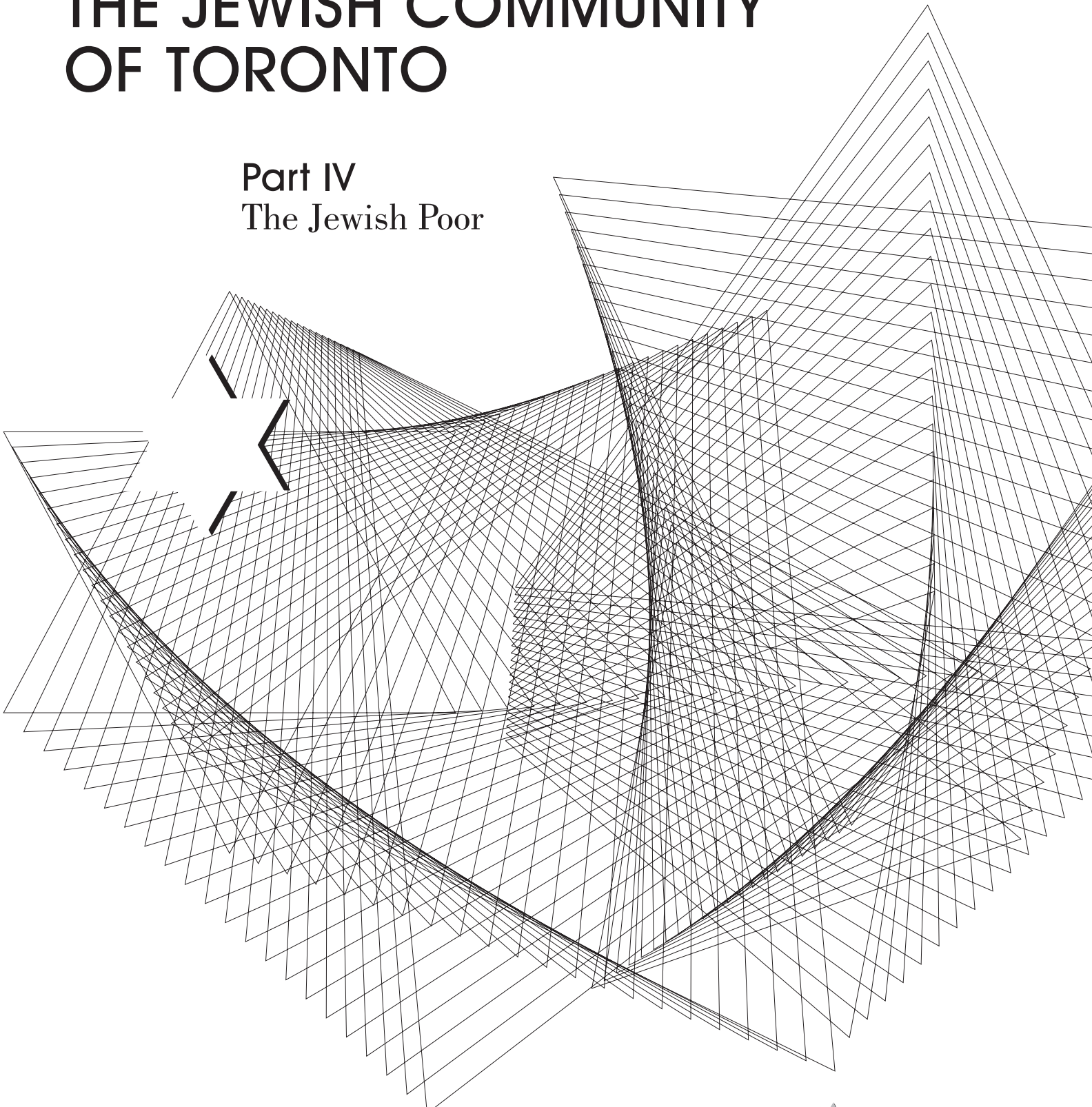


2001 Census Analysis Series **THE JEWISH COMMUNITY OF TORONTO**

Part IV The Jewish Poor



By Charles Shahar &
Tina Rosenbaum
November 2004



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

**Part 4
The Jewish Poor**

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&
Tina Rosenbaum**

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Highlights of Results

- There are 19,745 Jews living below the poverty line in the Toronto CMA. The poor comprise 11% of a total population of 178,915 Jews residing in private (non-collective) dwellings. The level of poverty in the Toronto Jewish community compares to 16.7% for the overall Greater Toronto population, and 18.4% for Montreal Jews and 14% for Vancouver Jews.
- There are more economically disadvantaged Jews residing in the Toronto metropolitan area than in any other Jewish community in Canada. The Toronto CMA has 40% of the total Jewish poor in this country.
- The level of child poverty (0-14 years) in the Toronto Jewish population is 8.7%. There are 3,055 children in the local Jewish community who live in economically disadvantaged circumstances. The child poverty level within the Toronto Jewish community is significantly lower than that for the total Toronto population at 20.3%
- More than 20% of Toronto's Jewish seniors (5,805 individuals) are poor. Seniors comprise the largest disadvantaged age group in the Jewish community, with 29.4% of poor Jews being 65 years of age or older. Senior women are almost twice as likely to be disadvantaged as men (26.6% and 14.3%, respectively). More than half (50.5%) of unattached elderly Jewish women aged 75+ years are poor.
- The Jewish poor are not localized to any region or district in Greater Toronto. Of the 17 primary geographic areas described in this report, 9 have at least 1,000 Jewish poor between them. There are 15,390 disadvantaged Jews living in the City of Toronto, and 2,615 in Vaughan.
- The Sheppard to Steeles area along the Bathurst Corridor includes 5,550 Jewish poor. Given that 23% of Jews residing there are disadvantaged, this district is one of the areas with the highest levels of Jewish poverty discussed in this report.

- Almost a quarter (23.9%) of individuals living in female single parent families are economically disadvantaged. The poverty level of children under 15 years living in these families is quite high (33.1%).
- Young Jewish adults between 15-24 years who are unattached (living alone or with non-relatives) are a particularly vulnerable group for poverty (66.4%). Overall, 32.7% of Toronto Jews who are unattached are poor.
- Almost half of individuals (44.4%) relying on “Other Government Sources” of income, such as social assistance or worker’s compensation, live below the poverty cut-off. Among individuals 55-64 years who rely on such government transfer payments, the poverty level is a staggering 58.3%.
- There are 4,080 “working poor” in the local Jewish community who earn wages that are not sufficient to push their income above the poverty line. They represent over 20% of the Jewish poor.

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Census Analysis Series

The Jewish Poor

This report examines the characteristics of economically disadvantaged Jews in the Toronto 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 Jewish population are most economically vulnerable and in need of community interventions.

The issue of poverty has been at the forefront of the Jewish communal agenda for many decades. It is recognized that poverty is pervasive in its consequences, affecting all aspects of an individual's life including health, housing, academic success, job opportunities, self-image, social interactions and participation in community life.

Economic disadvantage affects a wide spectrum of the Jewish community. Different age groups, immigrants and Canadian-born, religious and secular persons, can all experience the effects of poverty.

In the Toronto Jewish community, the risk of poverty is significant for children living in a female single parent household, middle-aged adults living alone, and for widowed seniors. Add a mental illness or physical disability to such situations and the consequences become even more challenging for the individuals involved.

This analysis will attempt to shed further light on some of the issues regarding the needs and conditions of the Jewish poor in the Toronto 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, in order to consider the human toll of poverty.

The topics covered in this monograph include the basic demographics of poverty, such as age and gender breakdowns, as well as historical and comparative perspectives. Other topics include the geographic distribution, family structure, educational attainment, labour force activity, and

sources of income of Jews living in poverty. A later section will summarize the basic findings by focusing on the most vulnerable poor in the local Jewish population.

A number of important appendices are included in the back of this report. Appendix 1 describes how “Jewishness” is defined in this analysis, specifically as a combination of religious and ethnic affiliations. There is also a discussion of Census accuracy given population size in Appendix 2.

Appendix 3 describes the actual low-income cut-offs specified by Statistics Canada that were used to define poverty in this analysis. Appendix 4 outlines the geographic boundaries that make up the districts described in the data tables.

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

Please note that the terms “poor”, “economically disadvantaged” and “economically vulnerable” are used interchangeably in this report. The term “poor” is not meant to have any

connotations beyond the strict application of the Statistics Canada measure of poverty, which relies on “objective” criteria involving household income and size.

Unfortunately, not included in the following analysis are individuals who are homeless. It is not possible to arrive at an estimate of the number of homeless Jews living in the Toronto 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 178,915 individuals, rather than the total cited in previous Census reports (179,100). In other words, 185 persons were left out of the population universe.

All mentions of “Toronto” in this presentation generally refer to the “Greater Toronto Area” or the “Toronto Census Metropolitan Area (CMA)”. This includes within its parameters not only the City of Toronto, but surrounding suburbs and municipalities such as York Region to the North; Pickering, Ajax and Uxbridge to the East; and Brampton, Mississauga, and Oakville to the West. Specific references to the “City of Toronto” are always indicated as such.

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. Appendix 3 provides a table of Low-Income Cut-offs for various household sizes for urban areas such as Toronto with a population of 500,000 + people.

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.

Table 1
Poverty Status
Selected Populations

Census Year	Poor		Not Poor		Total
	#	%	#	%	#
Toronto Jewish Population	19,745	11.0	159,170	89.0	178,915
Toronto Non-Jewish Population	751,785	16.9	3,702,710	83.1	4,454,495
Total Toronto Population	771,530	16.7	3,861,880	83.3	4,633,410
Montreal Jewish Population	17,110	18.4	75,800	81.6	92,910
Vancouver Jewish Population	3,150	14.0	19,275	86.0	22,425
Winnipeg Jewish Population	1,830	12.4	12,905	87.6	14,735
Ottawa 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

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

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

Another issue regarding poverty relates to the cost of living "Jewishly". The current definition of poverty does not take into account the cost of maintaining a Kosher diet, of buying various accoutrements necessary for proper holiday observances, or paying synagogue dues.

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 19,745 Jews living below the poverty line in the Toronto CMA, comprising 11% of 178,915 members of the Jewish community here. In other words, more than one in ten Jews in the Toronto 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 Toronto CMA. The overall Greater Toronto population has 16.7% poverty, compared to 11% for the Jewish community.

Table 2
Poverty Status
Toronto Jewish Population
(Historical Summary)

Census Year	Poor		Not Poor		Total
	#	%	#	%	#
2001	19,745	11.0	159,170	89.0	178,915
1991	18,870	11.6	143,790	88.4	162,660
1981	15,480	12.0	113,555	88.0	129,035
1971	13,075	12.3	92,920	87.7	105,995

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 regarding the universal affluence of Jews in our community.

The level of Jewish poverty in Toronto is lower than most other major Jewish communities in Canada. It is lower than that for the Montreal Jewish community (18.4%), the Vancouver community (14%), and the Winnipeg community (12.4%). On the other hand, the local Jewish population has a higher level of poverty than the Ottawa and Calgary communities (9.8% and 10.3%).

The Toronto Jewish community has a lower level of poverty than the national Jewish population (11% and 13.4%, respectively). It also has a lower poverty level than the overall population in this country (11% and 16.2%, respectively).

On the other hand, in terms of absolute numbers, there are more poor Jews living in Toronto (19,745) than any other Jewish center in Canada. The Toronto CMA has

40% of the total 49,525 Jewish poor in this country.

According to Table 2, the proportion of Jewish poor in the Toronto CMA has been decreasing steadily for the last three decades. In 1971, there were 12.3% poor here. This figure diminished to 12% by 1981. In 1991, there were 11.6% poor, and 11% in 2001.

However, in absolute terms, there were only two-thirds as many Jewish poor in 1971 as in 2001 (13,075 and 19,745 individuals, respectively). In other words, as the Jewish population here has grown in the last thirty years, the number of poor has increased as well. But the number of poor has not increased as fast as the overall Jewish population, and hence the percentage of economically disadvantaged has actually decreased.

The large increases in the number of Jewish poor between 1971 and 1981, and between 1981 and 1991, might have been due to marked increases in the number of Jewish elderly, a segment that has generally experienced higher levels of poverty than other age groups. The recessionary period of the early 1980's was also a factor that

Table 3
Poverty Status by Gender
Jewish Population

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	8,495	9.7	78,875	90.3	87,370
Female	11,255	12.3	80,295	87.7	91,550
Total	19,750	11.0	159,170	89.0	178,920

Table 4
Poverty Status by Age
Jewish Population

Age Cohort	Poor		Not Poor		Total
	#	%	#	%	#
0-14	3,055	8.7	32,125	91.3	35,180
15-24	2,415	10.4	20,765	89.6	23,180
25-44	4,635	10.0	41,690	90.0	46,325
45-64	3,830	8.2	42,915	91.8	46,745
65+	5,805	21.1	21,675	78.9	27,480
Total	19,740	11.0	159,170	89.0	178,910

eroded the economic status of many individuals in the Jewish community.

The Basic Demographics of Poverty

Is there a significant gender difference in terms of poverty levels? According to Table 3, females are more inclined to fall below the poverty line than males, but the difference is not large (12.3% and 9.7%, 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. There are 3,055 children under 15 years of age who live in economically disadvantaged circumstances in the local Jewish community. The level of child poverty in the Toronto Jewish population is 8.7%. A further analysis reveals that 7.9% of Jewish children under 5 years of age live in economically disadvantaged circumstances.

How does our level of child poverty (0-14 years) compare to other populations? The child poverty level for the Jewish community here (8.7%) is significantly below that for the total Toronto population

(20.3%). It is also lower than the average level of child poverty for Jews across this country (12.6%).

Although the Census does not indicate to what extent certain basic needs are not being met for these children, other research suggests they may experience a number of disadvantages related to their economic status. Some of these conditions include poor nutrition, poor health, 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, and have higher rates of aggressiveness and hyperactivity.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, about one in ten Jewish teenagers and young adults (15-24 years) live below the poverty line (10.4%). There are 2,415 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

Table 5
Poverty Status: Gender by Age
Jewish Population

Gender	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Male	1,625	9.1	16,300	90.9
Female	1,435	8.3	15,830	91.7
Total	3,060	8.7	32,130	91.3

Gender	Non-Elderly Adults 15-64 Years			
	Poor		Not Poor	
	#	%	#	%
Male	5,130	9.0	52,140	91.0
Female	5,760	9.8	53,230	90.2
Total	10,890	9.4	105,370	90.6

Gender	Elderly Adults 65+ Years			
	Poor		Not Poor	
	#	%	#	%
Male	1,745	14.3	10,435	85.7
Female	4,065	26.6	11,240	73.4
Total	5,810	21.1	21,675	78.9

above the poverty line once they establish a career path of their own.

There is a 10% poverty level in the 25-44 year age group. There are 4,635 individuals in this cohort who live below the poverty line. Many of these individuals live alone, and some are relying on welfare benefits or employment insurance.

In terms of the 45-64 age group, 8.2% or 3,830 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, 21.1% of Jewish seniors are poor. This represents 5,805 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.

Seniors comprise the largest disadvantaged group in terms of the age cohorts described in Table 4. Of the total 19,740 Jewish poor in the Toronto CMA, 29.4% are elderly.

Almost half (48.8%) of the Jewish poor are 45 years of age or older.

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 9.1% compared to 8.3% for females.

In terms of adults between 15-64 years, the levels of poverty are again similar between genders. Males have a poverty level of 9% compared to 9.8% for females.

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 (26.6% and 14.3%, 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.

Table 6A
Poverty Status by Primary Geographic Areas
Jewish Population

District	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Downtown Core	5,805	1,095	18.9	61,970	1.8
Danforth / Beaches	3,895	460	11.8	36,720	1.3
Bloor / St. Clair	8,280	705	8.5	14,760	4.8
St. Clair / Eglinton	12,965	825	6.4	13,905	5.9
Eglinton / Lawrence (West)	7,965	1,065	13.4	5,725	18.6
Eglinton / Lawrence (East)	10,055	865	8.6	5,400	16.0
Lawrence / Wilson	11,830	1,410	11.9	8,135	17.3
Wilson / Sheppard (West)	5,110	1,005	19.7	2,860	35.1
Wilson / Sheppard (East)	8,220	625	7.6	4,920	12.7
Sheppard / Finch (West)	7,735	1,675	21.7	4,490	37.3
Sheppard / Finch (East)	4,595	525	11.4	19,060	2.8
Finch / Steeles (West)	9,660	2,455	25.4	5,280	46.5
Finch / Steeles (East)	9,740	1,520	15.6	14,945	10.2
Vaughan	34,290	2,615	7.6	14,880	17.6
Richmond Hill	10,895	760	7.0	16,585	4.6
Markham	11,395	450	3.9	26,235	1.7
Rest of Toronto CMA	16,480	1,690	10.3	515,660	0.3
Total Toronto CMA	178,915	19,745	11.0	771,530	2.6

Where the Jewish Poor Reside in the Toronto CMA

Table 6A examines the distribution of Jewish poor across primary geographic areas in the Toronto CMA. According to this table, there is a large representation of Jewish poor in Vaughan (2,615). There are also large contingents of Jewish poor in Finch / Steeles (West) (2,455), Sheppard / Finch (West) (1,675), Finch / Steeles (East) (1,520), and Lawrence / Wilson (1,410). There are 1,690 Jewish poor in a miscellaneous area labeled “Rest of Toronto CMA”.

It is interesting that Vaughan should have the largest number of Jewish poor in the Toronto CMA, since it is generally considered a relatively affluent neighborhood. The level of poverty in Vaughan partly relates to the large number of Jewish elderly residing there (2,700). Many seniors, particularly those who live alone and rely on single pensions, fall under the Statistics Canada Low-Income Cut-Off’s.

Both Finch / Steeles (West) and Sheppard / Finch (West) have large numbers of economically disadvantaged Jews. These areas have some affordable housing

available, and are located in proximity to Jewish communal agencies as well.

It is important to note that Jewish poverty is not localized to any region or district in the Toronto CMA, but is distributed among widely disparate areas. For instance, there are 1,095 Jewish poor in the Downtown Core, 1,005 in Wilson / Sheppard (West), and 760 in Richmond Hill. In fact, 9 of 17 areas described in Table 6A have at least 1,000 Jewish poor between them.

In terms of the incidence of poverty, Finch / Steeles (West) has the highest relative percentage of Jewish poor in the Toronto CMA. A quarter (25.4%) of Jews residing in Finch / Steeles (West) live in economically vulnerable conditions. This likely relates to the large senior and immigrant populations in this area.

The Jewish population along Sheppard / Finch (West) has a similarly high incidence of poverty (21.7%), also likely because of the large contingents of immigrants and elderly in this area.

The lowest proportions of Jewish poor reside in Markham (3.9%) and St. Clair / Eglinton (6.4%). These are both relatively

Table 6B
Poverty Status by Large Special Interest Geographic Areas
Jewish Population

District	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Downtown Jewish Community	19,955	2,550	12.8	153,445	1.7
Central Jewish Community	90,450	12,360	13.7	204,320	6.0
Northern Jewish Community	59,320	4,015	6.8	72,565	5.5
North York	65,060	10,245	15.7	143,715	7.1
Bathurst Corridor	119,195	15,075	12.6	102,280	14.7
Toronto (City of)	113,645	15,390	13.5	552,525	2.8

Table 6C
Poverty Status by Small Special Interest Geographic Areas
Jewish Population

District	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Annex / Bloor W. / Yorkville	2,875	280	9.7	4,800	5.8
High Park / Junction	1,935	320	16.5	30,220	1.1
Forest Hill / Cedarvale	16,000	1,200	7.5	5,855	20.5
Bathurst Manor	5,525	900	16.3	2,410	37.3
Bathurst Corridor- Sheppard/Steeles	24,105	5,550	23.0	17,805	31.2

affluent areas, with high income distributions among the Jewish households located there.

Jews comprise large proportions of the total (Jewish & non-Jewish) poor in Finch / Steeles (West) (46.5%), Sheppard / Finch (West) (37.3%), and Wilson / Sheppard (West) (35.1%). This is not surprising since Jews make up the majority of the total population of Finch / Steeles (West), and more than a third of the populations of Sheppard / Finch (West), and Wilson / Sheppard (West).

Table 6B examines the distribution of poverty for Jews across large special interest areas in the Toronto CMA. Note that the first three regions of Downtown, Central and Northern Jewish Communities are contiguous, and represent distinct areas of Jewish population. They can therefore be compared to one another. They also represent approximately the three major axes of Jewish life in Toronto.

The Downtown Jewish Community stretches from Lake Ontario to St. Clair. The Central Jewish Community spans the area from St. Clair to Steeles. Finally, the Northern Jewish Community includes all of York Region.

As Table 6B shows, the Downtown Jewish Community numbers 2,550 poor, the Central Jewish Community numbers 12,360 poor, and the Northern Jewish Community numbers 4,015 poor. In short, there is almost twice the number of disadvantaged Jews in the Central Community, as in the other two regions combined. A smaller number (820) of the Jewish poor in the Toronto CMA do not reside in any of these three regions.

More than one in eight Jews (13.7%) residing in the Central Jewish Community are poor, whereas 12.8% and 6.8% are disadvantaged in the Downtown and Northern Jewish Communities, respectively.

Regarding other large special interest areas, the area of North York is subsumed within the Central Jewish community and is somewhat smaller than the latter. North York has 10,245 poor Jews, comprising 15.7% of its Jewish population.

The region known as the Bathurst Corridor, which stretches from Lake Ontario through York Region, has traditionally been the center or focal point of Jewish life in the Toronto CMA. The Bathurst Street Corridor has 15,075 disadvantaged individuals, comprising 12.6% of the total Jewish

Table 7A
Poverty Status by Age for Primary 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	
	#	%	#	%	#	%	#	%	#	%	#	%
Downtown Core	90	15.0	510	85.0	900	19.5	3,710	80.5	100	16.9	490	83.1
Danforth / Beaches	120	12.2	860	87.8	310	11.2	2,455	88.8	30	20.0	120	80.0
Bloor / St. Clair	25	2.2	1,130	97.8	505	8.5	5,465	91.5	170	14.7	985	85.3
St. Clair / Eglinton	115	4.4	2,510	95.6	510	6.0	8,035	94.0	205	11.4	1,595	88.6
Eglinton / Lawrence (West)	180	9.8	1,655	90.2	580	12.7	3,995	87.3	300	19.4	1,250	80.6
Eglinton / Lawrence (East)	75	3.4	2,140	96.6	505	7.9	5,905	92.1	275	19.3	1,150	80.7
Lawrence / Wilson	185	7.0	2,465	93.0	615	9.1	6,155	90.9	610	25.3	1,805	74.7
Wilson / Sheppard (West)	195	15.1	1,100	84.9	415	16.3	2,125	83.7	405	31.6	875	68.4
Wilson / Sheppard (East)	80	4.8	1,595	95.2	335	6.3	4,945	93.7	205	16.3	1,055	83.7
Sheppard / Finch (West)	275	27.6	720	72.4	695	17.1	3,365	82.9	705	26.3	1,980	73.7
Sheppard / Finch (East)	35	8.4	380	91.6	235	8.4	2,560	91.6	250	18.1	1,130	81.9
Finch / Steeles (West)	300	28.6	750	71.4	1,025	19.4	4,265	80.6	1,130	34.1	2,180	65.9
Finch / Steeles (East)	195	21.4	715	78.6	780	12.5	5,440	87.5	550	21.0	2,065	79.0
Vaughan	625	7.0	8,340	93.0	1,465	6.5	21,145	93.5	520	19.2	2,185	80.8
Richmond Hill	180	6.6	2,545	93.4	515	6.7	7,160	93.3	60	12.2	430	87.8
Markham	90	4.9	1,750	95.1	330	3.7	8,650	96.3	30	5.2	550	94.8
Rest of Toronto CMA	285	8.8	2,960	91.2	1,155	10.4	9,990	89.6	240	11.6	1,825	88.4
Total Toronto CMA	3,050	8.7	32,125	91.3	10,875	9.4	105,365	90.6	5,785	21.1	21,670	78.9

population in this region. More than three-quarters (76.3%) of Jewish poor in the Toronto CMA live in the Bathurst Corridor.

Finally, there are 15,390 disadvantaged Jews residing in the City of Toronto, comprising 13.5% of the total Jewish population living in this municipality. A large majority (77.9%) of Jewish poor residing in the Toronto Metropolitan Area live in the City of Toronto.

The geographic areas described in Table 6C represent small special interest districts within the Toronto CMA. The Forest Hill / Cedarvale area has a noteworthy population of 1,200 disadvantaged Jews.

Bathurst Manor has a significant representation of Jewish poor, with 900 individuals. The Sheppard to Steeles area along the Bathurst Corridor has 5,550 Jewish poor. In fact, 23% of Jews living in this district are disadvantaged, representing among the highest levels of Jewish poverty of any area or region discussed in this report.

A Closer Examination of Poverty by Geographic Areas

Table 7A looks at where the Jewish poor reside by age cohort across primary geographic areas. The largest number of poor Jewish children live in Vaughan (625), followed by Finch / Steeles (West) (300), and Sheppard / Finch (West) (275). The miscellaneous area of “Rest of Toronto CMA” has 285 poor Jewish children.

In terms of Jewish adults between 15-64 years, the largest numbers of poor are found in Vaughan (1,465), Finch / Steeles (West) (1,025), and the Downtown Core (900). 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.

The “Rest of Toronto CMA” has 1,155 poor non-elderly adults. This is an important finding because it suggests that many of these economically vulnerable adults live in neighborhoods distant from the major hubs of the organized Jewish community, and are thus more difficult to reach for services and supports.

Finally, according to Table 7A, there are large numbers of poor seniors in Finch /

Table 7B
Poverty Status by Age for Large Special Interest 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	
	#	%	#	%	#	%	#	%	#	%	#	%
Downtown J. Community	270	8.5	2,890	91.5	1,945	13.2	12,825	86.8	335	16.6	1,685	83.4
Central J. Community	1,650	10.4	14,155	89.6	5,965	11.0	48,075	89.0	4,745	23.0	15,860	77.0
Northern J. Community	985	6.9	13,380	93.1	2,400	5.8	38,650	94.2	625	16.0	3,280	84.0
North York	1,390	13.0	9,340	87.0	4,660	12.5	32,595	87.5	4,195	24.6	12,875	75.4
Bathurst Corridor	2,375	9.5	22,735	90.5	7,715	10.4	66,325	89.6	4,985	24.9	15,060	75.1
Toronto (City of)	2,015	10.3	17,460	89.7	8,245	11.6	62,835	88.4	5,125	22.2	17,965	77.8

Table 7C
Poverty Status by Age for Small Special Interest 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	
	#	%	#	%	#	%	#	%	#	%	#	%
Annex / Bloor W. / Yorkville	15	3.4	430	96.6	230	10.8	1,890	89.2	35	11.3	275	88.7
High Park / Junction	25	5.7	415	94.3	260	18.6	1,140	81.4	35	38.9	55	61.1
Forest Hill / Cedarvale	150	4.8	2,960	95.2	675	6.7	9,435	93.3	370	13.4	2,400	86.6
Bathurst Manor	95	13.7	600	86.3	305	11.3	2,390	88.7	490	23.0	1,640	77.0
Bathurst Corridor- Sheppard/Steeles	740	26.4	2,065	73.6	2,445	18.1	11,055	81.9	2,365	30.3	5,430	69.7

Steeles (West) (1,130), Sheppard / Finch (West) (705), and Lawrence / Wilson (610). These three areas comprise 42.3% of the total elderly Jewish poor residing in the Toronto CMA.

Table 7B looks at the distribution of economically vulnerable Jews residing in large special interest areas within the Toronto CMA. As noted before, the first three regions are contiguous and can therefore be compared with one another.

The Central Jewish Community has 1,650 Jewish children (0-14 years) living below the poverty line. There are 985 and 270 poor Jewish children in the Northern and Downtown Jewish Communities, respectively. In short, the majority (54.1%) of disadvantaged Jewish children in the Toronto CMA live in the Central Community.

The Central Jewish Community has the largest number of poor adults 15-64 years (5,965), compared to 2,400 for the Northern Jewish Community and 1,945 in the Downtown Jewish Community.

Finally, the Central Jewish Community also has by far the largest number of poor seniors (4,745), compared to 625 and 335 in the

Northern and Downtown Jewish Communities, respectively. In fact, there are 5 times more poor elderly in the Central Jewish Community than the other two regions combined.

The North York Jewish population has 1,390 Jewish children living below the poverty line, as well as 4,660 poor non-elderly Jewish adults, and 4,195 poor Jewish seniors.

There is a significant number of Jewish children living below the poverty line in the Bathurst Corridor (2,375), as well as 7,715 poor non-elderly adults, and 4,985 poor seniors.

The City of Toronto has 2,015 disadvantaged Jewish children, or 66% of the total Jewish poor between 0-14 years in the Toronto CMA. The City of Toronto also has 8,245 poor non-elderly adults, or 75.7% of total disadvantaged Jews between 15-64 years in the Toronto CMA. Finally, the City of Toronto has 5,125 poor seniors, or 88.2% of the total Jewish poor 65+ years of age in the Toronto CMA.

Table 7C examines the distribution of Jewish poor residing in small special interest

Table 8
Poverty Status by Living Arrangements
Jewish Population

Living Arrangements	Poor		Not Poor		Total
	#	%	#	%	#
A Couple	8,850	6.4	130,500	93.6	139,350
Female Single Parent	2,640	23.9	8,395	76.1	11,035
Male Single Parent	280	12.4	1,980	87.6	2,260
Living with Relatives	235	9.0	2,380	91.0	2,615
Unattached*	7,740	32.7	15,910	67.3	23,650
Total	19,745	11.0	159,165	89.0	178,910

*Includes individuals living alone or with non-relatives.

areas. The Bathurst Corridor between Sheppard and Steeles has 740 Jewish children living below the poverty cut-off. In fact, 26.4% of Jewish children residing in this area are economically vulnerable. There are much fewer disadvantaged Jewish children in the other areas under consideration in this table.

The Bathurst Corridor between Sheppard and Steeles also has 2,445 disadvantaged Jewish adults between 15-64 years. There are 675 poor non-elderly adults living in Forest Hill / Cedarvale.

Finally, there are 2,365 disadvantaged Jewish seniors residing in the Bathurst Corridor between Sheppard and Steeles, comprising almost a third (30.3%) of the elderly Jewish population in this area. There are 490 poor elderly Jews in Bathurst Manor, and 370 in Forest Hill / Cedarvale.

Poverty & Living Arrangement

Table 8 contains data on living arrangement by poverty status for the Toronto Jewish community. It is clear that unattached individuals (those living alone or with non-relatives) are at highest risk for poverty (32.7%). In fact, the incidence of poverty of

those living with non-relatives (40%) is higher than those living alone (31.4%), although there are many more poor individuals living alone (6,295) compared to those living with non-relatives (1,445).

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.

The level of poverty among those residing in single parent households is 22%. There is a significantly higher incidence of poverty among those living in female single parent families (23.9%), than among those living in male single parent households (12.4%). In terms of absolute numbers, there are 2,640 poor individuals residing in female single parent households, compared to 280 in male single parent households.

Female single parents are vulnerable to poverty for a number of reasons. Some may have low paying work. Others may prefer to work part-time in order to raise their children.³ Those who don't work must rely on social benefits, which often only cover basic necessities. In addition, some female

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

Living Arrangements	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
A Couple	2,080	6.5	29,755	93.5
Female Single Parent	905	33.1	1,830	66.9
Male Single Parent	65	14.3	390	85.7
Living with Relatives	0	0.0	145	100.0
Unattached*	0	--	0	--
Total	3,050	8.7	32,120	91.3

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
5,100	5.6	85,870	94.4
1,615	21.4	5,915	78.6
175	11.3	1,380	88.7
140	10.3	1,220	89.7
3,855	26.0	10,990	74.0
10,885	9.4	105,375	90.6

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
1,670	10.1	14,880	89.9
115	15.0	650	85.0
40	15.7	215	84.3
95	8.6	1,010	91.4
3,890	44.2	4,920	55.8
5,810	21.1	21,675	78.9

*Includes individuals living alone or with non-relatives

lone parents are not receiving financial support from their former spouses.

The level of poverty among those living in couple arrangements is 6.4%. 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 (8,850) than in any other household type.

A Closer Look at the Relationship of Poverty & Living Arrangement

Table 9A examines poverty status by living arrangement and age. There is a strikingly high level of poverty among Jewish children under 15 years living in female single parent families. The incidence of poverty is 33.1% among children 0-14 years in female lone parent families, whereas it is 14.3% among those in male lone parent families.

The overall poverty level for Jewish children under 15 years living in a single parent household is 30.4%. In short, almost a third of children in lone parent families are economically disadvantaged. In comparison, the poverty level among children living in couple arrangements is 6.5%.

Looking at younger Jewish children (under 5 years) living in female single parent families, the incidence of poverty is 35.4%. In other words, more than a third of these children live in impoverished conditions.

All in all, 9.7% of Jewish families in the Toronto CMA are headed by single parents, and they are raising 31.8% of this community's poor children. This is a sobering finding that points to the economic hardships many lone parent families face.

However, as Table 9A also shows, in absolute terms, there are 2,080 poor children living in couple arrangements, and 970 in lone parent arrangements. So while children living in single parent families are very vulnerable, in terms of sheer numbers, the bulk of impoverished children in the Jewish community live in two-parent families.

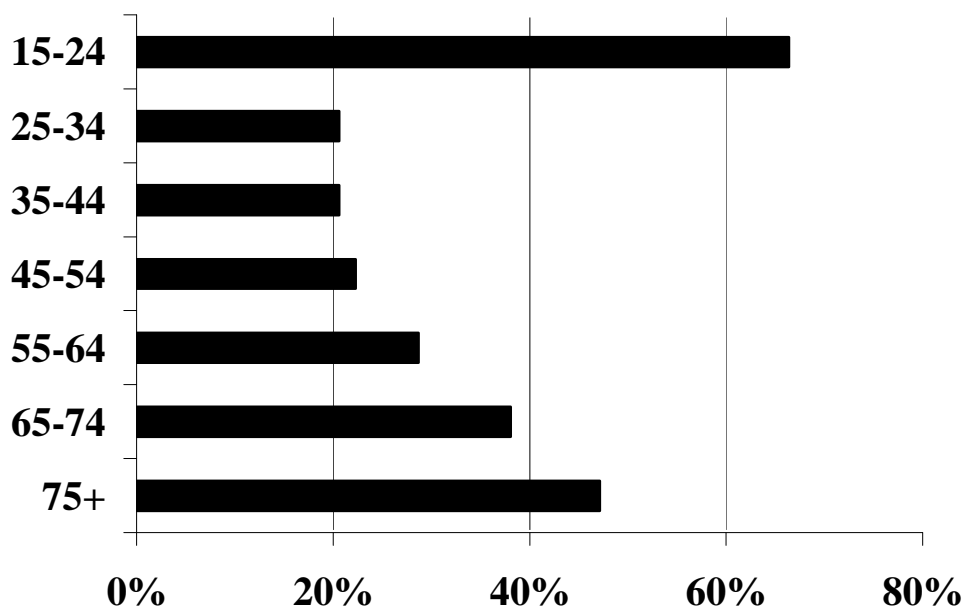
In terms of adults 15-64 years, the group at highest risk for poverty includes unattached individuals. More than a quarter (26%) of unattached persons in this age group are poor. More than a fifth (21.4%) of non-elderly adults living in female single parent families are economically disadvantaged. There are lower levels of poverty among non-elderly adults living in male single

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

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	1,145	760	385	66.4
25-34	4,485	925	3,560	20.6
35-44	3,230	665	2,565	20.6
45-54	3,295	735	2,560	22.3
55-64	2,685	770	1,915	28.7
65-74	2,890	1,100	1,790	38.1
75+	5,920	2,790	3,130	47.1

*Includes individuals living alone or with non-relatives

Figure 1
% Poor by Age Cohort
Unattached Individuals
Jewish Population



parent families (11.3%) and in couple arrangements (5.6%).

However, in absolute terms, the largest number of poor non-elderly adults live in couple arrangements (5,100). There are also large contingents of poor non-elderly adults who are unattached (3,855) and who live in female single parent families (1,615).

Finally, it is clear from Table 9A that unattached seniors 65+ years are an especially vulnerable segment in our community. Almost half (44.2%) 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 10.1% 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 (66.4%) live under the poverty line. Young adults under 25 years who are no

longer living with their parents may be studying full-time, and holding down low paying jobs or relying on student loans to support themselves. As mentioned previously, they are not likely to remain poor once they reach their economic potential.

Other particularly vulnerable unattached segments include those between 55-64 years (28.7%), 65-74 years (38.1%), and 75+ years (47.1%). A more detailed examination of the interaction between poverty status, gender and age for unattached individuals is presented in Appendix 5, Table 17.

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

According to Table 10, female lone-parent families have the highest level of poverty (21.9%), followed by male lone parent families (12.1%). Households representing couples without children have a slightly higher level of economic disadvantage (7.8%) than those with children (6.1%).

Table 10
Poverty Status by Family Structure
Jewish Families

Family Relations	Poor Families		Not Poor Families		Total Families
	#	%	#	%	#
Couples: With Children	1,790	6.1	27,660	93.9	29,450
Couples: Without Children	1,535	7.8	18,265	92.2	19,800
Male Lone Parent	115	12.1	835	87.9	950
Female Lone Parent	950	21.9	3,380	78.1	4,330
Total Families	4,390	8.1	50,140	91.9	54,530

In terms of absolute figures, there are 1,790 poor families representing couples with children, 1,535 poor families comprising couples without children, 950 poor female lone parent families, and 115 poor male lone parent families. There are a total of 4,390 poor families, representing 8.1% of total families in the Greater Toronto Jewish community.

Adding 7,740 poor unattached individuals to the 4,390 poor families in Table 10, yields a total of 12,130 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.

Poverty & Number of Children

Another question is whether number of children in a household has an impact on the poverty level of families. An analysis suggests that it does have an effect on the poverty level experienced by female single parent families, but poverty is inversely related to the number of children in couple families.

For instance, among female single parent families with one child the poverty level is 20.9%; it is 21.9% when two children are involved; and 29.6% when three or more children are involved. In short, the level of poverty among female single parent families increases with number of children in a household.

A more detailed analysis reveals there are 105 poor female single parent families with at least three children, in the local Jewish community. Although this is not a large number, these families are likely in particularly strained economic circumstances.

In the case of couples with children, the poverty level is 7.1% when one child is involved; 5.9% when two children are

Table 11
Poverty Status by Marital Status
Jewish Population

Marital Status	Poor		Not Poor		Total
	#	%	#	%	#
Single / Never Married	7,910	10.7	65,880	89.3	73,790
Divorced / Separated	2,470	24.4	7,640	75.6	10,110
Widowed	3,425	37.1	5,815	62.9	9,240
Now Married / Common Law	5,940	6.9	79,835	93.1	85,775
Total	19,745	11.0	159,170	89.0	178,915

involved; 4.9% when three children are involved; and 4.9% when four or more children are involved. In short, in the case of couple arrangements, the level of poverty decreases with number of children in a household.

Marital Status & Economic Disadvantage

Table 11 looks at poverty by marital status. Widowed individuals have the highest level of poverty (37.1%), followed by those who are divorced or separated (24.4%). About one in ten single individuals are poor (10.7%). These figures, however, 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 3,060 Jewish children living below the poverty line in the local community. It is obvious that their only marital status can be single (never married).

Looking at non-elderly adults (15-64 years), the highest incidence of poverty is evident for divorced / separated individuals (21.6%). Single / never married individuals have a poverty level of 12.2%, whereas married

individuals are the least likely to be poor (6.1%).

In absolute terms, among non-elderly adults, there are 4,605 single / never married individuals living below the poverty line, 4,225 married individuals who are poor, 1,755 divorced or separated persons who are disadvantaged, and 300 widowed individuals who are poor in the local community.

In terms of seniors 65+ years, widowed individuals have a particularly high level of poverty (39.3%), as do elderly who are divorced or separated (36.5%). More than a quarter (29.2%) of seniors who are single are economically disadvantaged. The poverty level among elderly who are married is only 10.2%. It is clear that seniors who don't have the support of a spouse are much more likely to experience economic hardship than those who live with a spouse or partner.

In terms of absolute numbers, there are 3,130 poor elderly widows in our community. There are 1,710 married seniors who are poor, 720 divorced or separated elderly who are poor, and 245 single (never

Table 12
Poverty Status
Marital Status by Age
Jewish Population

Marital Status	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Single / Never Married	3,060	8.7	32,125	91.3
Divorced / Separated	--	--	--	--
Widowed	--	--	--	--
Married / Common Law	--	--	--	--
Total	3,060	8.7	32,125	91.3

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
4,605	12.2	33,160	87.8
1,755	21.6	6,385	78.4
300	23.4	980	76.6
4,225	6.1	64,835	93.9
10,885	9.4	105,360	90.6

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
245	29.2	595	70.8
720	36.5	1,255	63.5
3,130	39.3	4,835	60.7
1,710	10.2	15,000	89.8
5,805	21.1	21,685	78.9

married) elderly who live below the poverty line.

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

The 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 late middle age, when an individual is not living with a spouse or partner, often because they are divorced or single, and do not have favorable work circumstances; 3) among older seniors who have lost their spouse or who have never married, and are relying solely on government benefits.

The Education Factor

Table 13 looks at poverty status by level of education. There is almost a linear

relationship between education and economic disadvantage. The less education an individual has, the greater the incidence of poverty.

About one in seven (15.3%) of those who have only a primary or high school education are economically disadvantaged, whereas 13.7% of those who have a Trade Certificate or Community College education are poor, 8.6% of those with a Bachelor's degree are disadvantaged, 7.2% of those with a Master's degree; and only 5.5% of those with a Medical or Doctoral degree live below the poverty line.

These findings have implications for initiatives that seek to combat poverty. It is obvious that 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. 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

Table 13
Poverty Status by Level of Education
Jewish Population

Level of Education	Poor		Not Poor		Total
	#	%	#	%	#
Elementary / Secondary	8,485	15.3	46,795	84.7	55,280
Community College / Trades Certificate	3,085	13.7	19,460	86.3	22,545
Bachelor's Degree	3,125	8.6	33,230	91.4	36,355
Master's Degree	1,600	7.2	20,735	92.8	22,335
Medicine Degree / Doctorate	400	5.5	6,825	94.5	7,225
Under 15 years of age	3,055	8.7	32,125	91.3	35,180
Total	19,750	11.0	159,170	89.0	178,920

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

Labour Force Activity	Poor		Not Poor		Total
	#	%	#	%	#
Employed: Full Time	3,215	4.5	67,655	95.5	70,870
Employed: Part Time	1,980	9.8	18,260	90.2	20,240
Employed: Other*	500	23.3	1,650	76.7	2,150
Unemployed	1,190	23.4	3,900	76.6	5,090
Inactive**	9,810	21.6	35,585	78.4	45,395
Total	16,695	11.6	127,050	88.4	143,745

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

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

education are not poor. The bottom line is that many other factors relate to poverty, some of which may be 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. More than a fifth (23.4%) of unemployed individuals are disadvantaged.

There is a high level of disadvantage among those who are on a paid or unpaid leave from work (23.3%). The poverty level among those who are inactive (not in the labor force), such as students, pensioners, and homemakers, is 21.6%. It is 9.8% among those working part-time, and 4.5% among those who are working full-time.

In terms of absolute figures, the largest contingent of poor is found among inactive individuals (9,810). There are 5,195 employed individuals (full- or part-time) who are economically disadvantaged. These are the “working poor”, who are either working for minimal wages, or for too few hours to make a viable living. A more extensive analysis of the working poor will follow in the description of the next table.

Table 15A contains data on poverty by source of income. The most economically disadvantaged individuals are those who are relying on “Other Government Sources” which includes social assistance payments and worker’s compensation (disability payments), as well as miscellaneous sources such as payments from training programs, and veterans’ pensions. Almost half (44.4%) 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 3,090 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 55-64 years who rely on income from such sources, the poverty level is a staggering 58.3%. Among those who receive such transfer payments between the ages of 45-54 years, it is 52.1%; and among those between 35-44 years it is 50.6%. There are 1,930 individuals between 35-64 years in the

Table 15A
Poverty Status by Major Income Source
Jewish Population

Major Income Source	Poor		Not Poor		Total
	#	%	#	%	#
Wages and Salaries	4,080	5.0	78,195	95.0	82,275
Self-Employment Income	950	6.7	13,265	93.3	14,215
Employment Insurance Benefits	230	28.2	585	71.8	815
Retirement Pensions	140	3.0	4,495	97.0	4,635
Government Pensions	5,730	39.6	8,735	60.4	14,465
Other Government Sources*	3,090	44.4	3,865	55.6	6,955
All Other Sources	1,140	8.2	12,800	91.8	13,940
Not Applicable**	4,375	10.5	37,220	89.5	41,595
Total	19,735	11.0	159,160	89.0	178,895

*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

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	1,225	340	885	27.8
25-34	1,455	615	840	42.3
35-44	1,580	800	780	50.6
45-54	1,295	675	620	52.1
55-64	780	455	325	58.3
65+	630	210	420	33.3

*Includes Individuals on Social Welfare and Disability Payments.

Toronto Jewish community who rely on such assistance and who are poor.

Please refer to Table 21, Appendix 5 for an even more differentiated breakdown of poverty status by age and gender for those receiving benefits from “Other Government Sources”.

In a recent report, the National Council of Welfare has been highly critical of the difficult circumstances endured by individuals who receive social assistance. They note that: “welfare incomes are so low that people are forced to spend all their energy on daily survival, and this completely undermines a person’s resolve to get back on their feet.”⁴

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

A person with disability receives \$11,765 in social assistance, or 59% of the poverty line;

a single parent with one child receives \$13,917, or 56% of the cut-off; and a couple with two children receive \$18,471, or 50% of the cut-off. In short, welfare transfer payments are woefully inadequate, and don’t even begin to pull their recipients out of impoverished conditions.

According to Table 15A, individuals relying on government pensions also have a high level of poverty (39.6%), as do those relying on Employment Insurance benefits (28.2%). People who are self employed (6.7%) or who earn wages and salaries (5%) are among the least likely to experience poverty.

Those whose major source of income is a retirement pension (company pension or registered retirement savings plan) have a very low level of economic disadvantage (3%). 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 4,080 “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

Table 16
Profile of the Most Vulnerable Segments
Jewish Population

Segment	% Poor
Individual 15-24 yrs who is living alone or with non-relatives (unattached)	66.4
Individual 55-64 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	58.3
Individual 45-54 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	52.1
Individual 35-44 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	50.6
Female senior 75+ yrs who is living alone or with non-relatives (unattached)	50.5
Senior 65+ yrs who is living alone or with non-relatives (unattached)	44.2
Female senior 75+ yrs who is widowed	43.7
Individual 25-34 yrs relying on “Other Government Sources” of income, such as social assistance or worker’s compensation	42.3
Individual relying on government pensions as their major income	39.6
Widowed senior 65+ yrs	39.3
Senior 65+ yrs who is divorced or separated	36.5
Child less than 5 yrs living in a female single parent family	35.4
Senior 65+ yrs living in the Finch / Steeles (West) area	34.1
Child less than 15 yrs living in a female single parent family	33.1
Individual who is living alone or with non-relatives (unattached)	32.7
Senior 65+ yrs living in the Wilson/ Sheppard (West) area	31.6
Senior 65+ yrs who is single / never married	29.2
Individual 55-64 yrs who is living alone or with non-relatives (unattached)	28.7
Child less than 15 yrs living in the Finch / Steeles (West) area	28.6
Individual relying on employment insurance benefits as their major income	28.2
Female senior 65+ years	26.6

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

week, and is making minimum wage or slightly more, will still not have adequate enough income to push their wages above the low-income cut-off.

A report by the National Council of Welfare (2004) confirms the difficult circumstances in which minimum-wage workers find themselves.⁵ The Council found that a full-time minimum-wage worker working all year could not live above the poverty cut-off. Only when workers had jobs that paid over \$10 an hour were they safely above the poverty line. The Council concluded that having a job, even a full-time one, is no guarantee against poverty.

As Table 15A also indicates, there are 5,730 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 Toronto 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 local Jewish community is unattached young adults (15-24 years) who live alone or with non-relatives (66.4%). These are often students who have left their parents' home and are trying to make ends meet through part-time work, student loans or bursaries. There are 760 such poor young adults in our community.

Another high-risk group involves those between 55-64 years who rely on "Other Government Sources" of income such as social assistance (58.3%). Many of these individuals encounter discrimination regarding their age that limits their chances

of finding adequate employment. Since they are not yet eligible for senior pensions they struggle on meager social assistance incomes that barely rise above subsistence levels. There are 455 economically disadvantaged individuals between 55-64 years relying on such transfer payments in our community.

According to Table 16, those between 45-54 years who rely on “Other Government Sources” are likewise highly vulnerable (52.1%). There are 675 such individuals in our community. Individuals between 35-44 relying on “Other Government Sources” are next most vulnerable in terms of poverty (50.6%). There are 800 such individuals in the local Jewish community.

Finally, female seniors 75+ years who are unattached are also a particularly vulnerable segment. More than half (50.5%) of these elderly women are poor. Many have outlived their spouse and must subsist on government pensions that don’t raise their living standards above the poverty line. There are 2,330 such unattached women 75+ years 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. There are many challenges involved, including social, familial, and educational factors, as well as governmental policy.

Many factors have recently affected the poor in Toronto. A major challenge has been the erosion of government services and benefit programs over the last decade. Welfare incomes have decreased during this period and inflation has further eroded the purchasing power of those receiving social assistance.

In fact, in 2003, a couple with two children in Ontario receiving welfare benefits experienced amongst the lowest standard of living for this family type in Canada, trying to provide for their needs at only 50% of the poverty line; a major drop from 61% in 1989.⁴

Other factors affecting the Toronto poor include the significant increase in the cost of housing, and a scarcity of affordable housing within the Toronto area, particularly

in areas with large Jewish populations. In the year 2000, the average rent for a single adult living on social assistance in Toronto, represented 146% of their welfare income, obviously more than they can afford.⁵ It represented 85% of the welfare income of a single parent with one child, and 77% of a couple with two children.

Disadvantaged families are also affected by increases in transportation costs as well as in daily living essentials such as food and clothing. Families requiring affordable daycare are placed on an extremely lengthy wait list for subsidized daycare.

Full-time low-income employment is no escape from poverty either. In 2000, a full-time minimum-wage worker in Ontario earned 83% of the Statistics Canada low-income cut-off.⁵ Moreover, many of these low paying jobs do not represent stable employment, with meager if any health benefits provided. In the event that a low-income earner loses a job, the situation is even more precarious since Employment Insurance has become more difficult to access.

The Jewish community currently provides a host of responses to poverty, including

access to Jewish education, emergency financial assistance, counseling, scholarships, and subsidies to name but a few.

To address the underlying problems at the root of poverty, such as inadequate income and social inequities, the community needs to focus on system change. This can be done most effectively in partnership with other communities and advocacy groups to confront the larger social and economic issues that support poverty.

The community in partnership can advocate for government changes in public policy on such issues as affordable housing, increases to minimum wages that allow workers to live above the poverty line, and programs that support and invest in families.

Within our own community we have special challenges. The noteworthy numbers of Jewish children and seniors living in poverty necessitate that we consider how to better help poor families and the elderly. Overall, we must consider how to further ensure that all members of our community are able to live in dignity and fully participate in Jewish communal life.

Notes

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

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

²These points were adapted from: “Poverty Fact Sheet #6. The Urban Poverty Consortium of Waterloo Region, October 2000.” Their Web Site can be accessed at:

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

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

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

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

⁵ *Income for Living*. National Council of Welfare. Spring, 2004.

Appendix 1

The Jewish Standard Definition

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

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

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

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

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

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

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

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

Appendix 2

The Reliability of the Census

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

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

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

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

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

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

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

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

Members of the Chassidic and Ultra-Orthodox communities may be more reluctant to participate fully in the Census effort, due to specific Biblical injunctions that prohibit Jews from “being counted.” It is unclear whether such restrictions have had an impact on their responses, but anecdotal evidence suggests that these communities respond adequately. For instance, the Tash Chasidic community of Montreal, which is fairly isolated geographically from the rest of the Jewish population, has had significant representation in previous Censuses, although it is unclear as to what extent their enumeration was complete.

Finally, since both the religion and ethnicity questions are only included in the long-form of the Census, sampling error arising from projections based on a 20% sampling of households is a factor in all Census analyses related to the Jewish community.

The level of sampling error inherent in any cell of a data table can be precisely calculated. Statistics Canada provides a table that measures these errors, and they are summarized below. Obviously, for large cell values, the potential error due to sampling will be proportionally smaller than for smaller ones.

When using the table, the reader should consider the right column as reflective of the average level of error expected for a given cell size. Of course, some cells may reflect errors smaller or larger than the average. About ninety percent of errors will fall between \pm the average error specified below. Ten percent of errors are expected to fall outside this range.

Cell Value	Average Error
50 or less	15
100	20
200	30
500	45
1,000	65
2,000	90
5,000	140
10,000	200
20,000	280
50,000	450
100,000	630

Source for Appendix 2: 2001 Census Dictionary Reference Guide (pg. 275). Published by Statistics Canada, August 2002. Catalogue No. 92-378-XPE.

Appendix 3

The Low-Income Cut-Offs

The low-income cut-offs are considered to be a representation of the “poverty line” in this report. However, given the limitations in defining poverty, Statistics Canada does not use the term “poverty” per se, preferring to rely on a term (Low-Income Cut-Off) that has well-defined statistical parameters, and less controversy associated with it. The 2000 Low-Income Cut Offs were used for the 2001 Census analysis. The table below describes the interactions of household size and household income that determine these cut-offs.

Low Income Cut-Offs for the year 2000 **Urban areas of 500,000+ people**

Household Size	Household Income Cut-Off (\$)
1	18,371
2	22,964
3	28,560
4	34,572
5	38,646
6	42,719
7+	46,793

Source for the above table: 2001 Census Dictionary Reference Guide (pg. 149). Published by Statistics Canada, August 2002. Catalogue No. 92-378-XPE.

Appendix 4

Geographic Borders

(Note: Boundaries are referential as geographic areas may be irregular.)

Primary Geographic Areas

Downtown Core:

South: Lake Ontario; North: Bloor St.; East: Don Valley Parkway; West: Dufferin St.

Danforth / Beaches:

South: Lake Ontario; North: Cosburn Ave.; East: Victoria Park Ave.; West: Don Valley Parkway

Bloor / St. Clair:

South: Bloor St.; North: St. Clair Ave.; East: Don River; West: Dufferin St.

St. Clair / Eglinton:

South: St. Clair Ave.; North: Eglinton Ave.; East: Laird Dr.; West: Dufferin St.

Eglinton / Lawrence (West):

South: Eglinton Ave.; North: Lawrence Ave.; East: Bathurst St.; West: Dufferin St.

Eglinton / Lawrence (East):

South: Eglinton Ave.; North: Lawrence Ave.; East: Leslie St.; West: Bathurst St.

Lawrence / Wilson:

South: Lawrence Ave.; North: Hwy 401 / York Mills Rd.; East: Leslie St.; West: Dufferin St.

Wilson / Sheppard (West):

South: Hwy 401; North: Sheppard Ave.; East: Bathurst St.; West: William R. Allen Rd. / Dufferin St.

Wilson / Sheppard (East):

South: Hwy 401/ York Mills Rd.; North: Sheppard Ave.; East: East Don River; West: Bathurst St.

Sheppard / Finch (West):

South: Sheppard Ave.; North: Finch Ave.; East: Bathurst St.; West: William R. Allen Rd.

Sheppard / Finch (East):

South: Sheppard Ave.; North: Finch Ave.; East: Victoria Park Ave.; West: Bathurst St.

Finch / Steeles (West):

South: Finch Ave.; North: Steeles Ave.; East: Bathurst St.; West: West Don River

Finch / Steeles (East):

South: Finch Ave.; North: Steeles Ave.; East: Victoria Park Ave.; West: Bathurst St.

Large Special Interest Areas

Downtown Jewish Community:

South: Lake Ontario; North: St. Clair Ave.;
East: Victoria Park Ave.; West: Humber
River

Central Toronto Jewish Community:

South: St. Clair Ave.; North: Steeles Ave.;
East: Victoria Park Ave.; West: Humber
River

Northern Jewish Community:

York Region, Includes: Aurora, East
Gwillimbury, Georgina, King, Markham,
Newmarket, Richmond Hill, Vaughan,
Whitchurch-Stouffville

Southern York Region:

Vaughan, Richmond Hill and Markham

Bathurst Corridor

South: Lake Ontario; North: To Aurora;
East: Yonge St.; West: Dufferin St.

Small Special Interest Areas

Bathurst Corridor - Sheppard/Steeles:

South: Sheppard Ave.; North: Steeles Ave.;
East: Yonge St.; West: Dufferin St.

Thornhill (Markham):

South: Steeles Ave.; North: Hwy 7; East:
Woodbine Ave.; West: Yonge St.

Thornhill (Vaughan)

South: Steeles Ave.; North: Hwy 7; East:
Yonge; West: Dufferin St. / CN Railway
Tracks

Appendix 5 Additional Data Tables

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

	Total	Poor	Not Poor	% Poor
Male: 15-24	575	370	205	64.3
Female: 15-24	575	390	185	67.8
Male: 25-34	2,420	475	1,945	19.6
Female: 25-34	2,065	450	1,615	21.8
Male: 35-44	1,795	425	1,370	23.7
Female: 35-44	1,435	240	1,195	16.7
Male: 45-54	1,750	365	1,385	20.9
Female: 45-54	1,545	370	1,175	23.9
Male: 55-64	1,015	295	720	29.1
Female: 55-64	1,670	475	1,195	28.4
Male: 65-74	810	315	495	38.9
Female: 65-74	2,080	785	1,295	37.7
Male: 75+	1,305	460	845	35.2
Female: 75+	4,615	2,330	2,285	50.5
Subtotal: 15-24	1,145	760	385	66.4
Subtotal: 25-44	7,715	1,590	6,125	20.6
Subtotal: 45-64	5,985	1,505	4,480	25.1
Subtotal: 65+	8,810	3,890	4,920	44.2

*Includes individuals living alone or with non-relatives

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

	Total	Poor	Not Poor	% Poor
Male: 25-34	5,145	570	4,575	11.1
Female: 25-34	3,825	505	3,320	13.2
Male: 35-44	1,905	355	1,550	18.6
Female: 35-44	1,650	265	1,385	16.1
Male: 45-54	1,150	195	955	17.0
Female: 45-54	1,015	230	785	22.7
Male: 55-64	455	120	335	26.4
Female: 55-64	365	115	250	31.5
Male: 65-74	235	80	155	34.0
Female: 65-74	155	40	115	25.8
Male: 75+	185	65	120	35.1
Female: 75+	260	60	200	23.1
Subtotal: 25-44	12,520	1,690	10,830	13.5
Subtotal: 45-64	2,985	660	2,325	22.1
Subtotal: 65+	840	245	595	29.2

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

	Total	Poor	Not Poor	% Poor
Male: 25-34	255	35	220	13.7
Female: 25-34	400	125	275	31.3
Male: 35-44	765	150	615	19.6
Female: 35-44	1,150	260	890	22.6
Male: 45-54	1,300	220	1,080	16.9
Female: 45-54	2,010	440	1,570	21.9
Male: 55-64	750	190	560	25.3
Female: 55-64	1,440	305	1,135	21.2
Male: 65-74	465	155	310	33.3
Female: 65-74	825	285	540	34.5
Male: 75+	315	90	225	28.6
Female: 75+	365	190	175	52.1
Subtotal: 25-44	2,570	575	1,995	22.4
Subtotal: 45-64	5,505	1,155	4,350	21.0
Subtotal: 65+	1,975	720	1,255	36.5

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

	Total	Poor	Not Poor	% Poor
Male: 45-54	30	0	30	0.0
Female: 45-54	310	55	255	17.7
Male: 55-64	80	20	60	25.0
Female: 55-64	725	180	545	24.8
Male: 65-74	265	100	165	37.7
Female: 65-74	1,630	530	1,100	32.5
Male: 75+	1,095	325	770	29.7
Female: 75+	4,975	2,175	2,800	43.7
Subtotal: 45-64	1,140	255	885	22.4
Subtotal: 65+	7,965	3,130	4,835	39.3

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

	Total	Poor	Not Poor	% Poor
Male: 15-24	650	175	475	26.9
Female: 15-24	565	160	405	28.3
Male: 25-34	515	205	310	39.8
Female: 25-34	940	410	530	43.6
Male: 35-44	445	310	135	69.7
Female: 35-44	1,135	490	645	43.2
Male: 45-54	480	300	180	62.5
Female: 45-54	815	375	440	46.0
Male: 55-64	345	190	155	55.1
Female: 55-64	435	265	170	60.9
Male: 65-74	175	55	120	31.4
Female: 65-74	205	75	130	36.6
Male: 75+	130	40	90	30.8
Female: 75+	120	40	80	33.3
Subtotal: 15-24	1,225	340	885	27.8
Subtotal: 25-44	3,030	1,410	1,620	46.5
Subtotal: 45-64	2,080	1,135	945	54.6
Subtotal: 65+	630	210	420	33.3

*Includes Individuals on Social Welfare and Disability Payments.