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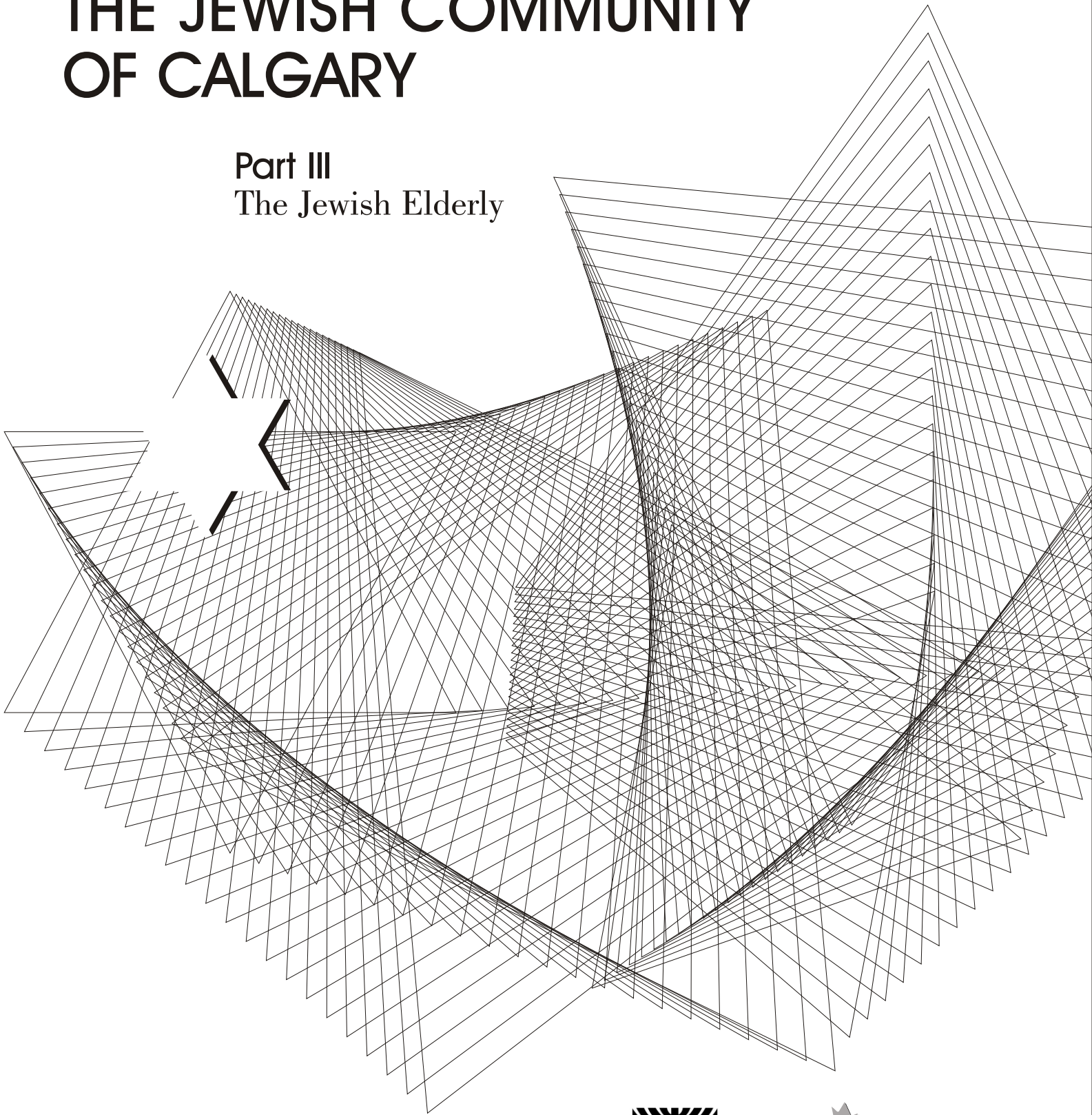
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# 2001 Census Analysis Series **THE JEWISH COMMUNITY OF CALGARY**

## Part III The Jewish Elderly



By Charles Shahar  
June 2004



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

**Part 3  
The Jewish Elderly**

**By  
Charles Shahr**

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## Highlights of Results

- There are 845 Jewish elderly 65+ years residing in the Calgary CMA. Seniors comprise 10.6% of the 7,940 members of the Jewish community here. There are 455 individuals 75+ years, comprising 5.7% of the local Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the Jewish community (10.6%) is higher than the proportion of seniors in the overall Calgary population (8.5%). However, the percentage of Jewish seniors here is significantly lower than that for the Canadian Jewish population (16.7%).
- A significant number of elderly Jews reside in the SW sector of Calgary (670). All the other areas examined in this report have fewer than 100 senior Jewish residents.
- About a third (31.9%) of elderly Jewish women live alone, comprising 145 individuals. Only 10% of men live in single person households, comprising 40 persons. There are 155 elderly Jewish women in the Calgary CMA who are widowed.
- A total of 120 seniors live below the poverty line, or 14.2% of the elderly Jewish population. Almost half of seniors (47.6%), or 390 individuals, report experiencing some type of disability.
- There are 360 Holocaust Survivors residing in the Calgary CMA, comprising a quarter (24.9%) of Jews 56+ years.
- Statistical projections suggest that the figure of 835 Jewish elderly in 2001 will increase to 1,139 by 2011. However, as the baby-boomers swell the ranks of the elderly, the number of Jewish seniors is projected to rise dramatically to 1,918 by 2021. This increase has important implications for service planning and the future allocation of community resources.

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# Census Analysis Series

## The Jewish Elderly

This report examines the demographic characteristics of the Jewish elderly population in the Calgary Census Metropolitan Area (CMA) based on figures from the 2001 Census. The findings identify current and emerging issues that involve this population, and describe those groups of seniors that are most vulnerable and in need of community interventions.

The Jewish community of Calgary recognizes the challenges facing the elder Jewish population. Existing services have adopted a “continuum of care” model, addressing the needs of the ageing population, from well and younger seniors to the frailest elderly in need of institutional care. As the population of seniors grows and challenges increase, the need for community-wide planning initiatives will become more pressing.

Changes in the demographics of the elderly, coupled with a steady decrease in the resources of the public health system, underline the need for the Jewish

community to maintain a strong commitment to its senior members.

This analysis will attempt to shed further light on some of the issues regarding the needs and conditions of Jewish seniors in the Calgary CMA. It is hoped that it will become an effective informational tool for use by community planners and service-providers alike.

The topics covered in this presentation include age and gender breakdowns, historical and comparative perspectives, and information regarding location of residence, living arrangements, marital status, poverty status, and individual income of Jewish seniors.

Special topics include a demographic profile of Holocaust Survivors, and information about the disabled elderly. Long-range population projections for Jewish seniors till the year 2021 are provided as well.

A number of important appendices are included in the back of this report. Appendix 1

**Table 1**  
**Age by Gender**  
**Jewish Population: Calgary CMA**

Age Cohort	Total	Male		Female		Female / Male Ratio
	#	#	%	#	%	
0-14	1,530	820	53.6	710	46.4	0.87
15-24	1,160	615	53.0	545	47.0	0.89
25-39	1,630	835	51.2	795	48.8	0.95
40-54	2,085	1,030	49.4	1,055	50.6	1.02
55-59	445	240	53.9	205	46.1	0.85
60-64	245	145	59.2	100	40.8	0.69
65-69	200	105	52.5	95	47.5	0.90
70-74	190	85	44.7	105	55.3	1.24
75-79	220	115	52.3	105	47.7	0.91
80-84	110	40	36.4	70	63.6	1.75
85-89	95	40	42.1	55	57.9	1.38
90+	30	10	33.3	20	66.7	2.00
<b>Total Calgary CMA</b>	<b>7,940</b>	<b>4,080</b>	<b>51.4</b>	<b>3,860</b>	<b>48.6</b>	<b>0.95</b>
65+	845	395	46.7	450	53.3	1.14
75+	455	200	44.0	255	56.0	1.28

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 how Holocaust Survivors were identified in this analysis using the Census parameters. Appendix 4 is a description of the “Low Income Cut-Offs” formulated by Statistics Canada, and how they were used to define poverty. Issues related to difficulties in defining economic disadvantage are discussed as well.

Please note that whenever seniors are mentioned in this report, it is generally understood that the author is referring to individuals 65+ years of age. More differentiated age breakdowns, however, are provided throughout this presentation, so that community planners and service professionals can benefit from the information described herein.

Unfortunately, not included in the following analysis are seniors residing in long-term care facilities or nursing homes. Individuals living in such institutions were not given the long-form of the Census, and hence there is no information identifying them as Jews.

However, individuals living in seniors’ residences and in foster homes are included in this report.

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

## **The Distribution of Jewish Seniors**

Table 1 examines the distribution of Jewish seniors in the Calgary CMA. There are 845 Jews 65+ years of age residing in the Calgary Metropolitan Area. Seniors comprise 10.6% of 7,940 members of the Jewish community here. In other words, about one in ten Jews in the Calgary CMA is senior.

There are 455 Jewish elderly 75+ years in the Calgary CMA, comprising 5.7% of the total Jewish population. At the extreme end of the age distribution, there are 125 Jews who are 85+ years, comprising 1.6% of the local Jewish population.

**Table 2**  
**Age Breakdowns for Jewish Seniors: 1971-2001**  
**Calgary CMA**

Age Cohorts	2001		1991		1981		1971	
	#	%	#	%	#	%	#	%
65 - 74	385	46.1	360	55.4	415	66.9	220	62.9
75 - 84	330	39.5	250	38.5	185	29.8	110	31.4
85+	120	14.4	40	6.2	20	3.2	20	5.7
<b>Total</b>	<b>835</b>	<b>100.0</b>	<b>650</b>	<b>100.0</b>	<b>620</b>	<b>100.0</b>	<b>350</b>	<b>100.0</b>

**Table 3**  
**Percent Distribution of Elderly (65+ Years)**  
**Selected Populations**

Date	Total Populations			Jewish Populations				
	Canada	Alberta	Calgary	Canada	Calgary	Montreal	Toronto	Vancouver
2001	12.2	9.7	8.5	16.7	<b>10.6</b>	21.6	15.4	13.1
1991	10.9	8.3	7.3	17.2	<b>9.0</b>	22.4	15.2	13.2
1981	9.1	6.6	5.5	15.8	<b>10.3</b>	18.9	14.3	11.5
1971	8.1	7.3	6.3	11.5	<b>10.2</b>	12.0	10.6	10.4

Of 845 Jewish seniors in the Calgary CMA, 46.1% are between 65-74 years, 39.5% are between 75-84 years, and 14.4% are 85+ years. These figures suggest that a slight majority of seniors are not “younger” elderly, but rather are at least 75 years old. It is among this “older” senior population that the demand for services increases.

It is also noteworthy that there are significant numbers in the pre-elderly cohorts (55-64 years), suggesting that the senior population will continue to be replenished in the coming decades. This issue will be discussed in a later section related to statistical projections examining the effects ageing baby boomers will have on the community’s demographic profile.

There are 395 elderly Jewish males in the Calgary CMA, compared to 450 females. It is apparent from Table 1 that the female-male ratio is skewed toward females for most age categories of seniors. Thus, between 65-69, there are more males than females, but by the 90+ years cohort, there are 2 senior women for every man.

Women tend to outlive men. The larger proportion of elderly women is a demographic phenomenon that is evident in

population distributions throughout the world. It has both a cultural and socio-economic component, and there is likely a biological basis as well.

### **Historical & Comparative Perspectives on Elderly Demographics**

Table 2 looks at historical breakdowns for Jewish seniors in the Calgary CMA, spanning the Census years 1971 to 2001. A number of interesting findings gleaned from this table speak to the changing demographic profile of the Jewish elderly in the last three decades.

For instance, in absolute terms, the 65-74 year cohort peaked in 1981 with 415 individuals. This number decreased to 360 in 1991, but then rebounded slightly to 385 in 2001. All in all, the numbers for the 65-74 age group have been fairly steady in the last twenty years.

The 75-84 year cohort has been increasing since 1971. Between 1971 and 1981, the number of “middle seniors” increased from 110 to 185 individuals. It increased to 250 in 1991, and 330 in 2001. There are currently 3 times more seniors between the ages of 75-84 years in the community than there were in 1971.

**Table 4**  
**Jewish Elderly by Geographic Area**  
**Calgary CMA**

District	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
SW Sector	5,535	670	12.1	27,125	2.5
SE Sector	1,060	70	6.6	15,220	0.5
NW Sector	805	70	8.7	21,295	0.3
NE Sector	375	30	8.0	12,100	0.2
Rest of Calgary CMA	180	10	5.6	4,270	0.2
<b>Total Calgary CMA</b>	<b>7,955</b>	<b>850</b>	<b>10.7</b>	<b>80,010</b>	<b>1.1</b>

5-Year Breakdowns of Jewish Elderly					
65-69	70-74	75-79	80-84	85-89	90+
170	160	180	65	85	20
15	0	25	25	0	0
10	25	10	15	0	0
10	10	0	10	0	10
0	0	0	0	0	0
<b>205</b>	<b>195</b>	<b>215</b>	<b>115</b>	<b>85</b>	<b>30</b>

Finally, the 85+ year cohort has increased from 40 in 1991 to 120 in 2001. This is the largest number of “older” elderly the Calgary Jewish community has experienced in its history.

The total population of seniors is generally at its highest level in the history of the Jewish community here, with 835 individuals. The increase in total Jewish elderly was much more significant in the last decade (+185) than it was between 1981 and 1991 (+30).

Table 3 presents a comparative analysis of the percent distribution of elderly across selected populations, by Census year. The percentage of elderly in the Calgary Jewish community (10.6%) is lower than the proportion of elderly for the total Canadian population (12.2%). However, it is higher than the percentages of seniors in the total Alberta population (9.7%), and in the total population of the Calgary CMA (8.5%).

The Jewish community in the Calgary CMA has a significantly lower percentage of seniors than the Canadian Jewish population (10.6% and 16.7% respectively). In fact, the local Jewish population has a lower

percentage of seniors than most other major Jewish communities across Canada.

The highest percentage of elderly is evident for the Windsor Jewish community (24.6%), followed by the Montreal community (21.6%), and the Winnipeg community (21.5%). The Toronto Jewish population has 15.4% elderly, and the Vancouver Jewish community has 13.1% seniors, compared to 10.6% elderly for the Jewish community in the Calgary CMA.

### **Where the Elderly Reside in the Calgary CMA**

Table 4 examines the distribution of Jewish seniors across geographic areas in the Calgary CMA. According to this table, there is a large representation of Jewish elderly in the SW sector of Calgary (670). In fact, more than three-quarters (78.8%) of Jewish seniors in the Calgary CMA reside in this area. There are relatively few Jewish elderly living in the other sectors of Calgary.

The elderly comprise 12.1% of the Jewish population in the SW sector. Seniors comprise less than 10% of the Jewish populations in the other quadrants specified in Table 4.

**Table 5**  
**Living Arrangements of Jewish Seniors**  
**Calgary CMA**

	Total		Male		Female	
	#	%	#	%	#	%
Husband - Wife	565	66.1	335	83.8	230	50.5
Single Parent	45	5.3	25	6.3	20	4.4
Other Family Types	35	4.1	0	0.0	35	7.7
Living with Non-relatives	25	2.9	0	0.0	25	5.5
Living Alone	185	21.6	40	10.0	145	31.9
<b>Total Seniors</b>	<b>855</b>	<b>100.0</b>	<b>400</b>	<b>100.0</b>	<b>455</b>	<b>100.0</b>

**Table 6**  
**Marital Status of Jewish Seniors**  
**Calgary CMA**

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	25	3.0	10	2.5	15	3.4
Divorced / Separated	40	4.8	10	2.5	30	6.8
Widowed	200	23.8	45	11.3	155	35.2
Now Married / Common Law	575	68.5	335	83.8	240	54.5
<b>Total Seniors</b>	<b>840</b>	<b>100.0</b>	<b>400</b>	<b>100.0</b>	<b>440</b>	<b>100.0</b>

There are large numbers of total (Jewish and non-Jewish) elderly in the SW sector (27,125), and the NW sector (21,295). But Jews make up a very small percentage of seniors in these areas.

Examining the five-year age breakdowns of Jewish elderly in Table 4, and focusing on the “oldest” seniors (85+ years), it can be seen that they reside mostly in the SW sector of Calgary (105). There are only 10 “older” Jewish seniors in all the other areas combined.

Looking at the “youngest” elderly (65-69 years), the SW quadrant has the largest number with 170 individuals. All the other areas have 35 “younger” Jewish seniors combined.

### **The Living Arrangements & Marital Status of Seniors**

Table 5 is a breakdown of the living arrangements of Jewish seniors. There are important gender differences related to these figures. For instance, 83.8% of male seniors live in a husband-wife arrangement, whereas only 50.5% of women live with a spouse. On the other hand, 31.9% of elderly women live alone, compared to only 10% of men.

In terms of total numbers, there are 145 elderly Jewish women living alone. There are 40 male Jewish seniors who live alone. A total of 185 seniors live in single person households in the Calgary Jewish community. These elderly who live alone may be more vulnerable to social isolation, particularly if they lack family and social supports.

In terms of the marital status of Jewish seniors (Table 6), given the numbers on living arrangements, it is not surprising that 83.8% of elderly Jewish men are married or living in common law situations, compared to only 54.5% of women. On the other hand, 35.2% of elderly women are widowed, compared to only 11.3% of men.

In terms of absolute numbers, there are 155 elderly women and 45 elderly men in the Jewish community who are widowed, for a total of 200 seniors. These individuals may likewise be more vulnerable to social isolation and have a greater need for support services.

It is clear that almost half of senior women (45.5%) lack the support of a spouse because they are single, divorced or widowed. This represents 200 individuals, a

**Table 7**  
**Vulnerable Jewish Elderly by Geographic Area**

District	Total Jewish Elderly 65+	Total Elderly Living Alone	% of Elderly Living Alone	Total Elderly Widowed	% of Elderly Widowed	Total Elderly Poor	% of Elderly Poor
SW Sector	670	155	23.1	165	24.6	100	14.9
SE Sector	70	0	0.0	10	14.3	0	0.0
NW Sector	70	20	28.6	20	28.6	15	21.4
NE Sector	30	0	0.0	15	50.0	0	0.0
Rest of Calgary CMA	0	0	0.0	0	0.0	0	0.0
<b>Total Calgary CMA</b>	<b>840</b>	<b>175</b>	<b>20.8</b>	<b>210</b>	<b>25.0</b>	<b>115</b>	<b>13.7</b>

figure that again has implications for community-based resources and services.

## **A Closer Look At Vulnerable Jewish Elderly**

Seniors who live in poverty are an especially vulnerable group. A gap in support services or an inability to access necessary supports can have a major impact on the lives of elderly persons who are economically disadvantaged.

A total of 120 seniors in the Calgary Jewish community live below the poverty line. Almost one in five seniors (14.2%) is poor. Of the total 815 Jewish poor in the Calgary CMA, 14.7% are senior.

There are important differences between genders as far as the issue of poverty among Jewish elderly is concerned. Female Jewish seniors are more than twice as likely as males to fall below the poverty line (19.8% and 7.9% respectively). There are 90 poor elderly women in the Jewish community, compared to 30 poor elderly men.

Table 7 examines where the vulnerable Jewish elderly reside in the Calgary CMA. The SW sector has 155 Jewish seniors who

live alone. There are very few Jewish elderly living in single person households in all the other geographic areas considered in this table.

There are 165 widowed seniors in the SW quadrant, but relatively few widowed elderly in all the other areas described in Table 7. In terms of economically disadvantaged seniors, there are 100 Jewish elderly living below the poverty line in the SW sector, and 15 in the NW sector.

Individuals responding to the Census questionnaire were also asked to indicate whether they (or their spouse) suffered from a disability. More specifically, the Census asked whether the person had “any difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning or doing similar activities.” The choice of answers were: “Yes, sometimes”, “Yes, often” and “No”.

Unfortunately, respondents were not asked to specify what type of disability they suffered from. Whether they answered “often” or “sometimes” can be taken as an indirect measure of the severity of their difficulty, but such measures that rely completely on self-reporting have serious

**Table 8**  
**A Profile of Vulnerable Seniors**  
**Disabled Jewish Elderly by Geographic Area**

District	Total Jewish Elderly 65+	Total Disabled Jewish Elderly	% of Elderly Who Are Disabled*	Disabled & Poor	% of Elderly Disabled & Poor*	Disabled & Living Alone	% of Elderly Disabled & Living Alone*
SW Sector	665	315	48.1	50	7.6	100	15.3
SE Sector	70	30	42.9	0	0.0	0	0.0
NW Sector	65	25	38.5	15	23.1	15	23.1
NE Sector	30	10	50.0	0	0.0	0	0.0
Rest of Calgary CMA	0	0	0.0	0	0.0	0	0.0
<b>Total Calgary CMA</b>	<b>830</b>	<b>380</b>	<b>46.9</b>	<b>65</b>	<b>8.0</b>	<b>115</b>	<b>14.2</b>

\*2.4% of Jewish elderly did not respond to the disability question in the 2001 Census, and therefore were not included in the percentage base.

limitations regarding their interpretability. In short, the disability variable, as specified in the Census, has only limited usefulness.

Of 845 Jewish seniors in the Calgary CMA, 200 say they are disabled often, 190 say sometimes, 430 are not disabled, and 20 did not respond to this question. Eliminating the latter group from the total, we find that 24.4% of seniors are often disabled, and 23.2% sometimes disabled, for a total level of disability among elderly Jews of 47.6%. In short, about half of Calgary's Jewish elderly report they are suffering from some type of disability.

The picture is more revealing when broken down by age cohorts. For instance, 28.4% of seniors between 65-74 years are disabled ("often" and "sometimes" combined), 57.6% between 75-84 years, and 78.3% are disabled among those 85+ years. Not surprisingly, the prevalence of disability among Jewish seniors increases significantly after 75 years of age.

Are Jewish elderly more inclined to report experiencing disabilities than the total (Jewish & non-Jewish) elderly population in the Calgary CMA? Whereas the level of disability among Jewish seniors is 47.6%, it

is 46.5% among total elderly, suggesting there is little difference in the proportion reporting disabilities among Jewish elderly and the total population of seniors in Calgary.

Table 8 examines where disabled Jewish seniors reside in the Calgary CMA. The figures for disabilities experienced "often" and "sometimes" were combined for this analysis. The SW sector has a total of 315 disabled Jewish elderly, the SE has 30, and the NW has 25 disabled seniors.

The SW quadrant has 50 Jewish seniors who are disabled and poor, and 100 who are disabled and living alone. These groups are particularly vulnerable in terms of their personal health and quality of life, and may have difficulty partaking of community services as well.

## **The Economic Profile of Seniors**

The median income of Jewish seniors in the Calgary CMA is \$21,215. This compares to \$18,948 for the total (Jewish & non-Jewish) elderly population in the Calgary CMA. In short, the average income of Jewish elderly is somewhat above that of the total elderly population in this metropolitan area.

**Table 9**  
**Individual Income of Jewish Seniors by Geographic Area**  
**Calgary CMA**

District	Total Elderly	Under \$25,000		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000+		Median Income
		#	%	#	%	#	%	#	%	\$
SW Sector	670	360	53.7	100	14.9	110	16.4	100	14.9	21,913
SE Sector	60	40	66.7	10	16.7	10	16.7	0	0.0	17,683
NW Sector	75	50	66.7	10	13.3	15	20.0	0	0.0	18,996
NE Sector	45	25	55.6	20	44.4	0	0.0	0	0.0	16,687
<b>Total Calgary CMA</b>	<b>850</b>	<b>475</b>	<b>55.9</b>	<b>140</b>	<b>16.5</b>	<b>135</b>	<b>15.9</b>	<b>100</b>	<b>11.8</b>	<b>21,215</b>

Jewish seniors in the Calgary CMA seem to be generally less affluent than Jewish elderly in other parts of the country. The median income of \$21,215 for Calgary's Jewish seniors is lower than that of \$28,084 for Winnipeg's Jewish seniors, \$25,917 for Vancouver's Jewish elderly; \$23,425 for Montreal's Jewish elderly; and \$23,359 for Toronto's Jewish elderly.

As in other parts of the country, there are important gender differences among Calgary's Jewish seniors related to median income. For instance, the average income of male Jewish seniors is \$36,183, whereas it is only \$17,717 for females. This marked discrepancy once again points to the fact that female Jewish seniors are significantly more disadvantaged than males.

Table 9 examines the median incomes of seniors across geographic areas (last column). The highest average income is in the SW sector (\$21,913). The next highest median income is in the NW quadrant (\$18,996). The lowest average income for Jewish seniors is in the NE sector (\$16,687).

Another way of looking at economic status, aside from average income, is to examine income ranges. For instance, Table 9

indicates that a majority (55.9%) of Jewish seniors living in the Calgary CMA earn less than \$25K, 16.5% earn between \$25-\$49K, 15.9% between \$50-99K, and 11.8% at least \$100K.

In terms of specific geographic areas: At the low end of the income distribution, there are 360 Jewish elderly in the SW sector who earn less than \$25K. The SW has 100 elderly who are high-income earners (\$100K+).

## **A Profile of Holocaust Survivors**

A number of Census parameters were combined to identify Jewish Holocaust Survivors. This definition relies on place of birth, age of respondent, and year of immigration. Appendix 3 includes a description of how the Holocaust Survivor variable was derived, and some of the limitations related to its formulation.

As Table 10 indicates, there are 360 Holocaust Survivors residing in the Calgary Metropolitan Area. They comprise 24.9% of Jews 56+ years. The total Jewish Survivor population in Canada is 23,660. The Calgary community has 1.5% of the Holocaust Survivors in the country.

**Table 10**  
**Characteristics of Holocaust Survivors**  
**(56+ Years in 2001)**

	#	%
<b>Total Holocaust Survivors</b>	<b>360</b>	<b>100%</b>

Male Survivors	170	47.2
Female Survivors	190	52.8

56-64 years	130	36.1
65-74 years	135	37.5
75-84 years	80	22.2
85-94 years	15	4.2
95+ years	0	0.0

Living Alone	50	13.9
Other Arrangements	310	86.1

Poor Survivors	80	21.9
Non-Poor Survivors	285	78.1

Poor Survivors Living Alone	20	5.6
Non-Poor Survivors Living Alone	30	8.3
Other Survivors	310	86.1

Disabled Survivors	125	34.7
Non-Disabled Survivors	235	65.3

There are 190 female and 170 male Holocaust Survivors in the Calgary CMA, or 52.8% and 47.2% of the Survivor population respectively.

Almost three-quarters (73.6%) of the Survivor population are “young” elderly (56-74 years), comprising 265 individuals. The rest (26.4%) are “older” seniors (75+ years), comprising 95 persons. It is this latter group of Holocaust Survivors that can be considered particularly vulnerable as far as coping with the ravages of their life experiences.

According to Table 10, 13.9% of Holocaust Survivors, or 50 individuals, reside in single person households. A larger percentage (21.9%) of Survivors live below the poverty line, comprising 80 individuals.

Finally, Table 10 indicates there are 125 Survivors with disabilities in the Calgary CMA. That is, 34.7% of Survivors have one or more disabilities. Such disabilities can exacerbate the emotional and cognitive difficulties Survivors face, as they cope with the impact of ageing and deteriorating health.

## **Projecting Into the Future**

Table 11 presents projected counts of Jewish elderly in the Calgary CMA for the years 2011 and 2021. These figures are based on “survival rates” of 10-year cohorts between 1991 and 2001. Such extrapolations assume that the same conditions that applied in the past decade will extend to the next twenty years.

This assumption may or may not turn out to be the case. For instance, seniors are living longer due to advancements in medical technology and improved home-care services. There may also be different migration patterns of elderly to/from the Calgary CMA in the future. These projections should therefore be considered only as general or “best guess” estimates.

Keeping these limitations in mind, the figures in Table 11 nonetheless describe interesting demographic scenarios in the coming years. In general terms, the total population of Calgary’s Jewish seniors will continue to increase in size, and in a dramatic fashion within two decades.

In 2001, there were 835 Jewish elderly in the Calgary CMA. This total is projected to increase to 1,139 in 2011. However, as the

**Table 11**  
**Projections for Jewish Elderly (1991-2021)**  
**Calgary CMA**

Age Cohorts	1991		2001		2011 (Projected)		2021 (Projected)	
	#	%	#	%	#	%	#	%
65 - 74	360	55.4	385	46.1	596	52.3	1,147	59.8
75 - 84	250	38.5	330	39.5	358	31.4	546	28.5
85+	40	6.2	120	14.4	186	16.3	225	11.7
<b>Total</b>	<b>650</b>	<b>100.0</b>	<b>835</b>	<b>100.0</b>	<b>1,139</b>	<b>100.0</b>	<b>1,918</b>	<b>100.0</b>

baby-boomers swell the ranks of the elderly, the number of seniors is projected to expand to 1,918 by 2021. This noteworthy increase in the elderly population will have important ramifications for service provision and future allocations of community resources.

There were 385 “younger seniors” (65-74 years) in 2001. In 2011, the number of “younger elderly” is projected to increase to 596 individuals. This age group is then predicted to show a very strong burst of growth by 2021, with 1,147 individuals.

This growth represents the baby-boomers, who currently occupy the large 45-64 year cohort in the age distribution of the Calgary Jewish community. As this bulge “moves up”, or ages, the baby-boomers will skew the distribution significantly toward the older cohorts, simply by virtue of their sheer numbers.

The middle cohort (75-84 years) comprised 330 individuals in 2001. This number is projected to increase slightly to 358 individuals by 2011, and then to increase more significantly to 546 individuals by 2021. This age group will then likely increase again as the baby-boomers begin to replenish it after 2021.

Finally, there were 120 “older seniors” (85+ years) in 2001. Their number is projected to increase somewhat in the next two decades, to 186 individuals by 2011, and 225 by 2021.

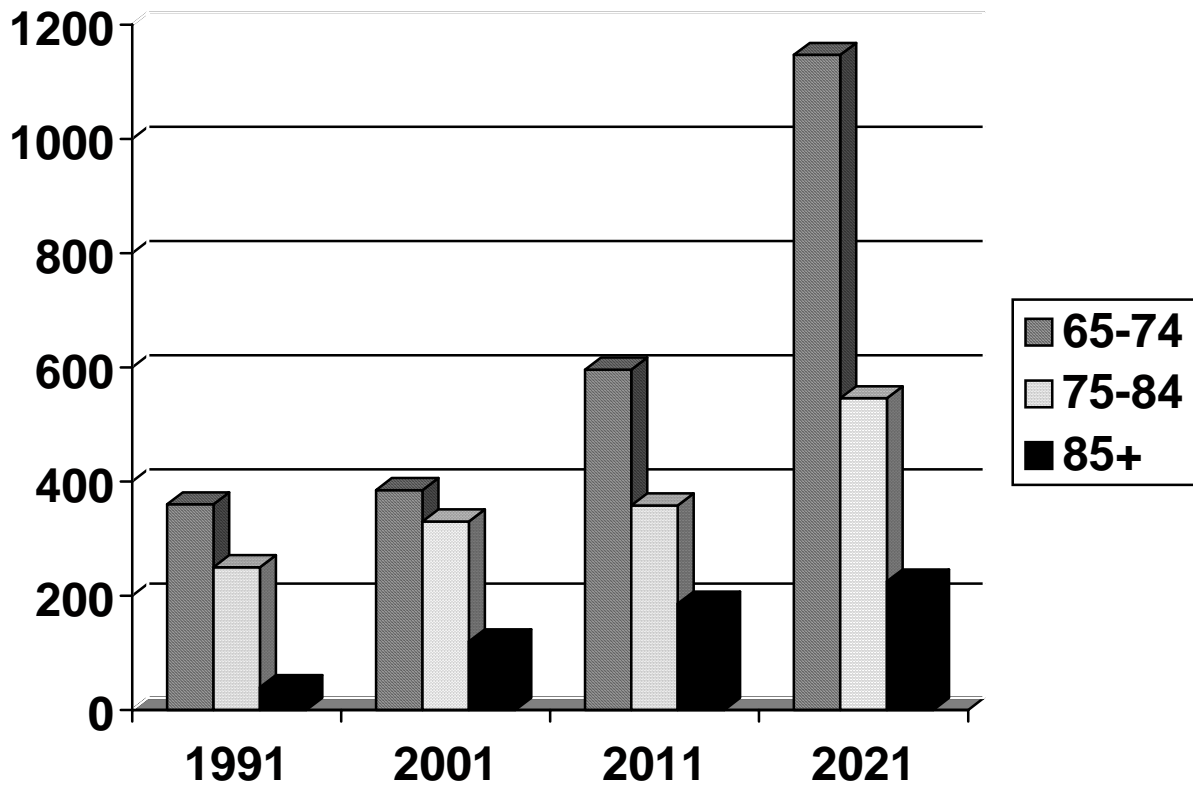
Figure 1 provides a further description of the projected age profiles of Jewish seniors across Census years. The sharp rise in numbers of the 65-74 year cohort by 2021 is the most prominent feature of this graph. The 75-84 year cohort will see a significant increase between 2011 and 2021. Finally, the 85+ cohort will show a steady gain in the following two decades.

## **The Challenges Ahead**

If the life expectancies of Jews, as that of the general population, continue to increase, what implications does this have for the service establishment? If it is assumed that the elderly will continue to live longer, what type of quality of life can they expect, and what is the role of the community in ensuring that this quality of life is maintained?

Because of the general strain in financial resources, and the changing demographics of the elderly themselves, new and innovative programs must be established. As

**Figure 1**  
**Elderly Cohorts by Census Year**  
**Calgary Jewish Community**



Note: 2011 and 2021 figures are based on projections.

the Census indicates, the numbers of poor and disabled elderly compound the challenges. The community must ensure adequate responses are in place to meet the needs of the most vulnerable in the senior population.

The increase in the 85+ population, coupled with the anticipated ageing baby-boomer segment, indicates that the Calgary Jewish community will have to address a wide range of issues around both well, younger seniors and also increasing numbers of frail elders in the next two decades.

The community will need to look at housing options for “older” seniors, as well as community support services for this growing population. Future services will have to focus on interventions that promote independence, combat social isolation, and delay the onset of institutionalization. There may also be an increased demand for socio-recreational activities that are geared to an older senior population.

The area of health maintenance, and specifically, programs that promote wellness among seniors generally, also represent an important priority. If seniors are to continue to enjoy a good quality of life well into their elder years, the community has a

responsibility to provide opportunities for physical activity, proper nutrition, and social involvement.

Diminished resources in the public health system also present a challenge to meeting the needs of the elderly. There will be continued demands for services, but current trends suggest that government services will be less available. This gap will put more strain on family support systems. Efforts to help families remain involved with their aged parents and assume caregiver responsibilities must therefore be emphasized.

As well, the growing needs of elderly immigrants with different linguistic and cultural challenges continue to require a variety of responses.

Enhancing the cultural sensibilities of service-providers, and creating services that address the gaps in meeting the needs of different segments, are critical if all seniors in our community are to feel welcome, understood and comfortable enough to ask for support.

The Census findings illuminate the growing needs of the senior population, the importance of expanding and diversifying

senior-services, and the need to address these issues in a concerted manner, on a community-wide basis.

## Notes

<sup>1</sup>These points were adapted from: “Poverty Fact Sheet #4. The Urban Poverty Consortium of Waterloo Region, October 2000.” Their Web Site can be accessed at:

**<http://www.waterlooregion.org/poverty/talk/4.html>**

<sup>2</sup>For a more comprehensive analysis of the LICO as a measure of poverty, see: “Poverty: Where to Draw the Line. The Canadian Centre for Policy Alternatives, May 31, 2000.” Their Web Site can be accessed at:

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



# 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 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 identification. 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 Definition of Holocaust Survivors**

The term "Holocaust Survivor" was defined using the Census parameters of age (56+ years in 2001), place of birth (all of Eastern Europe, most of Western Europe), and year of immigration (1940+).

There are some limitations related to this criterion. Firstly, there were people living in Europe during the Second World War who were not sent to a concentration or labor camp. They may have lived in hiding, or under false identities. They may have been refugees who left their families behind, or they may have fought with the partisans. All these people were traumatized in one way or another, either by the constant threat of being killed, the fear of being deported, or generally living under the shadow of Holocaust persecution. In that sense, a Survivor in this report is considered in a broader context than as strictly someone who lived through the horrors of the concentration camps.

This broader definition falls within some service-oriented criteria of Survivors. For instance, for Amcha, the National Israeli Centre for Psychosocial Support of

Survivors of the Holocaust, a Survivor is defined as any Jew who lived under Nazi occupation during the Second World War, and who was thus threatened by the policy of the "final solution", but stayed alive. According to this definition, clients eligible for treatment include persons with widely different Holocaust experiences.

Aside from these important considerations, a further limitation of the Census definition used in this report is that a person may have been born in Europe, but immigrated to a third (non-European) country before the war. They then may have come to Canada after 1945. Such people would be considered as Holocaust Survivors, using the criteria specified above, even though they are not. Despite such limitations, the Census represents the most comprehensive method for estimating the numbers and characteristics of Survivors in Canada.



## **Appendix 4**

### **The Definition 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 definition. Firstly, it does not take into account information regarding a person’s “net worth”. An individual can own a house and an automobile yet can be classified as poor using the LICO criterion because their assets are not taken into account.

Also, there is a measure of arbitrariness to the definition employed by Statistics Canada. The Low Income Cut-Offs are calculated taking into account how much of their total income Canadian households spend on food, clothing and shelter, and (arbitrarily) estimating that households spending 70% or more of their income (20 percentage points more than the average) 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 criticism 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. In the case of seniors, we can further include basic expenditures such as medicine, and support services, such as home care, bathing, and meals assistance.

The main problem with this alternative approach is the difficulty of determining what ought to be included in the basket of basic necessities of life and what ought to be excluded.<sup>2</sup>

Another issue regarding poverty relates to the cost of living “Jewishly”. The current definition of poverty does not take into account the cost of maintaining a Kosher diet, or of buying various accoutrements necessary for proper holiday observances. While not all Jewish households are observant, there is no doubt that the cost of living Jewishly is proportional to the level of religiosity of a household.

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. In the case of observant seniors, the difficulties may be compounded when they are forced to make choices between putting food on the table, paying for medicines and upholding religious traditions.

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. Note that 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, for 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.