

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

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

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

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

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

ENCOURAGE ACADEMICIANS, STUDENTS, COMMUNAL PROFESSIONALS AND OTHERS TO UTILIZE DATA BANK HOLDINGS AND TO MAKE THEIR STUDIES A PART OF THE ARCHIVE.

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

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

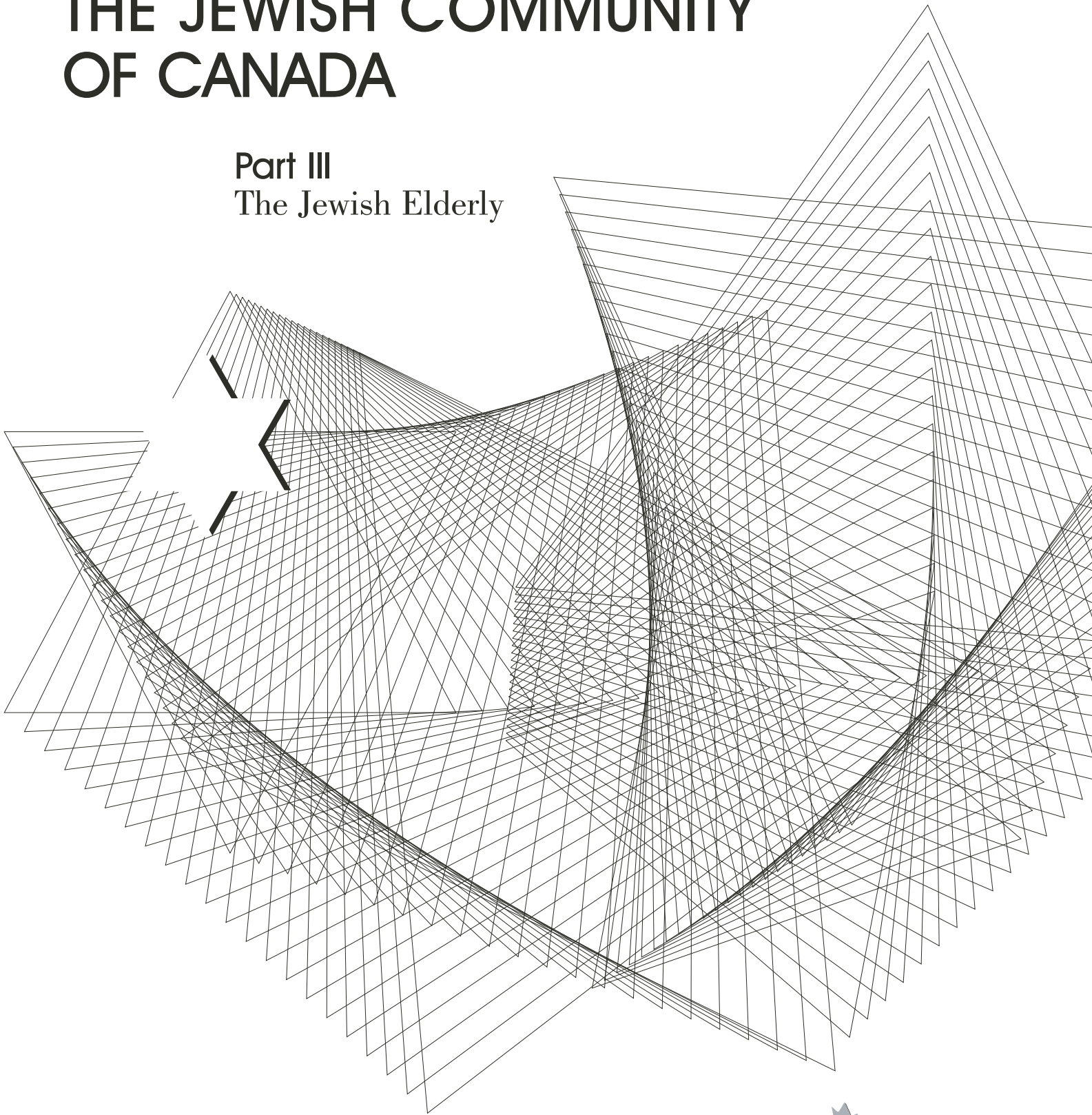
PROVIDE TECHNICAL ASSISTANCE AND ADVICE TO FEDERATIONS, RESEARCHERS, COMMUNAL PROFESSIONALS, JOURNALISTS AND OTHERS INTERESTED IN RESEARCH ON THE JEWISH COMMUNITY.

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

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

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

## Part III The Jewish Elderly



By Charles Shahar  
July 2004

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

**Part 3**  
**The Jewish Elderly**

**By**  
**Charles Shahar**

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

Dr. Jonathan Berkowitz, Vancouver, BC

Dr. Jay Brodbar, Toronto, ON

Prof. Leo Davids, Toronto, ON

Mr. Colin Geitzler, Aylmer, QC

Ms. Jean Gerber, Vancouver, BC

Dr. Gustave Goldmann, Ottawa, ON

Dr. Jack Jedwab, Montreal, QC

Prof. Marty Lockshin, Toronto, ON

Mr. Greg Mason, Winnipeg, MB

Dr. Sheva Medjuck, Halifax, NS

Prof. Allan Moscovitch, Ottawa, ON

Prof. Morton Weinfeld, Montreal, QC

Dr. Morty Yalovsky, Montreal, QC

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

The researchers would like to express appreciation to Allan Moscovitch, Jean Gerber and Karen Eck for their careful review of this document, and for contributing their knowledge and insights.

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

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

## Highlights of Results

- There are 61,875 Jewish elderly 65+ years residing in Canada. Seniors comprise 16.7% of the 370,515 members of the Jewish community in this country. There are 33,310 Jews 75+ years, comprising 9% of the national Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the national Jewish community (16.7%) is higher than the proportion of seniors in the total population (12.2%). However, the gap between these two figures has diminished in the last decade.
- A large number of elderly Jews reside in the Toronto metropolitan area (27,495), comprising almost half (44.4%) of the total senior Jewish population in Canada. There is also a large contingent of Jewish elderly in Montreal (20,110). Winnipeg has 3,175 Jewish seniors, Greater Vancouver has 2,960, and Ottawa has 1,575.
- Almost half (43.3%) of elderly Jewish women in this country live alone, comprising 14,510 individuals. Only 16.3% of men live in single person households, comprising 4,625 persons. There are 14,140 elderly Jewish women and 3,000 elderly Jewish men in this country who are widowed.
- A total of 12,105 Jewish seniors live below the poverty line, or 19.6% of the elderly Jewish population in Canada. Female seniors are about twice as likely to fall below the poverty line as males (25.3% and 12.9% respectively). Almost half (44.8%) of elderly Jewish women who live alone are poor.
- There are 23,660 Holocaust Survivors residing in Canada, comprising a quarter (25%) of Jews above the age of 55 years. There are 3,395 Holocaust Survivors who live alone and are economically disadvantaged, representing a particularly vulnerable segment of the elder population.
- Statistical projections suggest that the national figure of 61,865 Jewish elderly in 2001 will increase to 65,819 by 2011. As the baby-boomers swell the ranks of the elderly, the number of Jewish seniors is projected to grow to 90,961 by 2021. This increase has important implications for individual Jewish communities nation-wide in terms of service provision and the future allocation of resources.

# Table of Contents

The Distribution of Jewish Seniors.....	5
Historical & Comparative Perspectives on Elderly Demographics.....	7
Where the Jewish Elderly Reside in Canada.....	9
The Living Arrangements & Marital Status of Seniors.....	11
A Closer Look at Vulnerable Jewish Elderly.....	15
The Disabled Elderly.....	21
The Economic Profile of Seniors.....	25
A Profile of Holocaust Survivors.....	29
Projecting Into the Future.....	33
The Challenges Ahead.....	39
Notes.....	43
Appendix 1: The Jewish Standard Definition.....	45
Appendix 2: The Reliability of the Census.....	47
Appendix 3: The Definition of Holocaust Survivors.....	49
Appendix 4: The Definition of Poverty.....	51

# Census Analysis Series

## The Jewish Elderly

This report examines the demographic characteristics of the Jewish elderly population in Canada based on figures from the 2001 Census. The findings confirm the large proportion of Jewish seniors in relation to the overall Jewish population in this country, and focus particularly on vulnerable elderly and those most likely to require community interventions.

The major Jewish Federations across the country have traditionally maintained a “continuum-of-care” model for responding to the needs of their members. That is, services have been available to Jews basically from “cradle to grave”. The Jewish elderly have been a priority focus for community funding and intervention, particularly in Jewish centres where their numbers have been significant.

Across the country, and certainly within particular communities, there are wide differences in terms of the economic status, levels of mobility and living arrangements of seniors. Jewish Federations have responded by establishing a number of

agencies, facilities and institutions that have met a wide variety of needs, from servicing the “well elderly” to “less autonomous seniors”.

The elderly are also a heterogeneous group with respect to different linguistic and cultural needs. Communities have increasingly had to respond to the growing numbers and needs of newly arrived Russian seniors in a culturally sensitive way. There have also been increased demands for services for Sephardic elderly in Montreal, and for Ultra-Orthodox seniors in Montreal and Toronto.

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

The topics covered in this presentation include age and gender breakdowns, historical and comparative perspectives, as

**Table 1**  
**Age by Gender**  
**Jewish Population of Canada**

Age Cohort	Total	Male		Female		Female / Male Ratio
	#	#	%	#	%	
0-14	71,590	36,865	51.5	34,725	48.5	0.94
15-24	48,435	25,110	51.8	23,325	48.2	0.93
25-39	64,215	31,605	49.2	32,610	50.8	1.03
40-54	87,470	42,720	48.8	44,750	51.2	1.05
55-59	20,720	10,335	49.9	10,385	50.1	1.00
60-64	16,220	7,950	49.0	8,270	51.0	1.04
65-69	14,210	6,990	49.2	7,220	50.8	1.03
70-74	14,345	6,570	45.8	7,775	54.2	1.18
75-79	14,915	6,780	45.5	8,135	54.5	1.20
80-84	10,445	4,645	44.5	5,800	55.5	1.25
85-89	5,735	2,455	42.8	3,280	57.2	1.34
90+	2,215	880	39.7	1,335	60.3	1.52
<b>Total Canada</b>	<b>370,515</b>	<b>182,905</b>	<b>49.4</b>	<b>187,610</b>	<b>50.6</b>	<b>1.03</b>
65+	61,875	28,325	45.8	33,550	54.2	1.18
75+	33,310	14,765	44.3	18,545	55.7	1.26

well as information regarding 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 Canada's Jewish seniors till the year 2021 are provided as well. All the data described in this analysis are presented on a national level, as well as for the provinces and major metropolitan areas.

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 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 analysis, 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.

**Table 2**  
**Age Breakdowns for Seniors**  
**Jewish Population of Canada**  
**1971-2001**

Age Cohorts	2001		1991		1981		1971	
	#	%	#	%	#	%	#	%
65 - 74	28,555	46.2	34,340	55.9	33,595	67.8	22,110	67.3
75 - 84	25,360	41.0	22,520	36.6	13,830	27.9	8,985	27.4
85+	7,950	12.9	4,620	7.5	2,090	4.2	1,735	5.3
<b>Total</b>	<b>61,865</b>	<b>100.0</b>	<b>61,480</b>	<b>100.0</b>	<b>49,515</b>	<b>100.0</b>	<b>32,830</b>	<b>100.0</b>

**Table 3**  
**Percent Distribution of Elderly (65+ Years)**  
**Jewish, Non-Jewish & Total Populations**

	Total Canadian Population	Canadian Jewish Population	Canadian Non-Jewish Population
2001	12.2	16.7	12.2
1991	10.9	17.2	10.8
1981	9.1	15.8	9.0
1971	8.1	11.5	8.0

## **The Distribution of Jewish Seniors**

Table 1 examines the distribution of Jewish seniors in Canada. There are 61,875 elderly Jews 65+ years of age residing in this country. Seniors comprise 16.7% of 370,515 members of the national Jewish population. In other words, one in six Canadian Jews is a senior.

There are 33,310 Jewish elderly 75+ years in Canada, comprising 9% of the national Jewish population. That is, almost one in ten Jews living in this country is 75 years of age or older.

Finally, at the extreme end of the age distribution, there are 7,950 Jews who are 85+ years, comprising 2.1% of the total Jewish population in Canada. Since many of these elderly are likely frail, these figures have significant implications for service planning and provision in communities where there are large numbers of “older” seniors.

Of 61,875 Jewish seniors in this country, 46.2% are between 65-74 years, 41% are between 75-84 years, and 12.9% are 85+ years. These figures suggest that the

majority of seniors are not “younger” elderly, but rather are at least 75 years old.

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 aging baby boomers will have on the national Jewish community’s demographic profile.

There are 28,325 elderly Jewish males in Canada, compared to 33,550 females. It is apparent from Table 1 that the female-male ratio is skewed toward females for each age category of seniors. Thus, between 65-69 years, there are 1.03 women for every male. This ratio rises for subsequent cohorts. In the case of seniors 90+ years, there are 1.52 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.

**Table 4A  
Population of Jewish Seniors by Province**

Province	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Nova Scotia	2,785	510	18.3	119,365	0.4
New Brunswick	840	155	18.5	92,530	0.2
Nfld. / Labrador	195	15	7.7	59,055	0.0
Prince Edward Island	110	10	9.1	17,070	0.1
<b>(Total Atlantic)</b>	<b>(3,930)</b>	<b>(690)</b>	<b>(17.6)</b>	<b>(288,020)</b>	<b>(0.2)</b>
Quebec	94,670	20,380	21.5	878,060	2.3
Ontario	211,465	31,890	15.1	1,383,705	2.3
Manitoba	15,210	3,220	21.2	145,695	2.2
Saskatchewan	1,340	205	15.3	136,755	0.1
Alberta	13,880	1,695	12.2	284,335	0.6
British Columbia	29,870	3,785	12.7	504,365	0.8
Territories	155	10	6.5	3,905	0.3
<b>Total Canada</b>	<b>370,520</b>	<b>61,875</b>	<b>16.7</b>	<b>3,624,840</b>	<b>1.7</b>

5-Year Breakdowns of Jewish Elderly					
65-69	70-74	75-79	80-84	85-89	90+
100	95	105	125	45	40
25	45	45	10	20	10
15	0	0	0	0	0
10	0	0	0	0	0
<b>(150)</b>	<b>(140)</b>	<b>(150)</b>	<b>(135)</b>	<b>(65)</b>	<b>(50)</b>
4,390	4,570	5,035	3,585	2,035	765
7,530	7,500	7,735	5,270	2,735	1,120
670	790	775	515	340	130
65	40	35	55	10	0
420	370	410	265	190	40
990	935	780	610	355	115
10	0	0	0	0	0
<b>14,225</b>	<b>14,345</b>	<b>14,920</b>	<b>10,435</b>	<b>5,730</b>	<b>2,220</b>

The question of gender differences and mortality is a complex one. Differences in the occupational distribution of the sexes illustrate the role of cultural factors; men generally work at the more hazardous, strenuous or stressful occupations.

On the other hand, women are generally exposed to the special risks of childbearing, and some segments of communities still show higher death rates for females than males. For instance, an analysis of the 1991 Census by the author suggested that elderly Sephardic males in Montreal generally outlive females. A subsequent 2001 Census report on the Sephardic Community of Montreal should shed more light on this subject.

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

Table 2 looks at historical breakdowns for Jewish seniors in Canada, 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 has declined markedly in the last

decade, from 34,340 in 1991 to 28,555 in 2001. The 75-84 age group has increased somewhat in the last ten years, gaining 2,840 individuals. Finally, the 85+ year cohort has increased from 4,620 in 1991 to 7,950 persons in 2001.

In short, the numbers of “older” and “middle” elderly have increased in the last decade, whereas the “younger” elderly have decreased.

The increase in the 85+ year cohort can be attributed to a “bulge” which has moved up the age distribution in the last few decades. It can be seen in Table 2 as a peaking in the 65-74 cohort in 1981, an increase in the 75-84 cohort in 1991, and finally a gain in the 85+ cohort in 2001. A similar bulge will appear by the 2011 Census as the baby-boomers enter their senior years.

The total population of Jewish elderly in the country peaked in 2001, with 61,865 individuals. This represents only a slight increase from the 1991 figure of 61,480 seniors. Nonetheless, there are currently more Jewish seniors residing in Canada than at any other time in the history of the Jewish population here.

**Table 4B**  
**Population of Jewish Seniors by Metropolitan Area**  
**(>250 total Jews)**

Census Metropolitan Area	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Halifax, NS	1,985	315	15.9	37,405	0.8
Moncton, NB	265	40	15.1	14,540	0.3
Fredericton, NB	290	45	15.5	8,845	0.5
Montreal, QC	92,975	20,110	21.6	410,970	4.9
Toronto, ON	179,100	27,495	15.4	503,735	5.5
Ottawa / Gatineau	13,445	1,575	11.7	105,565	1.5
Barrie, ON	715	120	16.8	15,110	0.8
Guelph, ON	770	70	9.1	13,420	0.5
Hamilton, ON	4,675	875	18.7	89,685	1.0
Kingston, ON	1,090	140	12.8	19,440	0.7
Kitchener, ON	1,385	130	9.4	43,050	0.3
London, ON	2,290	220	9.6	53,410	0.4
Oshawa, ON	905	100	11.0	29,150	0.3
Peterborough, ON	355	60	16.9	17,080	0.4

5-Year Breakdowns of Jewish Elderly				
65-69	70-74	75-79	80-84	85+
50	80	80	70	35
0	20	10	0	10
0	10	15	10	10
4,310	4,500	4,975	3,535	2,790
6,395	6,385	6,680	4,655	3,380
435	355	410	195	180
45	55	10	10	0
10	20	30	0	10
170	180	315	135	75
35	50	20	15	20
40	45	10	10	25
55	75	40	30	20
45	20	0	25	10
10	30	10	0	10

Table 3 presents a comparative analysis of the percent distribution of elderly across Jewish, non-Jewish and total populations, by Census year. The percentage of elderly in the national Jewish community (16.7%) is higher than the proportion of elderly for the total Canadian population (12.2%).

However, the gap has diminished somewhat in the last decade. In 1991, there was a 6.3% difference between the percentage of elderly in the Jewish and total populations. This shrank to 4.5% in 2001. In fact, the proportion of elderly among the overall Canadian population has been increasing steadily, whereas the percentage of Jewish elderly in Canada has actually diminished in the last decade.

### **Where the Jewish Elderly Reside in Canada**

Table 4A examines the distribution of Jewish seniors across provinces and territories in Canada. According to this table, the largest representation of Jewish elderly is found in Ontario (31,890). There is also a large number of Jewish seniors in Quebec (20,380). British Columbia has 3,785 Jewish elderly, and Manitoba has 3,220.

Seniors comprise more than a fifth of the Quebec and Manitoba Jewish populations (21.5% and 21.2% respectively). They also comprise significant proportions of the Jewish communities in New Brunswick and Nova Scotia (18.5% and 18.3%, respectively).

The elderly comprise small minorities of Jewish populations in the Territories (6.5%), Newfoundland / Labrador (7.7%), and Prince Edward Island (9.1%). All three of these areas, however, have small numbers of total Jews.

Examining the five-year age breakdowns of Jewish elderly in Table 4A, and focusing on the “oldest” seniors, it can be seen that there are 3,855 Jewish seniors 85+ years in Ontario, and 2,800 in Quebec. These two provinces comprise 83.7% of Jews 85+ years residing in this country.

In terms of the “youngest” Jewish seniors (65-69 years), Ontario has 7,530 individuals and Quebec has 4,390. These two provinces have 83.8% of Jews 65-69 years residing in this country. British Columbia has almost 1,000 seniors in this age group.

**Table 4B**  
**Population of Jewish Seniors by Metropolitan Area**  
**(>250 total Jews)**  
**(Continued)**

Census Metropolitan Area	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
St. Catharine's / Niagara	1,125	225	20.0	61,120	0.4
Waterloo, ON	565	45	8.0	9,210	0.5
Windsor, ON	1,525	370	24.3	36,655	1.0
Winnipeg, MB	14,760	3,175	21.5	85,555	3.7
Regina, SA	565	80	14.2	22,285	0.4
Saskatoon, SA	505	80	15.8	24,770	0.3
Calgary, AL	7,950	840	10.6	80,015	1.0
Edmonton, AL	4,920	765	15.5	92,100	0.8
Vancouver, BC	22,590	2,960	13.1	228,090	1.3
Kelowna, BC	515	70	13.6	25,775	0.3
Victoria, BC	2,595	350	13.5	51,735	0.7
Nanaimo, BC	280	35	12.5	13,120	0.3

5-Year Breakdowns of Jewish Elderly				
65-69	70-74	75-79	80-84	85+
55	85	45	20	20
10	25	10	0	0
80	75	45	100	70
665	770	750	520	470
20	15	25	20	0
35	15	0	30	0
200	185	220	110	125
215	175	170	130	75
695	765	575	495	430
40	10	10	10	0
105	85	65	70	25
0	10	15	10	0

Table 4B examines the distribution of Jewish seniors across major Census Metropolitan Areas (CMAs) in Canada. The table spans two pages, and includes all metropolitan areas with Jewish populations of at least 250 individuals.

The largest number of Jewish elderly in the country resides in the Toronto Census Metropolitan Area (27,495). Montreal has 20,110 Jewish seniors, followed by Winnipeg with 3,175, and the Vancouver CMA with 2,960. Ottawa / Gatineau has 1,575 Jewish elderly, and Hamilton has 875.

The Windsor Jewish community has the highest proportion of seniors (24.3%) in the country, followed by the Montreal community (21.6%), and the Winnipeg community (21.5%). St. Catharine's / Niagara also has a high proportion of Jewish elderly (20%).

The Toronto Jewish population has 15.4% elderly, somewhat lower than the national average of 16.7%. However, almost half of Jewish seniors in the country (44.4%) reside in the Toronto Metropolitan Area.

The lowest proportions of Jewish seniors can be found in Waterloo (8%), Guelph

(9.1%), Kitchener (9.4%), and London (9.6%). Calgary also has a low percentage of seniors (10.6%). Greater Vancouver's Jewish community has 13.1% elderly.

In terms of the "oldest" elderly 85+ years, the Toronto Metropolitan Area has 3,380 Jews in this age group, whereas Montreal has 2,790. These two metropolitan areas have more than three-quarters (77.6%) of Jews 85+ years in the country. Winnipeg has 470 "older" seniors, and the Vancouver CMA has 430.

Regarding the "youngest" elderly, the Toronto CMA has 6,395 individuals between 65-69 years, whereas Montreal has 4,310. These two Jewish communities have three-quarters (75.3%) of individuals 65-69 years residing in this country. The Vancouver CMA has 695 individuals in this cohort, and Winnipeg has 665.

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

Table 5 is a breakdown of the living arrangements of Jewish seniors in Canada. There are important gender differences related to these figures. Since women tend to outlive men, they are also more inclined to be living alone. For instance, 78.9% of male

**Table 5**  
**Living Arrangements**  
**Canada's Jewish Seniors**

	Total		Male		Female	
	#	%	#	%	#	%
Husband - Wife	37,970	61.4	22,335	78.9	15,635	46.6
Single Parent	1,995	3.2	505	1.8	1,490	4.4
Other Family Types	2,000	3.2	505	1.8	1,495	4.5
Living with Non-relatives	740	1.2	335	1.2	405	1.2
Living Alone	19,135	30.9	4,625	16.3	14,510	43.3
<b>Total Seniors</b>	<b>61,840</b>	<b>100.0</b>	<b>28,305</b>	<b>100.0</b>	<b>33,535</b>	<b>100.0</b>

**Table 6**  
**Marital Status**  
**Canada's Jewish Seniors**

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	2,205	3.6	1,155	4.1	1,050	3.1
Divorced / Separated	4,070	6.6	1,635	5.8	2,435	7.3
Widowed	17,140	27.7	3,000	10.6	14,140	42.2
Now Married / Common Law	38,420	62.1	22,505	79.5	15,915	47.5
<b>Total Seniors</b>	<b>61,835</b>	<b>100.0</b>	<b>28,295</b>	<b>100.0</b>	<b>33,540</b>	<b>100.0</b>

seniors live in a husband-wife arrangement, whereas only 46.6% of women live with a spouse. On the other hand, 43.3% of elderly women live alone, compared to only 16.3% of men.

In terms of total numbers, there are 14,510 elderly Jewish women living alone in this country. This represents more than 3 times the 4,625 male Jewish seniors who live alone. A total of 19,135 Jewish seniors live in single person households in Canada.

These elderly who live alone may be more vulnerable to social isolation. Some may not have access to care provided by younger family members. In metropolitan areas such as Montreal and Winnipeg, many younger family members have migrated to other cities, leaving the burden increasingly on local Jewish communities to provide support services for these seniors.

In terms of the marital status of Jewish seniors living in Canada (Table 6), given the numbers on living arrangements, it is not surprising that 79.5% of elderly Jewish men are married or living in common law situations, compared to only 47.5% of women. On the other hand, 42.2% of elderly

women are widowed, compared to only 10.6% of men.

In terms of absolute numbers, there are 14,140 elderly women and 3,000 elderly men who are widowed. A total of 17,140 seniors in this country are widowed. These individuals may likewise be more vulnerable to social isolation and have a greater need for support services provided by local communities.

It is interesting that 2,205 Jewish seniors have never married. There is also a significant number (4,070) who are divorced or separated. Finally, of elderly living with a spouse or partner, 37,465 (97.5%) are married, whereas only 960 (2.5%) are living in common law arrangements.

It is clear that more than half of senior women (52.6%) lack the support of a spouse because they are either single, divorced or widowed. This represents 17,625 individuals, a burgeoning figure, and one that has implications for community-based resources and services.

**Table 7**  
**Living Arrangements by Poverty Status**  
**Canada's Jewish Seniors**

Living Arrangement	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Husband - Wife	1,820	8.2	20,495	91.8	1,360	8.7	14,265	91.3
Single Parent	60	11.9	445	88.1	275	18.6	1,200	81.4
Other Family Types	35	7.0	465	93.0	110	7.4	1,380	92.6
Living with Non-Relatives	170	50.7	165	49.3	220	53.7	190	46.3
Living Alone	1,550	33.5	3,075	66.5	6,505	44.8	8,010	55.2
<b>Total Seniors</b>	<b>3,635</b>	<b>12.9</b>	<b>24,645</b>	<b>87.1</b>	<b>8,470</b>	<b>25.3</b>	<b>25,045</b>	<b>74.7</b>

## **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. Here are some of the issues such individuals face:<sup>1</sup>

1) Restricted mobility: Increased age generally brings with it some degree of physical limitation. This can mean decreased mobility for the person, and more difficulty traveling to service sites, particularly if the individual is unable to afford suitable transportation, and lives far away from services and facilities.

2) Medical supports: The additional health supports that some seniors may require are not always covered under government programs and benefits. A senior living in poverty must try to find money for certain medications given a limited income, or do without.

3) Social isolation: When an elderly individual has physical and financial limitations, social isolation can lead to the person becoming housebound. A senior living in social isolation may be less likely

to be aware of services in the community, and may be invisible to the outreach of service-providers. She or he may be more at risk for conditions that comprise their safety or well-being, such as maintaining poor nutrition, or experiencing falls resulting in serious injury.

4) Attitudes regarding help: Some seniors are reluctant to ask for help. In the case of Ultra-Orthodox groups, for instance, there is a cultural expectation that family members will take care of them, and there is a general reluctance on their part to partake of communal services, which they may feel are impersonal, and not sensitive to their specific religious and cultural needs.

5) Fixed income: Persons 65+ years of age have generally retired from the labour force, often as a result of mandatory retirement policies. Or, where a senior wishes to participate in the labour force, their age can prove to be a barrier. In either case, seniors can be extremely limited in their ability and opportunities to supplement their income.

6) The cost of “living Jewishly”: This is an important issue for some Jewish seniors who wish to maintain traditional observances, such as buying kosher foods. Their special requirements may introduce financial

**Table 8**  
**Marital Status by Poverty Status**  
**Canada's Jewish Seniors**

Marital Status	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Single / Never Married	410	35.2	755	64.8	325	31.0	725	69.0
Divorced / Separated	505	30.9	1,130	69.1	980	40.2	1,455	59.8
Widowed	860	28.7	2,140	71.3	5,705	40.4	8,425	59.6
Now Married / Common Law	1,860	8.3	20,620	91.7	1,460	9.2	14,450	90.8
<b>Total Seniors</b>	<b>3,635</b>	<b>12.9</b>	<b>24,645</b>	<b>87.1</b>	<b>8,470</b>	<b>25.3</b>	<b>25,055</b>	<b>74.7</b>

strains, as well as anxiety and shame when such needs are difficult to meet.

A total of 12,105 Jewish elderly in Canada live below the poverty line. About one in five seniors (19.6%) is poor. Of the total 49,525 Jewish poor in this country, a quarter (24.4%) are seniors. These figures suggest that many Jewish elderly in Canada suffer economic disadvantage.

There are important differences between genders as far as the issue of poverty among Jewish elderly is concerned (see Table 7). Female seniors are about twice as likely as males to fall below the poverty line (25.3% and 12.9% respectively). There are 8,470 poor elderly women in Canada's Jewish population, compared to 3,635 poor elderly men.

Senior women are more inclined to experience poverty because many live alone. In fact, almost half of elderly women who live alone (44.8%) are poor, comprising 6,505 individuals. Men living alone also have a high poverty level (33.5%), but because there are many more women who live alone, in absolute terms, the number of poor elderly women in single person

households is more than four times that of men.

Poverty is an issue for many seniors who live alone because they don't benefit from double pensions. Also, many older women had only limited participation in the labour market, usually received lower rates of pay, and often had jobs without benefits. The result is that private pensions and Canada Pension Plan revenues are less available for senior women, which contributes to their higher levels of poverty.

Important gender differences are also apparent when poverty is examined in the context of marital status (Table 8). A significant proportion of elderly Jewish women who are widowed are poor (40.4%). There are 5,705 senior widows in this country who fall below the poverty line. Elderly women are also susceptible to poverty if they are divorced (40.2%), or single (31%). In short, senior women who don't have the support of a spouse are much more inclined to experience financial disadvantage than those who are married.

There are high levels of poverty among widowed, divorced and single men as well, but because the great majority of men live in

**Table 9A  
Vulnerable Jewish Seniors by Province**

Province	Total Jewish Elderly 65+	Total Elderly Living Alone	% of Elderly Living Alone	Total Elderly Widowed	% of Elderly Widowed	Total Elderly Poor	% of Elderly Poor
Nova Scotia	500	50	10.0	55	11.0	30	6.0
New Brunswick	150	45	30.0	30	20.0	20	13.3
Nfld. / Labrador	25	0	0.0	10	40.0	0	0.0
Prince Edward Island	10	10	100.0	0	0.0	0	0.0
<b>(Total Atlantic)</b>	<b>(685)</b>	<b>(105)</b>	<b>(15.3)</b>	<b>(95)</b>	<b>(13.9)</b>	<b>(50)</b>	<b>(7.3)</b>
Quebec	20,365	6,660	32.7	5,695	28.0	4,220	20.7
Ontario	31,880	9,540	29.9	9,005	28.2	6,310	19.8
Manitoba	3,220	1,200	37.3	970	30.1	590	18.3
Saskatchewan	205	90	43.9	75	36.6	35	17.1
Alberta	1,695	390	23.0	390	23.0	250	14.7
British Columbia	3,780	1,150	30.4	905	23.9	650	17.2
Territories	10	0	0.0	0	0.0	0	0.0
<b>Total Canada</b>	<b>61,840</b>	<b>19,135</b>	<b>30.9</b>	<b>17,135</b>	<b>27.7</b>	<b>12,105</b>	<b>19.6</b>

married arrangements, in absolute terms, their numbers of economically vulnerable fall well below those of women. Among married elderly, the poverty levels of men and women are similar.

Table 9A examines the distribution of vulnerable Jewish elderly across provinces and territories in Canada. It is clear that the majority of vulnerable seniors live in two provinces: Ontario and Quebec. This is due to the sheer numbers of Jewish elderly residing in the major cities of these provinces.

Ontario has 9,540 Jewish seniors who live alone, and Quebec has 6,660. Manitoba has 1,200 Jewish elderly who reside in single person households, whereas British Columbia has 1,150.

Saskatchewan has the highest percentage of Jewish elderly living alone (43.9%), although in absolute terms the number is relatively small. Manitoba has 37.3% of Jewish seniors living in single person households, whereas Quebec has 32.7%.

There are 9,005 widowed elderly residing in Ontario, and 5,695 in Quebec. Manitoba has

970 widowed seniors, whereas British Columbia has 905.

Saskatchewan has a high percentage of widowed Jewish seniors (36.6%), although again, in absolute terms, the actual number is quite small. Manitoba also has a high percentage of widowed elderly (30.1%), followed by Ontario (28.2%) and Quebec (28%).

Regarding economically disadvantaged seniors, there are 6,310 Jewish elderly living below the poverty line in Ontario, and 4,220 in Quebec. British Columbia has 650 poor Jewish seniors, whereas Manitoba has 590 such individuals.

Quebec has the highest incidence of poverty among Jewish elderly (20.7%), followed by Jewish seniors in Ontario (19.8%) and Manitoba (18.3%). Jewish seniors in British Columbia have a 17.2% level of poverty.

Table 9B examines the distribution of vulnerable Jewish elderly across major metropolitan centres in Canada. The Toronto CMA has the largest number of Jewish seniors living alone (8,445), followed by Montreal (6,565). There are 1,180 Jewish elderly living in single person households in

**Table 9B**  
**Vulnerable Jewish Seniors by Metropolitan Area**

Census Metropolitan Area	Total Jewish Elderly 65+	Total Elderly Living Alone	% of Elderly Living Alone	Total Elderly Widowed	% of Elderly Widowed	Total Elderly Poor	% of Elderly Poor
Halifax, NS	315	40	12.7	35	11.1	20	6.3
Moncton, NB	45	20	44.4	0	0.0	10	22.2
Fredericton, NB	35	10	28.6	10	28.6	0	0.0
Montreal, QC	20,095	6,565	32.7	5,660	28.2	4,210	21.0
Toronto, ON	27,485	8,445	30.7	7,965	29.0	5,805	21.1
Ottawa / Gatineau	1,570	365	23.2	345	22.0	205	13.1
Hamilton, ON	870	240	27.6	215	24.7	150	17.2
Kingston, ON	140	65	46.4	55	39.3	10	7.1
Kitchener, ON	125	40	32.0	35	28.0	10	8.0
London, ON	215	65	30.2	65	30.2	20	9.3
Windsor, ON	375	120	32.0	125	33.3	40	10.7
Winnipeg, MB	3,170	1,180	37.2	955	30.1	590	18.6
Regina, SA	85	35	41.2	25	29.4	15	17.6
Saskatoon, SA	80	40	50.0	35	43.8	20	25.0
Calgary, AL	845	185	21.9	205	24.3	120	14.2
Edmonton, AL	765	185	24.2	170	22.2	130	17.0
Vancouver, BC	2,960	870	29.4	745	25.2	570	19.3
Victoria, BC	360	115	31.9	90	25.0	45	12.5

Winnipeg, 870 in the Vancouver CMA, and 365 in Ottawa.

Among the four largest Jewish communities in the country: Winnipeg has 37.2% of elderly Jews living in single person households, Montreal has 32.7%, Toronto has 30.7%, and the Vancouver CMA has 29.4%.

The Toronto Jewish community has 7,965 widowed elderly, whereas Montreal has 5,660. Winnipeg has 955 widowed Jewish seniors, Greater Vancouver has 745, and Ottawa has 345.

In terms of the four largest Jewish communities: 30.1% of Winnipeg's Jewish elderly are widowed. There are similar percentages of widowed seniors in Toronto (29%) and Montreal (28.2%). The Vancouver CMA has 25.2% widowed elderly.

### **The Disabled Elderly**

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

It should also be noted that not all individuals responded to the disability question. In fact, 2% of Jewish seniors did not answer this question. These persons were eliminated from the percentage base in all subsequent analyses involving disability.

Of 61,875 Jewish seniors in Canada, 11,765 say they are disabled often, 15,080 say sometimes, 33,800 are not disabled, and 1,230 did not respond to this question. Eliminating the latter group from the total, we find that 19.4% of seniors are often disabled, and 24.9% sometimes disabled, for

**Table 10A  
Disabled Jewish Seniors by Province**

Province	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*
Nova Scotia	505	300	59.4	20	4.0	45	8.9
New Brunswick	160	75	50.0	25	16.7	30	20.0
Nfld. / Labrador	20	10	50.0	0	0.0	0	0.0
Prince Edward Island	10	0	0.0	0	0.0	0	0.0
<b>(Total Atlantic)</b>	<b>(695)</b>	<b>(385)</b>	<b>(56.2)</b>	<b>(45)</b>	<b>(6.6)</b>	<b>(75)</b>	<b>(10.9)</b>
Quebec	20,375	7,485	37.7	2,045	10.3	3,150	15.9
Ontario	31,895	14,985	47.8	3,850	12.3	5,310	16.9
Manitoba	3,225	1,350	42.4	370	11.6	630	19.8
Saskatchewan	205	100	48.8	20	9.8	55	26.8
Alberta	1,700	760	45.4	120	7.2	225	13.4
British Columbia	3,795	1,785	48.6	385	10.5	615	16.7
Territories	20	10	50.0	0	0.0	0	0.0
<b>Total Canada</b>	<b>61,910</b>	<b>26,860</b>	<b>44.3</b>	<b>6,835</b>	<b>11.3</b>	<b>10,060</b>	<b>16.6</b>

\*2% of Jewish elderly in Canada did not indicate whether they suffered a disability or not. Hence the population base for calculating percentages does not necessarily correspond to the total elderly in a given area.

a total level of disability among elderly Jews of 44.3%.

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), 52.3% between 75-84 years, 75.5% between 85-94 years, and 86.5% are disabled among those 95+ 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 elderly population in the country? Whereas the level of disability among Jewish seniors is 44.3%, it is 43.4% among total elderly in Canada. In short, there are very similar levels of disability among the Jewish and total populations of seniors.

Table 10A examines the distribution of disabled elderly across provinces and territories in Canada. The figures for disabilities experienced “often” and “sometimes” were combined for this analysis.

Ontario has a total of 14,985 disabled Jewish elderly, and Quebec has 7,485. There are

1,785 disabled Jewish seniors in British Columbia, 1,350 in Manitoba, and 760 in Alberta.

Ontario has 3,850 Jewish seniors who are disabled and poor, followed by 2,045 in Quebec, 385 in British Columbia, and 370 in Manitoba. These individuals are particularly vulnerable, not only because of economic difficulties, but in terms of their personal health and quality of life.

Another very vulnerable segment includes Jewish seniors who are disabled and living alone. There are 5,310 such elderly in Ontario, 3,150 in Quebec, 630 in Manitoba, and 615 in British Columbia. These individuals in particular may suffer from social isolation, due to limitations regarding their mobility, and may have difficulty partaking of community services as well.

Table 10B examines the distribution of disabled Jewish seniors across major metropolitan centres in Canada. The Toronto CMA has the largest number of disabled seniors (12,960), followed by Montreal (7,420), Vancouver (1,455), and Winnipeg (1,335). Ottawa has 680 Jewish elderly who are disabled, whereas Hamilton has 430.

**Table 10B**  
**Disabled Jewish Seniors by Metropolitan Area**

Census Metropolitan Area	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
Halifax, NS	315	200	63.5	0	0.0	35	11.1
Moncton, NB	50	20	50.0	10	25.0	0	0.0
Fredericton, NB	30	15	50.0	0	0.0	10	33.3
Montreal, QC	20,105	7,420	37.9	2,045	10.4	3,130	16.0
Toronto, ON	27,495	12,960	48.0	3,585	13.3	4,685	17.3
Ottawa / Gatineau	1,570	680	43.3	100	6.4	195	12.4
Hamilton, ON	870	430	50.9	95	11.2	130	15.4
Kingston, ON	145	95	70.4	0	0.0	50	37.0
Kitchener, ON	120	35	29.2	0	0.0	20	16.7
London, ON	215	90	41.9	0	0.0	30	14.0
Windsor, ON	375	200	53.3	30	8.0	85	22.7
Winnipeg, MB	3,175	1,335	42.6	375	12.0	625	19.9
Regina, SA	90	60	66.7	10	11.1	30	33.3
Saskatoon, SA	85	30	35.3	10	11.8	20	23.5
Calgary, AL	840	390	47.6	65	7.9	120	14.6
Edmonton, AL	770	305	40.1	55	7.2	90	11.8
Vancouver, BC	2,960	1,455	50.7	370	12.9	500	17.4
Victoria, BC	355	125	36.2	10	2.9	45	13.0

There is wide variation in terms of the percentage of disabled Jewish seniors across metropolitan areas. Examining only the larger Jewish communities, we find that Montreal has the lowest percentage of disabled seniors (37.9%). The Vancouver CMA has the highest percentage of disabled elderly (50.7%), followed by Toronto (48%).

It is not clear why there is such a wide variability in the percentage of disabled among Jewish elderly in the different localities across the country. In the case of Vancouver, many seniors move to British Columbia to benefit from milder winters. It is possible that disabled elderly are particularly inclined to seek a better climate in order to improve their overall levels of mobility and comfort.

The Toronto metropolitan area has 3,585 seniors who are disabled and poor. Montreal has 2,045 disabled seniors living below the poverty line, followed by Winnipeg with 375, Greater Vancouver with 370, and Ottawa with 100.

Finally, in terms of disabled Jewish seniors living alone, the Toronto CMA has 4,685 such individuals, Montreal has 3,130,

Winnipeg has 625, Greater Vancouver has 500, and Ottawa has 195.

## **The Economic Profile of Seniors**

The median income of Jewish seniors in Canada is \$24,381. This compares to \$17,084 for the total (Jewish & non-Jewish) elderly population in this country. This discrepancy is significant, and suggests that non-Jewish seniors experience more severe economic difficulties than their Jewish counterparts. On the other hand, the median income is not a measure of poverty per se, and is likely influenced by the fact that there is a greater percentage of Jews than non-Jews at the high end of the income scale.

There are important gender differences among Jewish seniors related to median income. For instance, the average income of male Jewish seniors is \$31,263, whereas it is only \$19,555 for females. This marked discrepancy once again points to the fact that female Jewish seniors are significantly more disadvantaged than males.

Table 11A examines the median incomes of Jewish seniors across provinces (last column). There is a wide variability of average incomes, depending upon where

**Table 11A**  
**Individual Income of Jewish Seniors by Province**

Province	Total Elderly	Under \$25,000		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000+		Median Income
		#	%	#	%	#	%	#	%	\$
Nova Scotia	505	245	48.5	105	20.8	130	25.7	25	5.0	25,967
New Brunswick	155	75	48.4	50	32.3	20	12.9	10	6.5	24,441
Nfld. / Labrador	20	10	50.0	10	50.0	0	0.0	0	0.0	--
Prince Edward Island	20	10	50.0	10	50.0	0	0.0	0	0.0	--
<b>(Total Atlantic)</b>	<b>(700)</b>	<b>(340)</b>	<b>(48.6)</b>	<b>(175)</b>	<b>(25.0)</b>	<b>(150)</b>	<b>(21.4)</b>	<b>(35)</b>	<b>(5.0)</b>	<b>(NA)</b>
Quebec	20,380	10,660	52.3	5,500	27.0	2,820	13.8	1,400	6.9	23,557
Ontario	31,890	16,410	51.5	8,030	25.2	4,885	15.3	2,565	8.0	24,219
Manitoba	3,220	1,440	44.7	965	30.0	495	15.4	320	9.9	28,044
Saskatchewan	190	95	50.0	35	18.4	45	23.7	15	7.9	32,059
Alberta	1,700	845	49.7	380	22.4	280	16.5	195	11.5	25,731
British Columbia	3,780	1,850	48.9	955	25.3	665	17.6	310	8.2	25,726
Territories	10	0	0.0	0	0.0	10	100.0	0	0.0	--
<b>Total Canada</b>	<b>61,870</b>	<b>31,640</b>	<b>51.1</b>	<b>16,040</b>	<b>25.9</b>	<b>9,350</b>	<b>15.1</b>	<b>4,840</b>	<b>7.8</b>	<b>24,381</b>

**Table 11B**  
**Individual Income of Jewish Seniors by Metropolitan Area**

Census Metropolitan Area	Total Elderly	Under \$25,000		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000+		Median Income
		#	%	#	%	#	%	#	%	\$
Halifax, NS	305	155	50.8	60	19.7	80	26.2	10	3.3	27,959
Moncton, NB	45	25	55.6	10	22.2	0	0.0	10	22.2	30,104
Fredericton, NB	50	20	40.0	20	40.0	0	0.0	10	20.0	43,436
Montreal, QC	20,100	10,570	52.6	5,380	26.8	2,775	13.8	1,375	6.8	23,425
Toronto, ON	27,490	14,480	52.7	6,880	25.0	3,925	14.3	2,205	8.0	23,359
Ottawa, ON	1,575	605	38.4	365	23.2	420	26.7	185	11.7	37,044
Hamilton, ON	850	365	42.9	260	30.6	165	19.4	60	7.1	30,052
Kingston, ON	145	40	27.6	25	17.2	70	48.3	10	6.9	51,366
Kitchener, ON	115	45	39.1	25	21.7	45	39.1	0	0.0	42,154
London, ON	215	110	51.2	45	20.9	50	23.3	10	4.7	25,368
Windsor, ON	380	175	46.1	115	30.3	65	17.1	25	6.6	26,405
Winnipeg, MB	3,170	1,410	44.5	950	30.0	495	15.6	315	9.9	28,084
Regina, SA	75	20	26.7	20	26.7	35	46.7	0	0.0	37,550
Saskatoon, SA	70	50	71.4	10	14.3	10	14.3	0	0.0	15,057
Calgary, AL	845	460	54.4	145	17.2	130	15.4	110	13.0	21,215
Edmonton, AL	760	330	43.4	205	27.0	140	18.4	85	11.2	32,717
Vancouver, BC	2,965	1,440	48.6	720	24.3	545	18.4	260	8.8	25,917

**Table 12A**  
**Characteristics of Holocaust Survivors**  
**(56+ Years in 2001)**  
**Total Canada**

	#	%
<b>Total Holocaust Survivors</b>	<b>23,660</b>	<b>100.0</b>

Male Survivors	10,910	46.1
Female Survivors	12,745	53.9

56-64 years	4,800	20.3
65-74 years	7,760	32.8
75-84 years	8,620	36.4
85-94 years	2,385	10.1
95+ years	90	0.4

Living Alone	6,745	28.5
Other Arrangements	16,900	71.5

Poor Survivors	6,145	26.0
Non-Poor Survivors	17,485	74.0

Poor Survivors Living Alone	3,395	14.4
Non-Poor Survivors Living Alone	3,355	14.2
Survivors Not Living Alone	16,890	71.4

Disabled Survivors*	10,195	43.9
Non-Disabled Survivors	13,010	56.1

\*Not all Survivors responded to the disability question. Those that did not were not included in the percentage base.

seniors live. The highest median income is found for Saskatchewan (\$32,059), although there are few Jewish seniors represented in this province. Manitoba's Jewish elderly also have a relatively high average income (\$28,044). Seniors residing in Quebec have the lowest median income (\$23,557).

Another way of looking at economic status, aside from average income, is to examine income ranges. For instance, Table 11A indicates that the majority of Jewish seniors living in Quebec (52.3%) and Ontario (51.5%) earn less than \$25K.

At the other end of the distribution, areas with the largest proportions of high-income seniors (\$100K+) include Alberta (11.5%) and Manitoba (9.9%).

Table 11B looks at the income distribution of Jewish seniors across major metropolitan areas. In Jewish communities where there are at least 100 total elderly, the highest median incomes for seniors are found in Kingston (\$51,366), Kitchener (\$42,154), Ottawa (\$37,044), and Edmonton (\$32,717).

The lowest average incomes for Jewish elderly are evident for the metropolitan areas of Calgary (\$21,215), Toronto (\$23,359),

Montreal (\$23,425), London (\$25,368) and Vancouver (\$25,917).

In terms of income ranges, and again, examining only Jewish communities with at least 100 total elderly: a majority of seniors earn less than \$25K in Calgary (54.4%), Toronto (52.7%), Montreal (52.6%), London (51.2%) and Halifax (50.8%).

At the other end of the income distribution, the largest proportions of Jewish seniors earning at least \$100K are found in Calgary (13%), Ottawa (11.7%), and Edmonton (11.2%).

It is interesting that Calgary's Jewish elderly have the largest proportions of both low- and high-income earners in the country. It seems that there is a dichotomy in the income distribution of Jewish elderly in this metropolitan area. They tend to polarize at both ends of the income distribution.

## **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

**Table 12B**  
**Jewish Population 56+ Years in 2001**  
**Holocaust Survivors by Province**

Province	Total Jews 56+ years	Holocaust Survivors	% Holocaust Survivors
Nova Scotia	785	80	10.2
New Brunswick	227	10	4.4
Nfld. / Labrador	52	0	0.0
Prince Edward Island	32	10	31.3
<b>(Total Atlantic)</b>	<b>(1,096)</b>	<b>(100)</b>	<b>(9.1)</b>
Quebec	29,161	6,855	23.5
Ontario	50,142	13,985	27.9
Manitoba	4,591	695	15.1
Saskatchewan	251	45	17.9
Alberta	2,885	775	26.9
British Columbia	6,532	1,200	18.4
Territories	10	0	0.0
<b>Total Canada</b>	<b>94,666</b>	<b>23,660</b>	<b>25.0</b>

description of how the Holocaust Survivor variable was derived, and some of the limitations related to its formulation.

As Table 12A indicates, there are 23,660 Jewish Holocaust Survivors residing in Canada. They comprise a quarter (25%) of Jews 56+ years. There are 12,745 female and 10,910 male Holocaust Survivors in this country, or 53.9% and 46.1% of the Survivor population respectively. It is not surprising that females outnumber males, since, as mentioned in a previous section, elderly females generally tend to outlive males.

A little more than half (53.1%) of the Survivor population are “younger” elderly (56-74 years). The rest (46.9%) are “older” seniors (75+ years). There are 2,475 Holocaust Survivors in Canada who are 85+ years.

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. Many of these Survivors are now physically frail and suffer from cognitive impairments as well as emotional difficulties, such as depression and feelings of disassociation. Moreover, in

some cases, the breakdown of their mental capacities has left them vulnerable to time disorientation and traumatic flashbacks, in which they re-live some of the horrors of the past.

These difficulties are, in fact, exacerbated if the Survivor is living alone, or without the support of close family. According to Table 12A, more than a quarter (28.5%) of Holocaust Survivors, or 6,745 individuals, reside in single person households.

About a quarter of Survivors, or 6,145 individuals, live below the poverty line. Moreover, 3,395 Survivors are poor and live alone. This latter group can be considered a particularly vulnerable segment of the Survivor population.

Table 12A also indicates there are 10,195 Survivors with disabilities in Canada. That is, 43.9% 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 aging and deteriorating health.

Table 12B shows the distribution of Holocaust Survivors across provinces and territories in Canada. The province of Ontario has the majority (59.1%) of

**Table 12C**  
**Jewish Population 56+ Years in 2001**  
**Holocaust Survivors by Metropolitan Area**

Census Metropolitan Area	Total Jews 56+ years	Holocaust Survivors	% Holocaust Survivors
Halifax, NS	523	70	13.4
Moncton, NB	93	0	0.0
Fredericton, NB	57	10	17.5
Montreal, QC	28,690	6,795	23.7
Toronto, ON	42,357	12,815	30.3
Ottawa / Gatineau	2,993	530	17.7
Hamilton, ON	1,324	160	12.1
Kingston, ON	302	30	9.9
Kitchener, ON	278	45	16.2
London, ON	476	50	10.5
Windsor, ON	531	85	16.0
Winnipeg, MB	4,523	690	15.3
Regina, SA	93	15	16.1
Saskatoon, SA	108	30	27.8
Calgary, AL	1,446	360	24.9
Edmonton, AL	1,293	380	29.4
Vancouver, BC	5,077	1,000	19.7
Victoria, BC	622	75	12.1

Survivors in the country. The Survivor population of Ontario comprises 13,985 individuals. Quebec has 6,855 Survivors, followed by British Columbia with 1,200, Alberta with 775, and Manitoba with 695.

Table 12C examines the distribution of Holocaust Survivors across major metropolitan centres in Canada. The Toronto CMA has the largest Survivor community in the country, with 12,815 individuals. Almost a third (30.3%) of Jews 56+ years living in the Toronto metropolitan area are Holocaust Survivors.

Montreal has 6,795 Survivors, whereas the Vancouver CMA has 1,000. Winnipeg has a Survivor population of 690, followed by Ottawa with 530, Edmonton with 380, Calgary with 360, and Hamilton with 160. All the other Jewish communities in Canada have Survivor populations of less than 100 individuals.

### **Projecting Into the Future**

Table 13A presents projected counts of Jewish elderly in Canada 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 Canada 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 13A nonetheless describe interesting demographic scenarios in the coming years. In general terms, the total population of Canada’s Jewish seniors will continue to increase in size, and in a very dramatic fashion by the year 2021.

In 2001, there were 61,865 Jewish elderly in Canada. This total is projected to increase to 65,819 by 2011. However, as the baby-boomers swell the ranks of the elderly, the number of seniors is projected to explode to 90,961 by 2021. This points to a fundamental change in the demographic structure of the Jewish population in this country, and has important ramifications for service planning and resource allocation for Jewish communities across Canada.

**Table 13A**  
**Projections for Seniors**  
**Jewish Population of Canada**  
**(1991-2021)**

Age Cohorts	1991		2001		2011 (Projected)		2021 (Projected)	
	#	%	#	%	#	%	#	%
65 - 74	34,340	55.9	28,555	46.2	34,974	53.1	56,097	61.7
75 - 84	22,520	36.6	25,360	41.0	21,088	32.0	25,828	28.4
85+	4,620	7.5	7,950	12.9	9,757	14.8	9,035	9.9
<b>Total</b>	<b>61,480</b>	<b>100.0</b>	<b>61,865</b>	<b>100.0</b>	<b>65,819</b>	<b>100.0</b>	<b>90,961</b>	<b>100.0</b>

There were 28,555 “younger seniors” (65-74 years) in 2001. In 2011, the number of “younger elderly” is projected to increase significantly to 34,974 individuals. This age group is then predicted to show a very strong burst of growth by 2021, with 56,097 individuals.

This growth represents the baby-boomers, who currently occupy the large 45-64 year cohort in the age distribution of the national 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) had 25,360 individuals in 2001. This number is projected to diminish to 21,088 individuals by 2011, and then to rebound somewhat to 25,828 individuals by 2021. This age group will then likely increase again as the baby-boomers begin to replenish it after 2021.

Finally, there were 7,950 “older seniors” (85+ years) in 2001. Their number is projected to increase to 9,757 individuals by 2011. Their total is then predicted to decrease slightly to 9,035 individuals by the 2021 Census, although improved health care

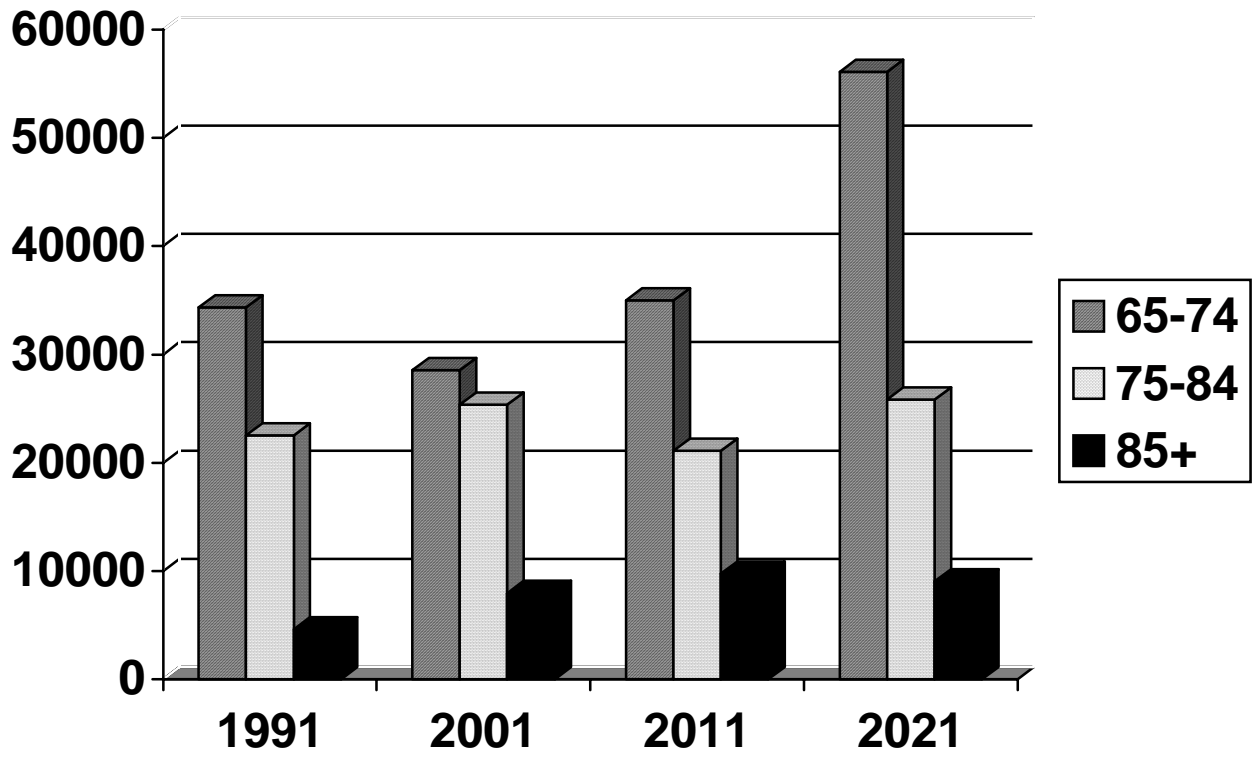
and ancillary services may make survival rates for such elders larger than we predict.

Figure 1 provides a further description of the projected age profiles of 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 dip in 2011, but then will rebound by 2021. Finally, the 85+ cohort will continue rising till 2011, but will diminish slightly in the following decade.

Table 13B shows projections for Jewish elderly across provinces in Canada. It is clear that by 2021, the number of Jewish elderly will increase significantly in almost every region of the country. For instance, the population of Jewish seniors in Ontario is projected to increase from 31,895 in 2001 to 36,457 in 2011, and 54,535 in 2021. In other words, the decade between 2011 and 2021 will show dramatic growth in the size of the elderly Jewish population of Ontario.

In Quebec, the number of Jewish seniors has been decreasing since reaching a peak of 22,955 elderly in 1991. It is predicted to continue to decrease till 2011, with 18,067 elderly, but then will rebound to 19,251 seniors by 2021.

**Figure 1**  
**Elderly Cohorts by Census Year**  
**Jewish Population of Canada**



Note: 2011 and 2021 figures are based on projections.

The number of Jewish seniors in British Columbia is predicted to show significant increases in the next two decades. In 2001, there were 3,790 Jewish elderly in this province. It is projected that there will be 5,881 Jewish elderly here by 2011, and 11,265 by 2021. These increases have important implications for service provision and the future allocation of community resources in this province.

It is projected that Manitoba will continue to experience a decrease in Jewish seniors, from 3,215 in 2001 to 2,954 in 2011. However, the elderly population will then rebound to 4,161 individuals by 2021.

The Jewish senior population of Alberta is predicted to continue to increase, from 1,700 individuals in 2001 to 2,296 in 2011, and 3,578 in 2021. The number of Jewish seniors in Nova Scotia is likewise projected to increase significantly, from 505 individuals in 2001 to 679 in 2011, and 1,380 in 2021.

Table 13C shows projections of Jewish elderly populations across major metropolitan centres till the year 2021. Many of the Jewish communities described in this table are predicted to experience dramatic increases in their numbers of

Jewish seniors, particularly in the decade between 2011 and 2021.

For instance, the Toronto metropolitan area had 27,495 Jewish seniors in 2001. The number of elderly is predicted to increase to 30,852 individuals by 2011, and 45,517 by 2021. This latter increase is staggering, and has profound implications for the demographic makeup of the Toronto Jewish community, and for the challenges it represents to community-based resources and services.

The number of Jewish elderly in the Montreal CMA has been decreasing since its peak in 1991, when there were 22,675 Jewish seniors in this metropolitan area. The elderly population is projected to dip to 17,729 individuals in 2011, but will then rebound to 18,694 by 2021. It is doubtful that the number of Jewish seniors in the Montreal community will ever reach its 1991 peak, at least not in the foreseeable future.

The Jewish elderly population in the Vancouver CMA will continue to increase in size. In 2001, there were 2,970 Jewish seniors here. This total is projected to grow to 4,226 individuals by 2011, and 7,375 by 2021. This latter increase is particularly

**Table 13B**  
**Projections for Jewish Elderly by Province**  
**(1991 – 2021)**

Provinces	1991	2001	2011 (Projected)	2021 (Projected)
Nova Scotia	525	505	679	1,380
New Brunswick	285	150	123	102
Quebec	22,955	20,375	18,067	19,251
Ontario	29,360	31,895	36,457	54,535
Manitoba	3,675	3,215	2,954	4,161
Alberta	1,290	1,700	2,296	3,578
British Columbia	3,025	3,790	5,881	11,265
<b>Total Canada</b>	<b>61,490</b>	<b>61,865</b>	<b>65,819</b>	<b>90,961</b>

Note: Saskatchewan, Newfoundland/Labrador, Prince Edward Island, and the Territories were not included in this breakdown because their populations of Jewish elderly are too small for reliable statistical projections to be derived.

striking, and will represent a challenge to community-based resources as the demands for services increase as well.

The senior population of the Winnipeg Jewish community is projected to decrease in the next ten years, from 3,175 in 2001 to 2,921 in 2011. However, the Jewish elderly population here is predicted to rebound to 4,045 individuals by 2021, a larger total than the peak senior population of 3,805 in 1981.

The Jewish senior population of the Ottawa / Gatineau CMA decreased from 1,655 in 1991 to 1,585 in 2001. However, it is predicted to increase to 2,445 elderly by 2011, and 4,639 by 2021. This latter increase has important implications for service provision and the allocation of community resources in this metropolitan area.

Both the Calgary and Edmonton Jewish communities will experience increases in the sizes of their elderly populations. Calgary had 835 Jewish seniors in 2001. This total is projected to increase to 1,139 individuals by 2011, and 1,918 by 2021. Edmonton had 765 Jewish elderly in 2001. This total is projected to increase to 1,048 individuals by 2011, and 1,554 by 2021.

## **The Challenges Ahead**

If the life expectancies of Jews, as that of the general population, continue to increase, what implications does this have for service establishments? 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 individual communities in ensuring that this quality of life is maintained?

Because of the general strain in financial resources experienced by communities across the country, and the increasing numbers of seniors as aging baby-boomers begin to swell their ranks, new and innovative programs must continue to be established. As the Census indicates, the burgeoning numbers of poor and disabled elderly compound the challenges.

The large numbers of frail seniors (75+ years) in many Jewish communities suggest the importance of a continued focus on support services in the coming years, with particular emphasis on interventions that promote independence, delay the onset of institutionalization, and combat social isolation. There will also be an increased demand for socio-recreational activities that are geared to an older senior population.

**Table 13C**  
**Projections for Jewish Elderly**  
**Major Metropolitan Areas**  
**(1991 – 2021)**

Provinces	1991	2001	2011 (Projected)	2021 (Projected)
Halifax, NS	325	310	406	866
Montreal, QC	22,675	20,100	17,729	18,694
Toronto, ON	24,865	27,495	30,852	45,517
Ottawa / Gatineau	1,655	1,585	2,445	4,639
Hamilton, ON	910	870	876	1,228
Kingston, ON	105	140	278	311
Kitchener, ON	140	125	190	303
London, ON	250	215	310	409
Windsor, ON	380	370	417	426
Winnipeg, MB	3,610	3,175	2,921	4,045
Calgary, AL	650	835	1,139	1,918
Edmonton, AL	560	765	1,048	1,554
Vancouver, BC	2,580	2,970	4,226	7,375
Victoria, BC	215	355	777	1,955

The area of health maintenance, and specifically, programs that promote wellness among seniors generally, also represent an important priority. If Jewish seniors are to continue to enjoy a good quality of life well into their elder years, communities have a responsibility to provide opportunities for physical activity, proper nutrition, and social involvement.

Diminished resources in the public health systems across this country 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 take on a particular emphasis.

As well, segments of elderly with different linguistic and cultural needs are gaining in numbers. For instance, in Montreal, many Sephardim who immigrated in the 1960's and 1970's are reaching their senior years. Recent Russian immigrants, particularly in the Greater Toronto, Montreal and Vancouver communities, include seniors

among them. They may be isolated by their lack of English language skills and will need special outreach services that take this language barrier into account.

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 Jewish seniors are to feel welcome, understood and comfortable enough to ask for support.

There are some positive aspects in future scenarios regarding the elderly population in this country. For instance, seniors are becoming more active and informed, and are increasingly in better positions to decide about their future, and to advocate effectively for their own interests.

Jewish communities across Canada have generally made the welfare of the elderly a priority focus. This is in line with traditional injunctions, which speak about giving honor to the old, and respecting their role in Jewish society. Maintaining the dignity of seniors, through support and understanding, reflects the highest level of Jewish ethical responsibility, on both a personal and communal level.



## 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 Tosh Chasidic community of Montreal, which is fairly isolated geographically from the rest of the Jewish population, has had significant representation in previous Censuses, although it is unclear as to what extent their enumeration was complete.

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

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

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

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

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

## **Appendix 3**

### **The 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 labour 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.