

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

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

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

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

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

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

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

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

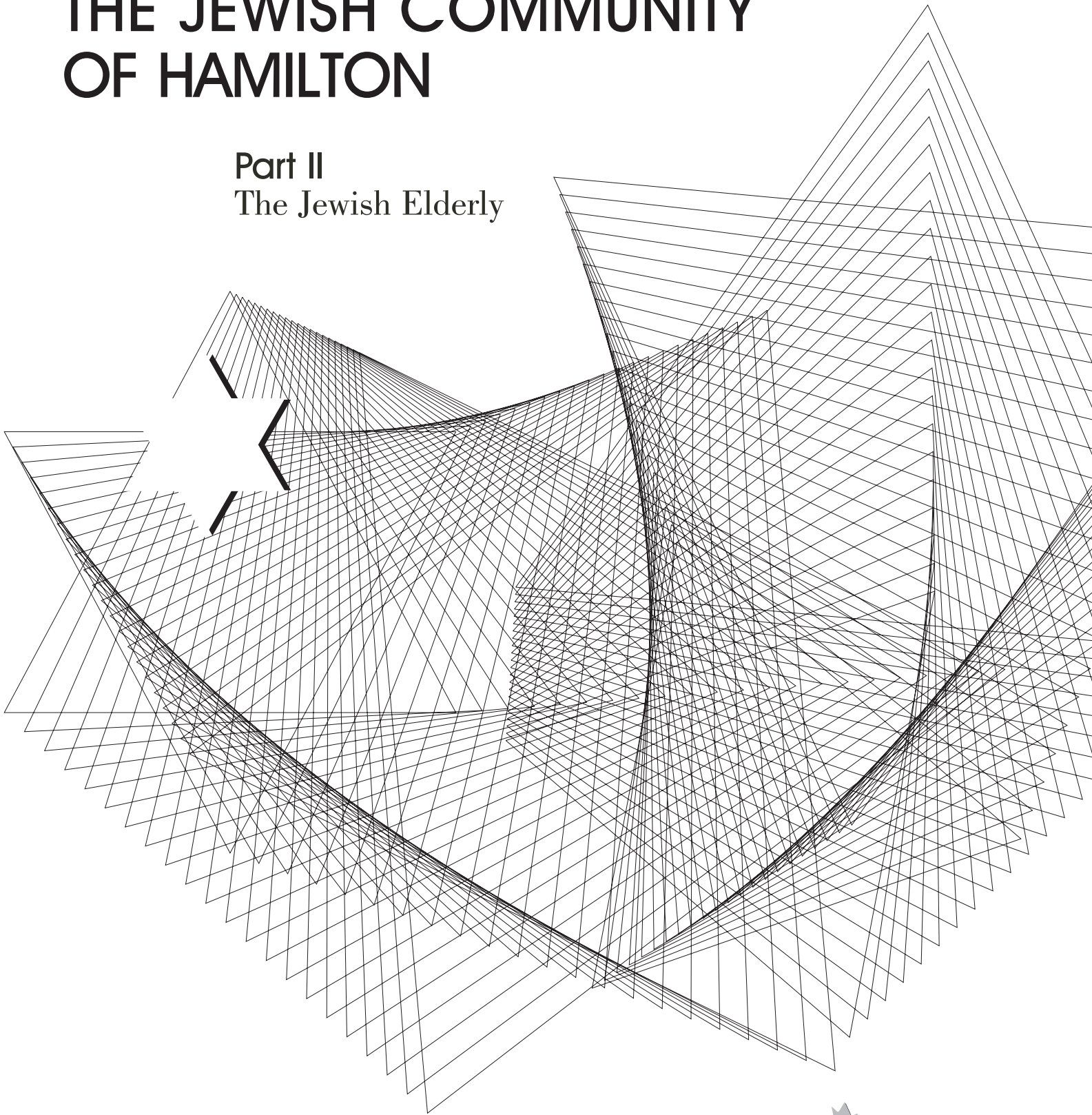
PROVIDE TECHNICAL ASSISTANCE AND ADVICE TO JEWISH FEDERATIONS, RESEARCHERS, COMMUNAL PROFESSIONALS, JOURNALISTS AND OTHERS INTERESTED IN RESEARCH ON THE JEWISH COMMUNITY.

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

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

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

Part II The Jewish Elderly



By Charles Shahar
July 2004



UIA Federations Canada
מגבית הפדרציות היהודיות בקנדה

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

**Part 2
The Jewish Elderly**

**By
Charles Shahaar**

Highlights of Results

- There are 870 Jewish elderly 65+ years residing in the Hamilton CMA. Seniors comprise 18.6% of the 4,695 members of the Jewish community here. There are 520 individuals 75+ years, comprising 11.1% of the local Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the Jewish community (18.6%) is significantly higher than the proportion of seniors in the overall Hamilton population (13.7%). The percentage of Jewish seniors here is also higher than that for the Canadian Jewish population (16.7%).
- About a third (34.1%) of elderly Jewish women in the Hamilton CMA live alone, comprising 145 individuals. More than a fifth (21.8%) of elderly men, or 95 persons, live in single person households.
- A total of 160 seniors live below the poverty line, or 18.3% of the elderly Jewish population. In fact, 22.4% of female seniors are economically disadvantaged, compared to 14.4% of male seniors.
- About half (50.9%) of Jewish seniors report experiencing some type of disability. That is, a total of 430 elder Jews in the Hamilton CMA are disabled.
- There are 160 Holocaust Survivors residing in the Hamilton CMA, comprising 12.1% of Jews 56+ years. More than half of the Survivor population (51.5%) reside in single person households.
- Statistical projections suggest that the figure of 870 Jewish elderly in 2001 will remain relatively steady, with 876 seniors by 2011. However, as the baby-boomers swell the ranks of the elderly, the number of Jewish seniors is projected to rise to 1,228 by 2021.

Census Analysis Series

The Jewish Elderly

This analysis will attempt to shed further light on some of the issues regarding the needs and conditions of Jewish seniors in the Hamilton Census Metropolitan Area (CMA). It is hoped that it will become an informative 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 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 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. Finally, Appendix 5 includes the data tables described in this report.

Please note that whenever seniors are mentioned in this presentation, it is generally understood that the author is referring to individuals 65+ years of age. More differentiated age breakdowns, however, are provided when appropriate, 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 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 Hamilton CMA. There are 870 elderly Jews 65+ years of age residing in the Hamilton Metropolitan Area. Seniors comprise 18.6% of 4,695 members of the Jewish community here. In other words, almost one in five Jews in the Hamilton CMA is senior.

There are 520 Jewish elderly 75+ years in the Hamilton CMA, comprising 11.1% of the total Jewish population. That is, more than one in ten Jews living in this metropolitan area is 75 years of age or older. At the extreme end of the age distribution, there are 70 Jews who are 85+ years,

comprising 1.5% of the local Jewish population.

Of 870 Jewish seniors in the Hamilton CMA, 40.2% are between 65-74 years, 51.1% are between 75-84 years, and 8.6% are 85+ years. These figures suggest that a majority of seniors are not "younger" elderly, but rather are at least 75 years old. It is among this "older, elder" population that the demand for services increases.

There are 445 elderly Jewish males in the Hamilton CMA, compared to 425 females. The larger number of male seniors in the Hamilton community is unusual, since in most population distributions throughout the world, women tend to outlive men, and thus outnumber them in the older cohorts.

Historical & Comparative Perspectives on Elderly Demographics

Table 2 looks at historical breakdowns for Jewish seniors in the Hamilton 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.

In absolute terms, the 65-74 year cohort peaked in 1991 with 555 individuals. This number decreased to 350 in 2001, a lower figure than 450 in 1981. In short, this age group has diminished by 37% in the last decade.

The 75-84 age group has been increasing since 1971. Between 1971 and 1981, the number of “middle seniors” 75-84 years increased from 110 to 205 individuals. It increased to 310 in 1991, and 445 in 2001. There are currently 4 times more seniors between the ages of 75-84 years in the community than there were in 1971.

Finally, the 85+ year cohort has increased from 45 in 1991 to 75 in 2001. This is the largest number of “older” elderly the Hamilton Jewish community has experienced in its history.

The total population of Jewish seniors in Hamilton peaked in 1991, with 910 individuals. The number of seniors decreased slightly to 870 persons in 2001. However, there is currently more than twice the number of elderly as there was in 1971, when 425 seniors populated this community.

Table 3 presents a comparative analysis of the percent distribution of elderly across selected populations, by Census year. The percentage of seniors in the Hamilton Jewish community (18.6%) is higher than the proportion of elderly for the total Canadian population (12.2%), the total Ontario population (12.3%), and the total population of the Hamilton CMA (13.7%).

The Jewish community in Hamilton has a higher percentage of seniors than the Canadian Jewish population (18.6% and 16.7% respectively). In comparison to other major Jewish centers across the country: Higher percentages of Jewish elderly are evident for the Windsor 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 18.6% elderly for the Jewish community in the Hamilton CMA.

The Living Arrangements & Marital Status of Seniors

Table 4 is a breakdown of the living arrangements of Jewish seniors. For instance, 75.9% of male seniors and 61.2% of female seniors live in a husband-wife

arrangement. On the other hand, 34.1% of elderly women live alone, compared to 21.8% of men.

In terms of total numbers, there are 145 elderly Jewish women and 95 elderly Jewish men living alone. A total of 240 seniors live in single person households in the Jewish community here. These elderly who live alone may be more vulnerable to social isolation if they lack family and social supports.

In terms of the marital status of Jewish seniors (Table 5), 73.3% of elderly Jewish men are married or living in common law situations, compared to 59.3% of women. On the other hand, 31.4% of elderly women are widowed, compared to 18.9% of men.

In terms of absolute numbers, there are 135 elderly women and 85 elderly men in the Jewish community who are widowed, for a total of 220 seniors. These individuals may likewise be more vulnerable to social isolation and have a greater need for support 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 160 seniors in the Hamilton Jewish community live below the poverty line. Almost one in five seniors (18.3%) is poor. Of the total 795 Jewish poor in the Hamilton CMA, 20.1% are seniors.

There are important differences between genders as far as the issue of poverty among Jewish elderly is concerned (Table 6). Female Jewish seniors are more likely than males to fall below the poverty line (22.4% and 14.4% respectively). There are 95 poor elderly women in the Jewish community, compared to 65 poor elderly men.

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.

Of 870 Jewish seniors in the Hamilton CMA, 150 say they are disabled often, 280 say sometimes, 415 are not disabled, and 25 did not respond to this question (Table 7). Eliminating the latter group from the total, we find that 17.8% of seniors are often disabled, and 33.1% sometimes disabled, for a total level of disability among elderly Jews of 50.9%. In short, about half of Hamilton’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, 37.7% of seniors between 65-74 years are disabled

(“often” and “sometimes” combined), and 58.6% are disabled among those 75+ 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 Hamilton CMA? Whereas the level of disability among Jewish seniors is 50.9%, it is 48.3% among total elderly, suggesting that Jewish elderly are slightly more inclined to report disabilities than the total population of seniors in Hamilton.

The Economic Profile of Seniors

According to Table 8A, the median income of Jewish seniors in the Hamilton CMA is \$30,052. This compares to \$18,369 for the total (Jewish & non-Jewish) elderly population in this metropolitan area. In short, the median income of Jewish elderly is significantly above that of the total elderly population here.

Jewish seniors in the Hamilton CMA seem to be generally more affluent than Jewish elderly in other parts of the country. The median income of \$30,052 for Hamilton’s

Jewish seniors is higher 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 seniors.

As in other parts of the country, there are important gender differences among Hamilton's Jewish seniors related to median income. For instance, the average income of male Jewish seniors is \$40,624, whereas it is only \$20,562 for females. This marked discrepancy points to the fact that female Jewish seniors in Hamilton are significantly more disadvantaged than males.

Another way of looking at economic status, aside from median income, is to examine income ranges. For instance, Table 8B indicates that 42.9% of Jewish seniors living in the Hamilton CMA earn less than \$25K, 30.6% earn between \$25K-\$49K, 19.4% between \$50K-\$99K, and 7.1% at least \$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 9 indicates, there are 160 Holocaust Survivors residing in the Hamilton Metropolitan Area. They comprise 12.1% of Jews 56+ years. There are 95 female and 65 male Holocaust Survivors in the Hamilton CMA, or 59.4% and 40.6% of the Survivor population respectively.

More than a third (35.5%) of the Survivor population are "young" elderly (56-74 years), comprising 55 individuals. The rest (64.5%) are "older" seniors (75+ years), comprising 100 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 9, 51.5% of Holocaust Survivors, or 85 individuals, reside in single person households. About a third (37.5%) of Survivors live below the poverty line, comprising 60 individuals.

Finally, Table 9 indicates there are 85 Survivors with disabilities in the Hamilton CMA. That is, 54.8% 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.

Projecting Into the Future

Table 10 presents projected counts of Jewish elderly 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 Hamilton 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 10 nonetheless describe interesting demographic scenarios in the coming years. In general terms, the total population of Jewish seniors will remain stable in the current decade, but will then

experience a significant increase between 2011 and 2021.

In 2001, there were 870 Jewish elderly in the Hamilton CMA. This total is projected to remain stable, showing almost no change in 2011 (876). However, as the baby-boomers swell the ranks of the elderly, the number of seniors is projected to expand to 1,228 by 2021.

There were 350 “younger seniors” (65-74 years) in 2001. In 2011, the number of “younger elderly” is projected to increase to 485 individuals. This age group is then predicted to show a strong burst of growth by 2021, with 757 individuals.

This growth represents the baby-boomers, who currently occupy the large 45-64 year cohort in the age distribution of the Hamilton 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 445 individuals in 2001. This number is projected to decrease significantly to 281 individuals by 2011, and then to rebound to 389 individuals by 2021. This age group will

then likely increase again as the baby-boomers begin to replenish it after 2021.

Finally, there were 75 “older seniors” (85+ years) in 2001. Their number is projected to increase somewhat to 110 individuals by 2011. This cohort is then predicted to shrink to 82 persons 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 dip in 2011, but will then rebound between 2011 and 2021. Finally, the 85+ cohort will peak in 2011.

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 also emphasize 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.

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.

Appendix 5

Data Tables

Table 1
Age by Gender
Jewish Population: Hamilton CMA

Age Cohort	Total	Male		Female	
	#	#	%	#	%
0-14	780	450	57.7	330	42.3
15-24	715	390	54.5	325	45.5
25-39	775	395	51.0	380	49.0
40-54	1,040	485	46.6	555	53.4
55-59	335	155	46.3	180	53.7
60-64	190	130	68.4	60	31.6
65-69	165	95	57.6	70	42.4
70-74	180	80	44.4	100	55.6
75-79	310	170	54.8	140	45.2
80-84	135	60	44.4	75	55.6
85-89	45	25	55.6	20	44.4
90+	25	15	60.0	10	40.0
Total Hamilton CMA	4,695	2,450	52.2	2,245	47.8
65+	870	445	51.1	425	48.9
75+	520	270	51.9	250	48.1

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

Age Cohorts	2001		1991		1981		1971	
	#	%	#	%	#	%	#	%
65 - 74	350	40.2	555	61.0	450	65.7	300	70.6
75 - 84	445	51.1	310	34.1	205	29.9	110	25.9
85+	75	8.6	45	4.9	30	4.4	15	3.5
Total	870	100.0	910	100.0	685	100.0	425	100.0

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

Census Year	Total Populations			Jewish Populations				
	Canada	Ontario	Hamilton	Canada	Hamilton	Montreal	Toronto	Vancouver
2001	12.2	12.3	13.7	16.7	18.6	21.6	15.4	13.1
1991	10.9	11.0	12.2	17.2	17.7	22.4	15.2	13.2
1981	9.1	9.4	9.7	15.8	14.6	18.9	14.3	11.5
1971	8.1	8.4	8.2	11.5	10.0	12.0	10.6	10.4

Table 4
Living Arrangements of Jewish Seniors
Hamilton CMA

	Total		Male		Female	
	#	%	#	%	#	%
Husband - Wife	590	68.6	330	75.9	260	61.2
Single Parent	10	1.2	10	2.3	0	0.0
Other Family Types	20	2.3	0	0.0	20	4.7
Living with Non-relatives	0	0.0	0	0.0	0	0.0
Living Alone	240	27.9	95	21.8	145	34.1
Total Seniors	860	100.0	435	100.0	425	100.0

Table 5
Marital Status of Jewish Seniors

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	30	3.4	10	2.2	20	4.7
Divorced / Separated	45	5.1	25	5.6	20	4.7
Widowed	220	25.0	85	18.9	135	31.4
Now Married / Common Law	585	66.5	330	73.3	255	59.3
Total Seniors	880	100.0	450	100.0	430	100.0

Table 6
Poverty Status by Gender
Jewish Elderly

	Total	Poor		Not poor	
	#	#	%	#	%
Male	450	65	14.4	385	85.6
Female	425	95	22.4	330	77.6
Total Seniors	875	160	18.3	715	81.7

Table 7
Disabled Jewish Elderly
Hamilton CMA

	#	%
Disabled Often	150	17.8
Disabled Sometimes	280	33.1
Total Disabled	(430)	(50.9)
Not Disabled	415	49.1
Not Stated	25	--
Total Seniors	870	100.0

Table 8A
Median Individual Income of Jewish Seniors
Hamilton CMA

	Median Income
Total Jewish Elderly	\$30,052
Female Jewish Elderly	\$20,562
Male Jewish Elderly	\$40,624
Total (Jewish & Non-Jewish) Elderly	\$18,369

Table 8B
Individual Income Ranges of Jewish Seniors
Hamilton CMA

	#	%
Under \$25,000	365	42.9
\$25,000 - \$49,999	260	30.6
\$50,000 - \$99,999	165	19.4
\$100,000+	60	7.1
Total Elderly	850	100.0

Table 9
Characteristics of Holocaust Survivors
(56+ Years in 2001)

	#	%
Total Holocaust Survivors	160	100.0

Male Survivors	65	40.6
Female Survivors	95	59.4

56-64 years	15	9.7
65-74 years	40	25.8
75-84 years	85	54.8
85+ years	15	9.7

Poor Survivors	60	37.5
Non-Poor Survivors	100	62.5

Living Alone	85	51.5
Other Arrangements	80	48.5

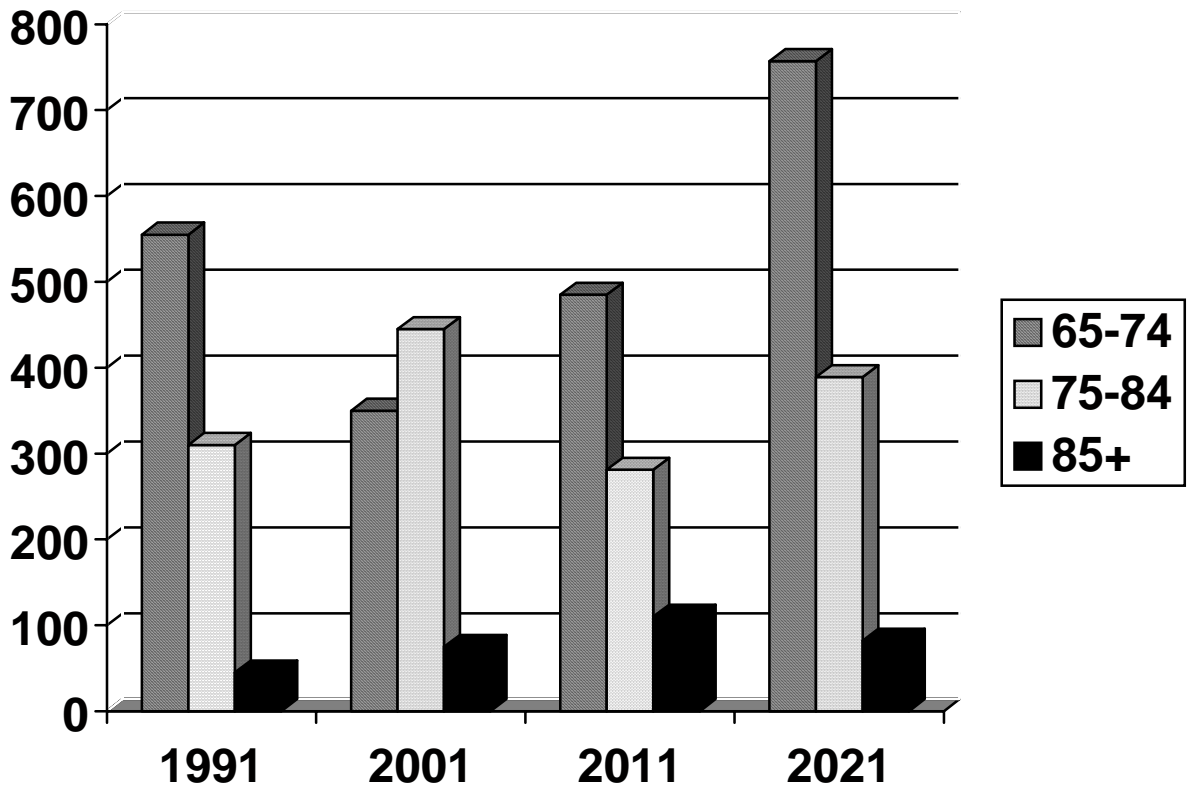
Poor Survivors Living Alone	40	25.0
Non-Poor Survivors Living Alone	40	25.0
Other Survivors	80	50.0

Disabled Survivors	85	54.8
Non-Disabled Survivors	70	45.2

Table 10
Projections for Jewish Elderly (1991-2021)
Hamilton CMA

Age Cohorts	1991		2001		2011 (Projected)		2021 (Projected)	
	#	%	#	%	#	%	#	%
65 - 74	555	61.0	350	40.2	485	55.4	757	61.6
75 - 84	310	34.1	445	51.1	281	32.0	389	31.7
85+	45	4.9	75	8.6	110	12.5	82	6.7
Total	910	100.0	870	100.0	876	100.0	1,228	100.0

Figure 1
Elderly Cohorts by Census Year
Hamilton Jewish Community



Note: 2011 and 2021 figures are based on projections.