	30,465	0.3
Other NE, South, East	920	170	18.5	32,860	0.5
Other South Central	445	75	16.9	13,675	0.5
Rest of Winnipeg CMA	155	15	9.7	2,770	0.5
Total Winnipeg CMA	14,720	1,815	12.3	126,025	1.4

there is a large representation of Jewish poor in Garden City (340). There are also noteworthy contingents of Jewish poor in Crescentwood / Fort Rouge (305), and South River Heights (205).

All of these areas contain apartment blocks that house a significant number of seniors living alone and on fixed incomes. Many seniors, particularly those who rely on single pensions, fall under the Statistics Canada Low-Income Cut-Off's.

It is important to note that Jewish poverty is not necessarily localized to any region or district in the Winnipeg CMA, but is distributed among widely disparate areas. In fact, 8 of 14 areas described in Table 6 have at least 100 Jewish poor between them.

In terms of the incidence of poverty, Downtown / Wolseley has the highest percentage of Jewish poor in the Winnipeg CMA. Almost a third (30.5%) of Jews residing in this area live in economically vulnerable conditions. The Jewish population in the Old North End also has a relatively high incidence of poverty (22.8%).

The lowest proportions of Jewish poor reside in North River Heights (3.9%), Tuxedo (4.5%), and South River Heights (7.5%). These are all affluent areas, with generally high-income distributions among the people who live 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 relatively small minorities of the populations in all of the areas in question.

Table 7 looks at where the Jewish poor reside by age cohort. Jewish children 0-14 years who are disadvantaged are distributed throughout the geographic areas described in this table. The miscellaneous region of "Other NE, South, East" has the largest number of poor Jewish children (60).

In terms of Jewish adults between 15-64 years, the largest numbers of poor are found in Crescentwood / Fort Rouge (165), Downtown / Wolseley (135), and Garden City (110). 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.

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	
	#	%	#	%	#	%	#	%	#	%	#	%
Maples	25	22.7	85	77.3	45	10.8	370	89.2	25	45.5	30	54.5
Garden City	20	10.3	175	89.7	110	8.3	1,220	91.7	215	21.3	795	78.7
Old North End	25	33.3	50	66.7	65	14.8	375	85.2	70	41.2	100	58.8
Crescentwood / Ft. Rouge	35	21.2	130	78.8	165	17.0	805	83.0	105	17.2	505	82.8
North River Heights	0	0.0	140	100.0	0	0.0	320	100.0	10	28.6	25	71.4
South River Heights	40	6.1	620	93.9	90	5.5	1,545	94.5	75	16.7	375	83.3
Tuxedo	25	5.1	470	94.9	45	2.9	1,485	97.1	50	9.1	500	90.9
Downtown / Wolseley	10	11.8	75	88.2	135	38.0	220	62.0	15	27.3	40	72.7
Lindenwoods / Whyte Ridge	20	26.7	55	73.3	10	5.6	170	94.4	0	0.0	30	100.0
East St. Paul / Riverbend / Amber Trails	10	8.3	110	91.7	40	9.4	385	90.6	0	0.0	10	100.0
Charleswood / St. James / Assiniboia	10	9.5	95	90.5	75	21.4	275	78.6	10	15.4	55	84.6
Other NE, South, East	60	23.1	200	76.9	95	16.2	490	83.8	25	29.4	60	70.6
Other South Central	15	18.8	65	81.3	55	17.7	255	82.3	10	16.7	50	83.3
Rest of Winnipeg CMA	0	0.0	45	100.0	20	17.4	95	82.6	0	--	0	--
Total Winnipeg CMA	295	11.3	2,315	88.7	950	10.6	8,010	89.4	610	19.2	2,575	80.8

Also according to Table 7, there are large numbers of poor seniors in Garden City (215), followed by Crescentwood / Fort Rouge (105). These two areas comprise more than half (52.5%) of the total Jewish elderly poor residing in the Winnipeg CMA.

Poverty & Living Arrangement

Table 8 contains data on living arrangements by poverty status for the Winnipeg 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 (55.6%) is somewhat higher than those living alone (32.9%), although there are many more poor individuals living alone (730) compared to those living with non-relatives (150).

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

The level of poverty among those residing in single parent households is 27.5%. There is a particularly high incidence of poverty among those living in female single parent families (30.4%). The level of poverty among persons living in male single parent households is higher than the average level of poverty for the community (15.6% and 12.4% respectively), but significantly lower than the incidence for those living in female single parent households.

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

The level of poverty among those living in couple arrangements is 5.5%. 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.

Table 8
Poverty Status by Living Arrangements
Winnipeg Jewish Population

Living Arrangements	Poor		Not Poor		Total
	#	%	#	%	#
A Couple	600	5.5	10,290	94.5	10,890
Female Single Parent	280	30.4	640	69.6	920
Male Single Parent	35	15.6	190	84.4	225
Living with Relatives	25	12.8	170	87.2	195
Unattached*	880	35.4	1,605	64.6	2,485
Total	1,820	12.4	12,895	87.6	14,715

*Includes individuals living alone or with non-relatives.

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

Living Arrangements	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
A Couple	165	7.3	2,090	92.7
Female Single Parent	100	37.7	165	62.3
Male Single Parent	10	18.2	45	81.8
Living with Relatives	0	--	0	--
Unattached*	0	--	0	--
Total	275	10.7	2,300	89.3

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
270	4.0	6,525	96.0
160	26.9	435	73.1
25	15.2	140	84.8
30	25.0	90	75.0
480	37.1	815	62.9
965	10.8	8,005	89.2

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
165	9.0	1,670	91.0
15	27.3	40	72.7
0	0.0	10	100.0
0	0.0	75	100.0
400	33.6	790	66.4
580	18.3	2,585	81.7

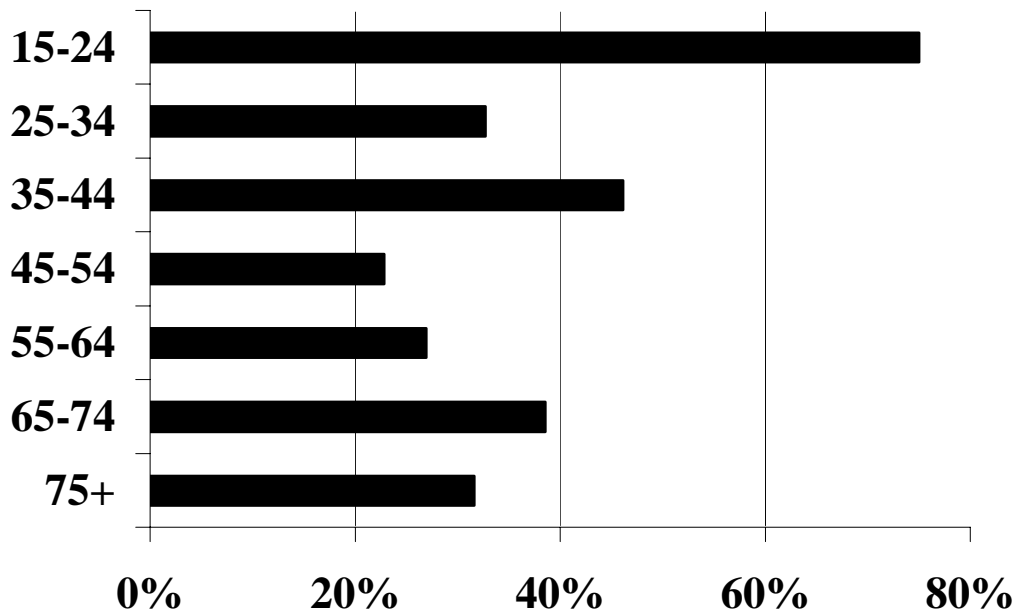
*Includes individuals living alone or with non-relatives

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

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	160	120	40	75.0
25-34	260	85	175	32.7
35-44	260	120	140	46.2
45-54	350	80	270	22.9
55-64	260	70	190	26.9
65-74	415	160	255	38.6
75+	775	245	530	31.6

*Includes individuals living alone or with non-relatives

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



The above analysis examines the relative incidence of poverty, as a proportion of the total numbers in a given living arrangement. In absolute terms, there are more poor individuals who are unattached (880) than in any other household type. There are 600 poor who live in couple arrangements, and 280 who live in female single parent families. There are much fewer poor living in male single parent families (35) and with relatives such as grandparents or siblings (25).

A Closer Look at the Relationship of Poverty & Living Arrangement

Table 9A examines poverty status by living arrangement and age. The incidence of poverty is 37.7% among children 0-14 years in female lone parent families. In short, more than a third of children in female lone parent families are economically disadvantaged. In comparison, the poverty level among children living in couple arrangements is 7.3%.

All in all, 8.2% of Jewish families in Winnipeg are headed by female single parents, and they are raising about 36.4% of this community's poor children. This is a sobering finding that points to the economic hardships many lone parent families face,

borne out by the increased number of families in this group seeking services from JCFS.

However, as Table 9A also shows, in absolute terms, there are 165 poor children living in couple arrangements, and 100 in female lone parent arrangements. So while children living in female single parent families are extremely vulnerable, in terms of sheer numbers, there are more impoverished children in the Jewish community who 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 third (37.1%) of unattached persons in this age group are poor. More than a quarter (26.9%) 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 (15.2%) and in couple arrangements (4%).

In absolute terms, the largest numbers of poor non-elderly adults are unattached (480). There are also noteworthy contingents of poor non-elderly adults who live in

Table 10
Poverty Status by Family Structure
Winnipeg Jewish Families

Family Relations	Poor Families		Not Poor Families		Total Families
	#	%	#	%	#
Couples: With Children	110	4.6	2,295	95.4	2,405
Couples: Without Children	165	8.4	1,790	91.6	1,955
Male Lone Parent	15	20.0	60	80.0	75
Female Lone Parent	135	34.2	260	65.8	395
Total Families	425	8.8	4,405	91.2	4,830

couple arrangements (270), and who live in female single parent families (160).

Finally, it is clear from Table 9A that unattached seniors 65+ years are an especially vulnerable segment in our community. About a third (33.6%) 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% 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. Three-quarters (75%) live under the poverty line. Young adults aged below 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 35-44 years (46.2%), and those 65-74 years (38.6%). 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 (34.2%), followed by male lone parent families (20%). Households representing couples without children have a higher level of economic disadvantage (8.4%) than those with children (4.6%).

In terms of absolute figures, there are 165 poor Jewish families representing couples without children, 110 poor families comprising couples with children, 135 poor female lone parent families, and 15 poor male lone parent families. There are a total of 425 poor families, representing 8.8% of total families in the Winnipeg Jewish community.

Table 11
Poverty Status by Marital Status
Winnipeg Jewish Population

Marital Status	Poor		Not Poor		Total
	#	%	#	%	#
Single / Never Married	870	15.5	4,730	84.5	5,600
Divorced / Separated	210	22.7	715	77.3	925
Widowed	315	29.3	760	70.7	1,075
Now Married / Common Law	435	6.1	6,700	93.9	7,135
Total	1,830	12.4	12,905	87.6	14,735

Adding 880 poor unattached individuals to the 425 disadvantaged families in Table 10, yields a total of 1,305 poor 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 (29.3%), followed by those who are divorced or separated (22.7%). A smaller percentage of single individuals are poor (15.5%), whereas married individuals are the least likely to experience poverty (6.1%). All of these

figures are difficult to interpret without considering the age of the respondent as well.

An examination of poverty as a function of marital status and age is featured in Table 12. It has already been noted that there are 275 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 (20.8%). Single / never married individuals have a poverty level of 18.6%, whereas married individuals are the least likely to be poor (4.8%).

In absolute terms, among non-elderly adults, there are 530 single / never married individuals living below the poverty line, 255 married individuals who are poor, 155 divorced or separated persons who are poor, and 15 widowed individuals who are disadvantaged in the local community.

In terms of seniors 65+ years, single / never married individuals have a particularly high level of poverty (37.5%), as do elderly who

Table 12
Poverty Status
Marital Status by Age
Winnipeg Jewish Population

Marital Status	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Single / Never Married	275	10.6	2,315	89.4
Divorced / Separated	--	--	--	--
Widowed	--	--	--	--
Married / Common Law	--	--	--	--
Total	275	10.6	2,315	89.4

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
530	18.6	2,320	81.4
155	20.8	590	79.2
15	12.0	110	88.0
255	4.8	5,005	95.2
955	10.6	8,025	89.4

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
60	37.5	100	62.5
50	28.6	125	71.4
300	31.4	655	68.6
180	9.6	1,695	90.4
590	18.6	2,575	81.4

are widowed (31.4%). More than a quarter (28.6%) of seniors who are divorced or separated are economically disadvantaged. The poverty level among elderly who are married is only 9.6%. It is clear that seniors who don't have the support of a spouse are much more likely to experience economic hardships than those who live with a spouse or partner.

In terms of absolute numbers, there are 300 poor elderly widows in our community. There are 180 married seniors who are poor, 60 single (never married) elderly who are poor, and 50 divorced or separated elderly who live below the poverty line.

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

The Education Factor

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

Almost a fifth (17.2%) of those who have only a primary or high school education are economically disadvantaged. About 14% of those who have a Community College or Trade Certificate are poor; 9.7% of those with a Bachelor's degree are disadvantaged; 5% of those with a Master's degree; and only 4% of those with a Medical or Doctoral degree are poor.

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

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

Table 13
Poverty Status by Level of Education
Winnipeg Jewish Population

Level of Education	Poor		Not Poor		Total
	#	%	#	%	#
Elementary / Secondary	935	17.2	4,495	82.8	5,430
Community College / Trades Certificate	230	13.5	1,475	86.5	1,705
Bachelor's Degree	300	9.7	2,780	90.3	3,080
Master's Degree	65	5.0	1,240	95.0	1,305
Medicine Degree / Doctorate	25	4.0	605	96.0	630
Under 15 years of age	275	10.6	2,310	89.4	2,585
Total	1,830	12.4	12,905	87.6	14,735

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

Labour Force Activity	Poor		Not Poor		Total
	#	%	#	%	#
Employed: Full Time	340	6.2	5,140	93.8	5,480
Employed: Part Time	200	10.5	1,705	89.5	1,905
Employed: Other*	15	11.5	115	88.5	130
Unemployed	90	22.8	305	77.2	395
Inactive**	910	21.4	3,335	78.6	4,245
Total	1,555	12.8	10,600	87.2	12,155

*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 Economics of Poverty

Table 14 examines labour force activity by poverty status. It is clear that unemployment is a major factor related to the incidence of poverty. More than a fifth (22.8%) of unemployed individuals are disadvantaged.

The poverty level among those who are inactive (not in the labor force), such as students, pensioners, and homemakers, is 21.4%. It is 10.5% among those working part-time, and 6.2% among those who are working full-time.

In terms of absolute figures, the largest contingent of poor is found among inactive individuals (910). There are 540 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. More than half (54%) 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 270 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 Manitoba, the average welfare income for a single employable person is \$5,567, which is only 28% of the 2003 poverty line. In other words, single persons who are employable must subsist on less

Table 15
Poverty Status by Major Income Source
Winnipeg Jewish Population

Major Income Source	Poor		Not Poor		Total
	#	%	#	%	#
Wages and Salaries	395	6.0	6,160	94.0	6,555
Self-Employment Income	75	8.4	815	91.6	890
Employment Insurance Benefits	45	42.9	60	57.1	105
Retirement Pensions	20	2.4	830	97.6	850
Government Pensions	625	40.3	925	59.7	1,550
Other Government Sources*	270	54.0	230	46.0	500
All Other Sources	85	6.4	1,245	93.6	1,330
Not Applicable**	310	10.5	2,640	89.5	2,950
Total	1,825	12.4	12,905	87.6	14,730

*Includes Social Welfare and Disability Payments.

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

than a third of the income necessary for them to even rise above the poverty cut-off.

A person with disability receives \$8,354 in social assistance, or 42% of the poverty line; a single parent with one child receives \$12,946, or 52% of the cut-off; and a couple with two children receive \$18,907, or 51% 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 Employment Insurance benefits also have a high level of poverty (42.9%), as do those relying on government pensions (40.3%). People who are self-employed (8.4%) or who earn wages and salaries (6%) are among the least likely to experience poverty.

Those whose major source of income is a retirement pension (company pension or registered retirement savings plan) have a very low level of economic disadvantage (2.4%). 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 625 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.

As Table 15 also indicates, 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

Table 16
Profile of the Most Vulnerable Segments
Winnipeg Jewish Population

Segment	% Poor
Individual 15-24 yrs who is living alone or with non-relatives (unattached)	75.0
Individual relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	54.0
Individual 35-44 yrs who is living alone or with non-relatives (unattached)	46.2
Individual relying on government pensions as their major income	40.3
Non-elderly adult (15-64 yrs) living in the Downtown / Wolseley area	38.0
Child less than 15 yrs living in a female single parent family	37.7
Non-elderly adult (15-64 yrs) who is living alone or with non-relatives (unattached)	37.1
A female single parent	34.2
Senior 65+ yrs who is living alone or with non-relatives (unattached)	33.6
Widowed senior 65+ yrs	31.4
Any individual living in a female single parent family	30.4

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

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 Winnipeg 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.

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 (75%). 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 120 such poor young adults in our community.

Another high-risk group involves individuals who rely on “Other Government Sources” of income such as social assistance

(54%). Many of these individuals struggle on meager welfare incomes that barely rise above subsistence levels. There are 270 economically disadvantaged individuals relying on such transfer payments in our community.

Unattached individuals between 35-44 years are also a vulnerable group (46.2%). These persons may feel isolated and may not ask for support or services. There are 120 poor unattached individuals between 35-44 years in the local community.

Individuals relying on government pensions are a high-risk group (40.3%). Many have outlived their spouse and must subsist on government pensions that don't raise their living standards above the poverty line. There are 625 such persons in the Jewish community who live in impoverished conditions.

Finally, non-elderly adults between 15-64 years residing in the area of Downtown / Wolseley are also economically vulnerable (38%). Many of these individuals live in low-rent apartments. There are 135 disadvantaged adults living in Downtown / Wolseley.

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 Winnipeg Jewish community over the last decade. A major factor has been the ongoing erosion of government services and benefit programs. Welfare incomes, the major source of revenue for adults with low incomes, are not indexed to inflation, and have drastically decreased in buying power as a result.

A two-parent, two-child family receiving welfare benefits has seen its real income from government sources decline. In 2003, a couple with two children in Manitoba experienced among the lowest standard of living for this family type in Canada, trying to provide for their needs at only 51% of the

poverty line; a major drop from 67% in 1991.⁴

Full-time low-income employment is no escape from poverty either. 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. 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 Jewish education and camping, emergency financial assistance, 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 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. We must consider how to work with diverse groups within the Jewish community to develop responses that respect differences in culture, while allowing families 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.

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.

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*
Winnipeg Jewish Population
(15+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 15-24	65	45	20	69.2
Female: 15-24	100	80	20	80.0
Male: 25-34	160	75	85	46.9
Female: 25-34	100	10	90	10.0
Male: 35-44	140	45	95	32.1
Female: 35-44	120	75	45	62.5
Male: 45-54	185	30	155	16.2
Female: 45-54	165	50	115	30.3
Male: 55-64	85	15	70	17.6
Female: 55-64	175	55	120	31.4
Male: 65-74	95	30	65	31.6
Female: 65-74	320	130	190	40.6
Male: 75+	185	45	140	24.3
Female: 75+	590	200	390	33.9
Subtotal: 15-24	160	120	40	75.0
Subtotal: 25-44	520	205	315	39.4
Subtotal: 45-64	615	155	460	25.2
Subtotal: 65+	1,190	400	790	33.6

*Includes individuals living alone or with non-relatives

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

	Total	Poor	Not Poor	% Poor
Male: 25-34	375	95	280	25.3
Female: 25-34	270	35	235	13.0
Male: 35-44	130	50	80	38.5
Female: 35-44	125	90	35	72.0
Male: 45-54	140	40	100	28.6
Female: 45-54	110	25	85	22.7
Male: 55-64	40	10	30	25.0
Female: 55-64	20	10	10	50.0
Male: 65-74	40	20	20	50.0
Female: 65-74	25	10	15	40.0
Male: 75+	35	15	20	42.9
Female: 75+	60	15	45	25.0
Subtotal: 25-44	900	265	635	29.4
Subtotal: 45-64	305	80	225	26.2
Subtotal: 65+	160	60	100	37.5

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

	Total	Poor	Not Poor	% Poor
Male: 25-34	10	10	0	100.0
Female: 25-34	50	15	35	30.0
Male: 35-44	75	15	60	20.0
Female: 35-44	110	25	85	22.7
Male: 45-54	105	15	90	14.3
Female: 45-54	200	30	170	15.0
Male: 55-64	60	0	60	0.0
Female: 55-64	145	65	80	44.8
Male: 65-74	55	10	45	18.2
Female: 65-74	70	35	35	50.0
Male: 75+	20	0	20	0.0
Female: 75+	20	0	20	0.0
Subtotal: 25-44	235	50	185	21.3
Subtotal: 45-64	510	105	405	20.6
Subtotal: 65+	175	50	125	28.6

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

	Total	Poor	Not Poor	% Poor
Male: 45-54	15	0	15	0.0
Female: 45-54	10	10	0	100.0
Male: 55-64	10	0	10	0.0
Female: 55-64	75	0	75	0.0
Male: 65-74	0	0	0	--
Female: 65-74	250	85	165	34.0
Male: 75+	130	25	105	19.2
Female: 75+	560	190	370	33.9
Subtotal: 45-64	115	15	100	13.0
Subtotal: 65+	955	300	655	31.4