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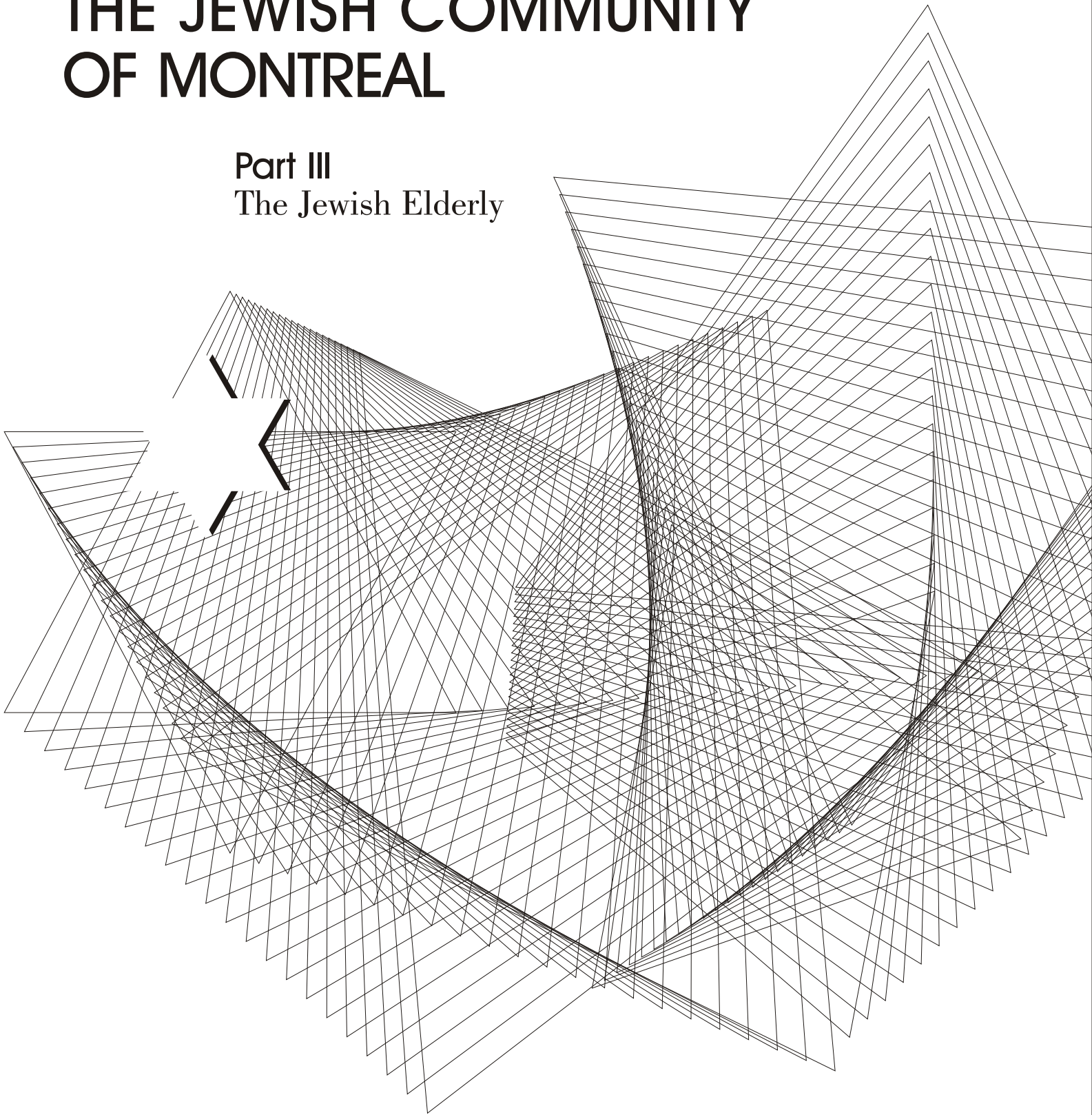
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2001 Census Analysis Series

THE JEWISH COMMUNITY OF MONTREAL

Part III
The Jewish Elderly



By Charles Shahar
& Harriet Tobman
June 2004



CENTRE JUIF CUMMINGS POUR AÎNÉS
CUMMINGS JEWISH CENTER FOR SENIORS



UIA Federations Canada
מגבית הפדרציות היהודיות בקנדה

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

**Part 3
The Jewish Elderly**

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Highlights of Results

- There are 20,105 Jewish elderly 65+ years residing in the Montreal CMA. Seniors comprise 21.6% of the 92,960 members of the Jewish community here. There are 11,295 Jews 75+ years, comprising 12.2% of the Montreal Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the Montreal Jewish community (21.6%) is much higher than the proportion of seniors in the overall Montreal population (12.2%). It is also higher than the percentage of elderly in the Canadian Jewish population (16.7%).
- A large number of elderly Jews reside in Cote St. Luc (6,950), comprising more than a third (35.1%) of the total Jewish population in that area. There are also large contingents of Jewish seniors in Cote des Neiges (2,455), Ville St. Laurent (2,085), and Snowdon (1,905).
- Almost half (45.6%) of elderly Jewish women live alone, comprising 5,045 individuals. Only 16.8% of men live in single person households, comprising 1,515 persons. There are 4,730 elderly women and 930 elderly men in the Montreal Jewish community who are widowed.
- A total of 4,210 seniors live below the poverty line, or 21% of the elderly Jewish population. Female seniors are about twice as likely to fall below the poverty line as males (27% and 13.4% respectively). Almost half (48.3%) of elderly Jewish women who live alone are poor.
- There are 6,795 Holocaust Survivors residing in the Montreal CMA, comprising about a quarter (23.7%) of Jews 56+ years. There are 1,000 Holocaust Survivors in our community who live alone and are economically disadvantaged.
- Statistical projections suggest that the figure of 20,100 Jewish elderly in 2001 will diminish to 17,729 by 2011. However, as the baby-boomers swell the ranks of the elderly, the number of Jewish seniors is projected to rebound to 18,694 by 2021.

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Census Analysis Series

The Jewish Elderly

This report examines the demographic characteristics of the Jewish elderly population in the Montreal Census Metropolitan Area (CMA) based on figures from the 2001 Census. The findings confirm the large size of the Jewish senior population in relation to the overall Jewish population in Montreal, and identify those seniors who are most vulnerable and in need of community interventions.

The Jewish community in Montreal has traditionally maintained a “continuum-of-care” model for responding to the needs of its members. That is, services have been available to Jews basically from “cradle to grave”. The elderly have been a priority focus for community funding and intervention, particularly since the early 1970’s when their numbers became more significant.

In the case of seniors, the community has 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”. Some of these services have been innovative, to the extent that they have served as models for other North American Jewish communities, as well as non-Jewish institutions in Montreal.

Seniors here continue to experience circumstances particular to the social conditions of living in Montreal. As a result of significant out-migration of Jews in the last 25 years, many younger family members of the elderly have left, relegating the responsibility of their care increasingly to the organized Jewish community.

Among Montreal’s Jewish seniors, there are wide differences in terms of economic status, levels of mobility and living arrangements. The elderly are also a heterogeneous group with respect to different linguistic and cultural needs. The community has increasingly had to respond to the growing numbers and needs of Sephardic, Russian and Ultra Orthodox seniors in a culturally sensitive way.

Changes in the demographics of the elderly, coupled with a steady decrease in the resources of the public health system, underline the need for the Jewish community to continue to maintain a strong commitment to its senior members.

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

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

Special topics include a demographic profile of Holocaust Survivors, and information about the disabled elderly. Long-range population projections for Montreal 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.

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, such as the Maimonides Geriatric Hospital Centre and

Jewish Eldercare Centre. Individuals living in such institutions were not given the long-form of the Census, and hence there is no information identifying them as Jews. However, individuals living in seniors' residences and in foster homes are included in this report.

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

The Distribution of Jewish Seniors

Table 1 examines the distribution of Jewish seniors in the Montreal CMA. There are 20,105 elderly Jews 65+ years of age residing in the Montreal Metropolitan Area. Seniors comprise 21.6% of 92,960 members of the Jewish community here. In other words, more than one in five Jews in the Montreal CMA is senior.

There are 11,295 Jewish elderly 75+ years in the Montreal CMA, comprising 12.2% of

the local Jewish population. That is, more than one in ten Jews living here is 75 years of age or older. This is a staggering figure given the size and composition of our community.

Finally, at the extreme end of the age distribution, there are 2,780 Jews who are 85+ years, comprising 3% of the total Jewish population in the Montreal CMA. Since many of these elderly are likely frail, these numbers have significant implications for community planning and the provision of services.

Of 20,105 Jewish seniors in the Montreal CMA, 43.8% are between 65-74 years, 42.3% are between 75-84 years, and 13.8% 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 ageing baby boomers will have on the community's demographic profile.

Table 1
Age by Gender
Jewish Population: Montreal CMA

Age Cohort	Total	Male		Female		Female / Male Ratio
	#	#	%	#	%	
0-14	18,195	9,485	52.1	8,710	47.9	0.92
15-24	11,790	6,100	51.7	5,690	48.3	0.93
25-39	14,675	7,170	48.9	7,505	51.1	1.05
40-54	18,550	8,940	48.2	9,610	51.8	1.07
55-59	5,325	2,630	49.4	2,695	50.6	1.02
60-64	4,325	2,165	50.1	2,160	49.9	1.00
65-69	4,310	1,985	46.1	2,325	53.9	1.17
70-74	4,495	2,035	45.3	2,460	54.7	1.21
75-79	4,975	2,320	46.6	2,655	53.4	1.14
80-84	3,540	1,540	43.5	2,000	56.5	1.30
85-89	2,020	850	42.1	1,170	57.9	1.38
90+	760	310	40.8	450	59.2	1.45
Total Montreal CMA	92,960	45,530	49.0	47,430	51.0	1.04
65+	20,105	9,040	45.0	11,065	55.0	1.22
75+	11,295	5,015	44.4	6,280	55.6	1.25

There are 9,040 elderly Jewish males in the Montreal CMA, compared to 11,065 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, there are 1.17 women for every male. This ratio generally rises for subsequent cohorts. In the case of seniors 90+ years, there are 1.45 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.

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 one of the authors (Shahar) suggested that elderly Sephardic males in Montreal generally outlive females. A subsequent 2001 Census report on the Sephardic Community in this metropolitan area should shed more light on this subject.

Historical & Comparative Perspectives on Elderly Demographics

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

For instance, in absolute terms, the 65-74 year cohort has declined markedly in the last decade, from 12,275 in 1991 to 8,805 in 2001. The 75-84 age group has remained remarkably steady in the last ten years, losing only 50 individuals, well within the range of what would be expected from sampling error (see Appendix 2). Finally, the 85+ year cohort has increased from 1,855 in 1991 to 2,780 persons in 2001.

In short, the number of “older” elderly has increased substantially in the last decade, whereas the “younger” elderly have

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

Age Cohorts	2001		1991		1981		1971	
	#	%	#	%	#	%	#	%
65 - 74	8,805	43.8	12,275	54.1	13,165	67.3	9,240	68.8
75 - 84	8,510	42.3	8,560	37.7	5,510	28.2	3,550	26.4
85+	2,780	13.8	1,855	8.2	890	4.5	640	4.8
Total	20,095	100.0	22,690	100.0	19,565	100.0	13,430	100.0

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

Date	Total Populations			Jewish Populations				
	Canada	Quebec (Province)	Montreal	Canada	Montreal	Toronto	Vancouver	Winnipeg
2001	12.2	12.3	12.2	16.7	21.6	15.4	13.1	21.5
1991	10.9	10.4	10.6	17.2	22.4	15.2	13.2	23.7
1981	9.1	8.3	8.7	15.8	18.9	14.3	11.5	23.5
1971	8.1	6.8	7.0	11.5	12.0	10.6	10.4	15.4

decreased, and the middle group has stayed at approximately the same level.

The increase in the “older” elderly reflects 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 swelling in the 85+ cohort in 2001. It is interesting that a similar bulge will appear by the next Census as the baby-boomers enter their senior years.

The total population of Jewish elderly in the Montreal CMA peaked in 1991, with 22,690 individuals. It has dropped significantly in 2001, to 20,095 persons, which is still a larger total than the 1981 figure of 19,565.

Table 3 presents a comparative analysis of the percent distribution of elderly across selected populations, by Census year. The percentage of elderly in the Montreal Jewish community (21.6%) is much higher than the proportions of elderly for the total Canadian population (12.2%), the total Quebec population (12.3%), and the total Montreal population (12.2%).

However, the gap has diminished slightly. In 1991, the Montreal Jewish population had

more than twice the proportion of elderly as the latter three populations. In fact, the percentages of elderly among the overall Canadian, Quebec and Montreal populations have been increasing steadily, whereas the percentage of Jewish elderly in Montreal has actually diminished in the last decade.

The Montreal community also has a higher percentage of seniors than the Canadian Jewish population (21.6% and 16.7% respectively). In fact, the Montreal Jewish community has among the highest proportions of elderly across Jewish communities in Canada.

The highest percentage of elderly is evident for the Windsor Jewish community (24.6%), followed by the Montreal community (21.6%), and the Winnipeg community (21.5%). The Toronto Jewish population has 15.4% elderly, whereas Vancouver has 13.1% elderly.

Where the Elderly Reside in the Montreal CMA

Table 4 examines the distribution of Jewish seniors across geographic areas in the Montreal CMA. According to this table, there is a large representation of Jewish elderly in Cote St. Luc (6,950). There are

Table 4
Jewish Elderly by Geographic Area

District	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Centre Ville	2,415	590	24.4	4,505	13.1
Chomedey	3,765	905	24.0	12,190	7.4
Cote des Neiges	7,680	2,455	32.0	8,875	27.7
Cote St Luc	19,785	6,950	35.1	8,575	81.0
Hampstead	5,195	695	13.4	1,000	69.5
Mont Royal	2,255	525	23.3	3,275	16.0
Montreal Ouest / NDG	5,815	1,055	18.1	9,485	11.1
Outremont	3,580	315	8.8	3,430	9.2
Park Avenue / Ext.	1,750	90	5.1	5,855	1.5
St. Laurent	8,240	2,085	25.3	12,935	16.1
Snowdon	7,235	1,905	26.3	4,035	47.2
Westmount	4,725	1,055	22.3	3,840	27.5
West Island	13,035	620	4.8	21,345	2.9
Rest of Mtl.	7,500	855	11.4	311,625	0.3
Total Montreal CMA	92,975	20,100	21.6	410,970	4.9

5-Year Breakdowns of Jewish Elderly					
65-69	70-74	75-79	80-84	85-89	90+
205	130	105	95	30	30
275	320	205	85	20	0
400	515	630	550	275	85
1,370	1,285	1,840	1,445	690	310
155	245	115	125	55	0
115	150	130	60	65	0
240	255	205	175	140	35
25	70	105	35	50	30
15	25	20	10	10	10
575	475	635	245	115	50
260	325	470	390	335	125
245	280	120	190	170	55
285	160	105	25	30	15
145	265	290	110	40	10
4,310	4,500	4,975	3,540	2,025	755

also large contingents of Jewish seniors in Cote des Neiges (2,455), Ville St. Laurent (2,085), and Snowdon (1,905).

Seniors comprise more than a third (35.1%) of the Cote St. Luc Jewish population (Column 3). They also comprise a significant proportion of the Cote des Neiges Jewish population (32%).

The elderly comprise a very small minority of Jewish populations in the West Island (4.8%), Park Avenue / Extension (5.1%), and Outremont (8.8%). Younger families dominate the West Island Jewish community, whereas the other two areas have a preponderance of Chassidic and Ultra Orthodox families with large numbers of children. On the other hand, these three areas combined have more than a thousand Jewish elderly, so whereas they have a lower density of seniors, their numbers are not negligible.

It is evident that there are high proportions of Jewish elderly, relative to total elderly, in a number of geographic areas (Column 5). For instance, of 8,575 total seniors in Cote St. Luc, 81% are Jewish. Of 1,000 seniors in Hampstead, 69.5% are Jewish. Of 4,035 seniors in Snowdon, 47.2% are Jewish.

There are large numbers of total (Jewish and non-Jewish) elderly in the West Island (21,345), Ville St. Laurent (12,935), and Chomedey (12,190). But Jews make up a very small percentage of seniors in these areas, except in Ville St. Laurent, where they comprise 16.1% of total elderly.

Examining the five-year age breakdowns of Jewish elderly in Table 4, and focusing on the “older” seniors, it can be seen that there are 1,000 Jewish seniors 85+ years in Cote St. Luc. This includes those living in the Caldwell Terrace Apartments on Caldwell Avenue, but not in long-term care facilities, such as the Maimonides Geriatric Hospital Centre. Cote St. Luc has about a third (36%) of the Jewish elderly 85+ years residing in Montreal.

There are also 460 Jewish seniors 85+ years residing in Snowdon, 360 in Cote des Neiges, and 225 in Westmount. There are very few Jewish elderly 85+ years living in Chomedey (20), likely because as residents have become older and more frail, they have moved out of Chomedey, into areas with easier access to services and family members. There are also very few “older” elderly in the West Island (45).

Table 5
Living Arrangements of Jewish Seniors
Montreal CMA

	Total		Male		Female	
	#	%	#	%	#	%
Husband - Wife	12,260	61.0	7,115	78.8	5,145	46.5
Single Parent	565	2.8	125	1.4	440	4.0
Other Family Types	470	2.3	155	1.7	315	2.8
Living with Non-relatives	235	1.2	120	1.3	115	1.0
Living Alone	6,560	32.7	1,515	16.8	5,045	45.6
Total Seniors	20,090	100.0	9,030	100.0	11,060	100.0

Table 6
Marital Status of Jewish Seniors
Montreal CMA

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	865	4.3	480	5.3	385	3.5
Divorced / Separated	1,120	5.6	440	4.9	680	6.1
Widowed	5,660	28.2	930	10.3	4,730	42.7
Now Married / Common Law	12,455	62.0	7,185	79.5	5,270	47.6
Total Seniors	20,100	100.0	9,035	100.0	11,065	100.0

The Living Arrangements & Marital Status of Seniors

Table 5 is a breakdown of the living arrangements of Jewish seniors. There are important gender differences related to these figures. Since women tend to outlive men, they are also more inclined to be living alone. For instance, 78.8% of male seniors live in a husband-wife arrangement, whereas only 46.5% of women live with a spouse. On the other hand, 45.6% of elderly women live alone, compared to only 16.8% of men.

In terms of total numbers, there are 5,045 elderly Jewish women living alone. This is a staggering number when it is considered that 5.4% of the total Jewish population in the Montreal CMA is comprised of elderly women living alone. There are 1,515 male Jewish seniors who live alone. A total of 6,560 seniors live in single person households in the local Jewish community.

These elderly who live alone may be more vulnerable to social isolation, and some may not have access to care provided from younger family members, many of whom have left Montreal in the last two decades. The result is an increased burden on the organized Jewish community to provide support services for such individuals.

Elderly women are also more inclined to be single parents than men, although in absolute terms there are relatively few elderly women (440) who are involved in this role.

In terms of the marital status of Jewish seniors (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 47.6% of women. On the other hand, 42.7% of elderly women are widowed, compared to only 10.3% of men.

In terms of absolute numbers, there are 4,730 elderly women and 930 elderly men in the Jewish community who are widowed. A total of 5,660 seniors are widowed in our community. These individuals may likewise be more vulnerable to social isolation and have a greater need for support services.

It is interesting that 865 Jewish seniors have never married. There is also a significant number (1,120) who are divorced or separated. Finally, of elderly living with a spouse or partner, 12,145 (97.6%) are married, whereas only 300 (2.4%) are living in common law arrangements.

Table 7
Living Arrangements by Poverty Status
Jewish Elderly

Living Arrangement	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Husband - Wife	545	7.6	6,580	92.4	360	7.0	4,785	93.0
Single Parent	10	8.3	110	91.7	100	23.0	335	77.0
Other Family Types	10	6.7	140	93.3	15	4.9	290	95.1
Living with Non-Relatives	80	69.6	35	30.4	70	60.9	45	39.1
Living Alone	565	37.3	950	62.7	2,435	48.3	2,610	51.7
Total Seniors	1,210	13.4	7,815	86.6	2,980	27.0	8,065	73.0

It is clear that more than half of senior women (52.3%) lack the support of a spouse because they are either single, divorced or widowed. This represents 5,795 individuals, a burgeoning figure, and one that again has implications for community-based resources and services.

A Closer Look At Vulnerable Jewish Elderly

Seniors who live in poverty are an especially vulnerable group. A gap in support services or an inability to access necessary supports can have a major impact on the lives of elderly persons who are economically disadvantaged. Here are some of the issues such individuals face:¹

- 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.
- 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 if they lack family and social supports. 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.

- 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 to partake of communal services, which are often deemed impersonal, and not sensitive to specific religious and cultural needs.

- 5) Fixed income: Persons 65+ years of age have generally retired from the labor force, often as a result of mandatory retirement policies. Or, where a senior wishes to participate in the labor 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

Table 8
Marital Status by Poverty Status
Jewish Elderly

Marital Status	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Single / Never Married	150	31.3	330	68.8	150	39.0	235	61.0
Divorced / Separated	180	40.4	265	59.6	300	44.1	380	55.9
Widowed	320	34.4	610	65.6	2,125	44.8	2,615	55.2
Now Married / Common Law	570	7.9	6,615	92.1	420	8.0	4,845	92.0
Total Seniors	1,220	13.5	7,820	86.5	2,995	27.1	8,075	72.9

wish to maintain traditional observances, such as buying kosher foods. Their special requirements may introduce financial strains, as well as anxiety and shame when such needs are difficult to meet.

A total of 4,210 elderly in the Jewish community live below the poverty line. About one in five seniors (21%) is poor. Of the total 17,110 poor in the Montreal Jewish population, a quarter (24.6%) are seniors. These figures are noteworthy because they suggest that many elderly in our community 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 (27% and 13.4% respectively). There are 2,980 poor elderly women in the Jewish community, compared to 1,210 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 (48.3%) are poor, comprising 2,435 individuals. Men living alone also have a high poverty level (37.3%), 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 labor 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). Almost half of elderly women who are widowed are poor (44.8%). There are 2,125 senior widows in the community who fall under the poverty line. Elderly women are also susceptible to poverty if they are divorced (44.1%), or single (39%). In short, senior women who don't have the support of a spouse are much more inclined to experience financial disadvantages.

Table 9
Vulnerable Jewish Elderly by Geographic Area

District	Total Jewish Elderly 65+	Total Elderly Living Alone	% of Elderly Living Alone	Total Elderly Widowed	% of Elderly Widowed	Total Elderly Poor	% of Elderly Poor
Centre Ville	590	245	41.5	105	17.8	120	20.3
Chomedey	905	155	17.1	175	19.3	180	19.9
Cote des Neiges	2,455	905	36.9	710	28.9	710	28.9
Cote St Luc	6,950	2,360	34.0	2,275	32.7	1,350	19.4
Hampstead	695	125	18.0	140	20.1	40	5.8
Mont Royal	525	110	21.0	85	16.2	40	7.6
Montreal Ouest / NDG	1,055	375	35.5	290	27.5	210	19.9
Outremont	310	140	45.2	110	35.5	100	32.3
Park Ave/Ext	90	15	16.7	25	27.8	35	38.9
St. Laurent	2,090	545	26.1	495	23.7	390	18.7
Snowdon	1,900	940	49.5	660	34.7	720	37.9
Westmount	1,050	325	31.0	265	25.2	85	8.1
West Island	625	60	9.6	110	17.6	55	8.8
Rest of Mtl.	855	265	31.0	205	24.0	175	20.5
Total Montreal CMA	20,095	6,565	32.7	5,650	28.1	4,210	21.0

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

Table 9 examines where the vulnerable Jewish elderly reside in the Montreal CMA. It is clear that the majority of vulnerable Jewish seniors live in three areas: Cote St. Luc, Cote des Neiges and Snowdon. These represent generally more affordable neighborhoods that are in closer proximity to the services many seniors use.

Cote St. Luc has 2,360 seniors who live alone, Snowdon has 940, and Cote des Neiges has 905. About half (49.5%) of the Jewish elderly in Snowdon reside in single person households. More than a third of the elderly Jewish populations in Cote des Neiges and Cote St. Luc live alone (36.9% and 34% respectively).

There are 2,275 widowed elderly in Cote St. Luc, 710 in Cote des Neiges, and 660 in Snowdon. About a third of Jewish seniors in

Snowdon and Cote St. Luc are widowed (34.7% and 32.7% respectively).

In terms of economically disadvantaged seniors, there are 1,350 Jewish elderly living below the poverty line in Cote St. Luc, 720 in Snowdon, and 710 in Cote des Neiges. A noteworthy 37.9% of Snowdon seniors are poor.

The Disabled Elderly

Individuals responding to the Census questionnaire were 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

Table 10
Vulnerable Seniors
Disabled Jewish Elderly by Geographic Area

District	Total Jewish Elderly 65+	Total Disabled Jewish Elderly	% of Elderly Who Are Disabled*	Disabled & Poor	% of Elderly Disabled & Poor*	Disabled & Living Alone	% of Elderly Disabled & Living Alone*
Centre Ville	590	145	25.4	25	4.4	95	16.7
Chomedey	900	280	31.5	55	6.2	45	5.1
Cote des Neiges	2,450	990	41.6	365	15.3	460	19.3
Cote St Luc	6,950	2,750	40.7	690	10.2	1,210	17.9
Hampstead	690	195	28.9	30	4.4	60	8.9
Mont Royal	525	165	31.4	35	6.7	65	12.4
Montreal Ouest / NDG	1,055	385	36.8	95	9.1	130	12.4
Outremont	315	125	39.7	45	14.3	65	20.6
Park Ave/Ext	90	30	37.5	10	12.5	0	0.0
St. Laurent	2,090	700	34.3	170	8.3	245	12.0
Snowdon	1,900	885	47.6	405	21.8	470	25.3
Westmount	1,050	335	33.3	40	4.0	160	15.9
West Island	620	165	28.0	0	0.0	20	3.4
Rest of Mtl.	860	255	30.0	80	9.4	90	10.6
Total Montreal CMA	20,085	7,405	37.8	2,045	10.4	3,115	15.9

*2.5% of Jewish elderly in the Montreal CMA 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.

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, 2.5% of seniors did not answer this question at all. These persons were eliminated from the percentage base in all subsequent analyses involving disability.

Of 20,100 Jewish seniors in the Montreal CMA, 3,215 say they are disabled often, 4,205 say sometimes, 12,180 are not disabled, and 505 did not respond to this question. Eliminating the latter group from the total, we find that 16.4% of seniors are often disabled, and 21.5% sometimes disabled, for a total level of disability among elderly Jews of 37.9%.

The picture is more revealing when broken down by age cohorts. For instance, 19.8% of seniors between 65-74 years are disabled (“often” and “sometimes” combined), 45.2% between 75-84 years, 72.8% between 85-94 years, and 100% 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 (Jewish & non-Jewish) elderly population in the Montreal CMA? Whereas the level of disability among Jewish seniors is 37.9%, it is 32.4% among total elderly in this metropolitan area. It is likely that the higher percentage of “older” seniors 75+ years among Jews accounts for this discrepancy.

Interestingly, Montreal’s Jewish seniors are significantly less likely to report a disability (37.9%) than Toronto’s Jewish seniors (47.9%), or Vancouver’s Jewish elderly (50.7%). The reasons behind such discrepancies are not clear.

Table 10 examines where disabled Jewish seniors reside in the Montreal CMA. The figures for disabilities experienced “often” and “sometimes” were combined for this analysis. Cote St. Luc has a total of 2,750 disabled Jewish elderly, Cote des Neiges has 990, and Snowdon has 885. Ville St. Laurent has 700 disabled seniors.

Almost half (47.6%) of Jewish seniors in Snowdon suffer from a disability, whereas 41.6% of Cote des Neiges and 40.7% of Cote St. Luc elderly likewise are disabled.

Table 11
Individual Income of Jewish Seniors by Geographic Area
Montreal CMA

District	Total Elderly	Under \$25,000		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000+		Median Income
		#	%	#	%	#	%	#	%	\$
Centre Ville	590	215	36.4	155	26.3	135	22.9	85	14.4	41,304
Chomedey	905	590	65.2	255	28.2	45	5.0	15	1.7	18,608
Cote des Neiges	2,450	1,515	61.8	500	20.4	355	14.5	80	3.3	19,278
Cote St Luc	6,955	3,540	50.9	2,165	31.1	970	13.9	280	4.0	24,464
Hampstead	690	205	29.7	205	29.7	70	10.1	210	30.4	42,759
Mont Royal	525	180	34.3	160	30.5	120	22.9	65	12.4	37,610
Mtl W./NDG	1,055	605	57.3	275	26.1	105	10.0	70	6.6	20,343
Outremont	315	170	54.0	100	31.7	35	11.1	10	3.2	19,055
Park Ave/Ext	85	75	88.2	0	0.0	10	11.8	0	0.0	15,945
St. Laurent	2,090	1,245	59.6	560	26.8	230	11.0	55	2.6	20,860
Snowdon	1,900	1,335	70.3	320	16.8	205	10.8	40	2.1	17,533
Westmount	1,055	205	19.4	260	24.6	255	24.2	335	31.8	55,249
West Island	630	340	54.0	205	32.5	45	7.1	40	6.3	23,256
Rest of Mtl.	860	360	41.9	215	25.0	195	22.7	90	10.5	32,448
Total Montreal CMA	20,105	10,580	52.6	5,375	26.7	2,775	13.8	1,375	6.8	23,425

Cote St. Luc has 690 Jewish seniors who are disabled and poor, followed by 405 in Snowdon, and 365 in Cote des Neiges. 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 seniors who are disabled and living alone. There are 1,210 such elderly in Cote St. Luc, 470 in Snowdon, and 460 in Cote des Neiges. 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.

The Economic Profile of Seniors

The median income of Jewish seniors in the Montreal CMA is \$23,425. This compares to \$16,621 for the total (Jewish & non-Jewish) elderly population in the Montreal CMA. This discrepancy is quite marked, 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 \$29,347, whereas it is only \$19,471 for females. This marked discrepancy once again points to the fact that female Jewish seniors are significantly more disadvantaged than males.

Table 11 examines the median incomes of seniors across geographic areas (last column). There is a wide variability of average incomes, depending upon where seniors live. Not surprisingly, the highest average incomes are in Hampstead (\$42,759) and Centre Ville (\$41,304). These are generally affluent areas representing seniors who are economically advantaged.

The lowest average incomes for Jewish seniors are in Park Avenue / Extension (\$15,945), Snowdon (\$17,533), Chomedey (\$18,608), Outremont (\$19,055) and Cote des Neiges (\$19,278).

Another way of looking at economic status, aside from average income, is to examine income ranges. For instance, Table 11

Table 12
Housing Tenure of Jewish Seniors by Geographic Area
Montreal CMA

District	Total Elderly	Owner		Renter	
		#	%	#	%
Centre Ville	590	225	38.1	365	61.9
Chomedey	900	780	86.7	120	13.3
Cote des Neiges	2,455	1,080	44.0	1,375	56.0
Cote St Luc	6,950	3,720	53.5	3,230	46.5
Hampstead	690	540	78.3	150	21.7
Mont Royal	525	385	73.3	140	26.7
Mtl W./NDG	1,050	620	59.0	430	41.0
Outremont	315	165	52.4	150	47.6
Park Ave/Ext	90	55	61.1	35	38.9
St. Laurent	2,090	1,250	59.8	840	40.2
Snowdon	1,905	585	30.7	1,320	69.3
Westmount	1,055	460	43.6	595	56.4
West Island	615	525	85.4	90	14.6
Rest of Montreal	850	580	68.2	270	31.8
Total Montreal	20,080	10,970	54.6	9,110	45.4

indicates that the majority (52.6%) of Jewish seniors living in the Montreal CMA earn less than \$25K, 26.7% earn between \$25-\$49K, 13.8% between \$50-99K, and 6.8% at least \$100K.

In terms of specific geographic areas: At the low end of the income distribution, 70.3% of Jewish elderly in Snowdon earn less than \$25K. Other areas with high proportions of low-income earners among seniors include: Chomedey (65.2%), Cote des Neiges (61.8%), and Ville St. Laurent (59.6%).

At the other end of the distribution, areas with large proportions of high-income seniors (\$100K+) include Westmount (31.8%) and Hampstead (30.4%).

Table 12 examines the housing tenure of seniors. The percentage of owners and renters among Jewish elderly in the Montreal CMA is almost evenly split: 54.6% are owners, and 45.4% are renters.

The greatest percentages of renters are in Snowdon (69.3%) and Centre Ville (61.9%), but under different circumstances. In Snowdon, low cost apartments and subsidized housing are available for economically disadvantaged seniors;

whereas the residential areas in the Downtown Core are comprised mostly of apartment complexes, many of which are relatively up-scale.

The areas with the highest percentages of elderly homeowners include Chomedey (86.7%) and the West Island (85.4%). Residential areas in both cases consist mostly of middle-income neighborhoods with single-unit or semi-detached dwellings.

The Mother Tongue & Home Language of Seniors

Table 13 examines the mother tongue and home language of Jewish elderly. Almost half (45%) of the senior population report English as their mother tongue, followed by Yiddish (18.8%), and French (11.7%). Very few seniors claim Hebrew, Russian or Spanish as their first language. Almost one in five (19.4%) say they have another mother tongue not specifically identified in the breakdown.

English is dominant as far as the home language of seniors is concerned. Almost three-quarters (73.5%) of Jewish seniors speak English as their main language at home. About 13% speak French, and much

Table 13
Mother Tongue & Home Language of Jewish Seniors
Montreal CMA

	Mother Tongue		Home Language	
	#	%	#	%
Yiddish	3,785	18.8	990	4.9
Hebrew	245	1.2	185	0.9
Russian	445	2.2	330	1.6
Spanish	335	1.7	195	1.0
French	2,350	11.7	2,510	12.5
English	9,045	45.0	14,770	73.5
Other	3,905	19.4	1,120	5.6
Total Seniors	20,105	100.0	20,105	100.0

Table 14
Mother Tongue of Jewish Seniors by Geographic Area
Montreal CMA

District	English		French		Yiddish		Russian		Other	
	#	%	#	%	#	%	#	%	#	%
Centre Ville	335	56.8	75	12.7	40	6.8	10	1.7	130	22.0
Chomedey	530	58.6	115	12.7	110	12.2	0	0.0	150	16.6
Cote des Neiges	740	30.1	355	14.5	505	20.6	55	2.2	800	32.6
Cote St Luc	3,180	45.8	520	7.5	1,625	23.4	130	1.9	1,495	21.5
Hampstead	320	46.0	60	8.6	170	24.5	10	1.4	135	19.4
Mont Royal	200	38.1	145	27.6	60	11.4	0	0.0	120	22.9
Mtl W./NDG	550	52.1	90	8.5	165	15.6	20	1.9	230	21.8
Outremont	60	19.0	30	9.5	120	38.1	0	0.0	105	33.3
Park Ave/Ext	25	27.8	0	0.0	55	61.1	0	0.0	10	11.1
St. Laurent	1,035	49.5	485	23.2	225	10.8	25	1.2	320	15.3
Snowdon	545	28.7	215	11.3	450	23.7	145	7.6	545	28.7
Westmount	805	76.3	30	2.8	110	10.4	10	0.9	100	9.5
West Island	255	41.1	130	21.0	25	4.0	30	4.8	180	29.0
Rest of Mtl.	465	54.1	100	11.6	120	14.0	0	0.0	175	20.3
Total Montreal CMA	9,045	45.0	2,350	11.7	3,780	18.8	435	2.2	4,495	22.4

Table 15
Characteristics of Holocaust Survivors
(56+ Years in 2001)

	#	%
Total Holocaust Survivors	6,795	100.0
Male Survivors	3,130	46.1
Female Survivors	3,660	53.9
56-64 years	1,075	15.8
65-74 years	2,095	30.9
75-84 years	2,685	39.5
85-94 years	910	13.4
95+ years	25	0.4
Living Alone	2,165	31.9
Other Arrangements	4,630	68.1
Poor Survivors	1,560	23.0
Non-Poor Survivors	5,230	77.0
Poor Survivors Living Alone	1,000	14.7
Non-Poor Survivors Living Alone	1,165	17.1
Survivors Not Living Alone	4,630	68.1
Disabled Survivors*	2,600	39.4
Non-Disabled Survivors	4,000	60.6

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

fewer speak Yiddish, Russian, Spanish or Hebrew at home.

It is interesting that about the same percentage of elderly speak French at home as those who claim this language as their mother tongue. This suggests that francophone seniors have not necessarily lost their linguistic roots. On the other hand, many with Yiddish or “Other” as their first language, seem to favor speaking English at home.

Table 14 shows where seniors with different first languages are residing in the Montreal CMA. It can be seen that Jewish seniors with a French mother tongue are located mostly in Cote St. Luc (520), Ville St. Laurent (485), and Cote des Neiges (355).

This francophone segment of the Jewish senior population would likely benefit from the availability of French-language services. They are less likely to be bilingual than their younger family members, many of whom use English at work, or were educated in English schools.

Seniors with a Yiddish mother tongue are located mostly in Cote St. Luc (1,625), Cote des Neiges (505), and Snowdon (450). There

are 145 Jewish elderly with a Russian mother tongue in Snowdon, and 130 in Cote St. Luc.

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 15 indicates, there are 6,795 Holocaust Survivors residing in the Montreal Metropolitan Area. They comprise about a quarter (23.7%) of Jews 56+ years. The total Jewish Survivor population in Canada is 23,660. The Montreal CMA has 28.7% of the Holocaust Survivors in the country. Toronto has 12,815 Survivors, or 54.2% of the Canadian Survivor population.

There are 3,660 female and 3,130 male Holocaust Survivors in the Montreal CMA, or 53.9% and 46.1% of the Survivor population respectively. It is not surprising that females outnumber males, since, as

Table 16
Projections for Jewish Elderly (1991-2021)
Montreal CMA

Age Cohorts	1991		2001		2011 (Projected)		2021 (Projected)	
	#	%	#	%	#	%	#	%
65 - 74	12,275	54.1	8,805	43.8	8,601	48.5	10,290	55.0
75 - 84	8,560	37.7	8,510	42.3	6,108	34.5	5,963	31.9
85+	1,855	8.2	2,780	13.8	3,020	17.0	2,441	13.1
Total	22,690	100.0	20,095	100.0	17,729	100.0	18,694	100.0

mentioned in a previous section, elderly females generally tend to outlive males.

A little less than half (46.7%) of the Survivor population are “young” elderly (56-74 years). The rest (53.3%) are “older” seniors (75+ years). There are 935 Holocaust Survivors in the Montreal CMA 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 15, almost a third (31.9%) of Holocaust Survivors, or 2,165 individuals, reside in single person households.

About a quarter of Survivors, or 1,560 individuals, live below the poverty line. Moreover, 1,000 Survivors are poor and live alone. This latter group can be considered a particularly vulnerable segment of the Survivor population.

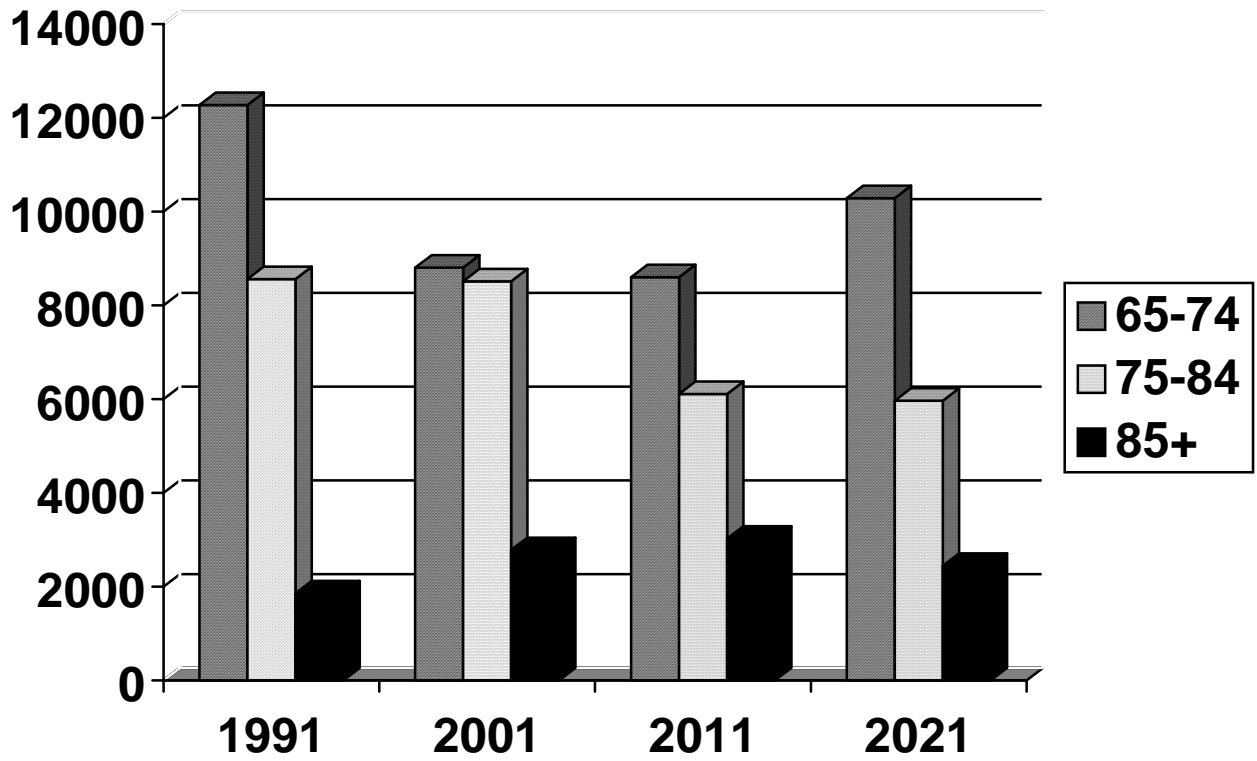
Finally, Table 15 indicates there are 2,600 Survivors with disabilities in the Montreal CMA. That is, 39.4% of Survivors have one or more disabilities. Such disabilities can exacerbate the emotional and cognitive difficulties Survivors face, as they cope with the impact of ageing and deteriorating health.

Projecting Into the Future

Table 16 presents projected counts of Jewish elderly in the Montreal CMA for the years 2011 and 2021. These figures are based on “survival rates” of 10-year cohorts between 1991 and 2001. Such extrapolations assume that the same conditions that applied in the past decade will extend to the next twenty years.

This assumption may or may not turn out to be the case. For instance, seniors are living longer due to advancements in medical technology and improved home-care services. There may also be different

Figure 1
Elderly Cohorts by Census Year
Montreal Jewish Community



Note: 2011 and 2021 figures are based on projections.

migration patterns of elderly to/from Montreal 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 16 nonetheless describe interesting demographic scenarios in the coming years. In general terms, the total population of Montreal’s Jewish seniors, which peaked in 1991 with 22,690 individuals, will decline in size till 2011.

In 2001, there were 20,095 Jewish elderly in the Montreal CMA. This total is projected to diminish to 17,729 in 2011. However, as the baby-boomers swell the ranks of the elderly, the number of seniors is projected to rebound to 18,694 in 2021. It is doubtful that the Montreal elderly population will ever reach its 1991 peak, at least not in the foreseeable future.

There were 8,805 “younger seniors” (65-74 years) in 2001. In 2011, the number of “younger elderly” is projected to stay at about the same level, with 8,601 individuals. On the other hand, the “younger elderly” are predicted to show a strong spurt of growth by 2021, with 10,290 individuals.

The middle cohort (75-84 years) comprised 8,510 individuals in 2001. This number is projected to diminish markedly to 6,108 individuals by 2011, and to diminish slightly further to 5,963 individuals by 2021. However, this age group will likely increase again as the baby-boomers begin to replenish it after 2021.

Finally, there were 2,780 “older seniors” (85+ years) in 2001. Their number is projected to increase to 3,020 individuals by 2011. Since they will not be significantly replenished, their total is predicted to diminish to 2,441 individuals 85+ years 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 Jewish seniors across Census years. The dip in numbers of the 65-74 year cohort is evident, as is the rebound by 2021. The significant decline of the 75-84 year cohort after 2001 is likewise noteworthy. Finally, the 85+ cohort will peak in 2011, and then decline in the following decade.

The Challenges Ahead

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

It is clear that the Montreal Jewish community will continue to experience demographic stresses in the coming years. Projections suggest that the population of adult Jews of working age will diminish in numbers, and hence there will undoubtedly be fewer contributors to support community services, and a smaller pool from which our community leaders and workers will be drawn.

The decrease in the number of individuals in the 25-64 group, underscores the likelihood that in the next 15 years, the dependency ratio (i.e., the ratio of young and elderly persons to working age) will remain high. This means that fewer people will have the responsibility to shoulder a greater share of the financial burden.

Because of the general strain in financial resources, and the changing demographics of the elderly themselves, 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 community must ensure adequate responses are in place for seniors with intellectual or emotional handicaps, who can certainly be considered among the most vulnerable.

The large numbers of frail elderly (75+ years) 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 may also be an increased demand for socio-recreational activities that are geared to an older senior population.

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

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

As well, segments of elderly with different linguistic and cultural needs are gaining in numbers. Many Sephardim who immigrated in the 1960's and 1970's are reaching their senior years. Recent Russian immigrants include seniors among them. The Ultra-Orthodox also have an increasing number of seniors in need.

Enhancing the cultural sensibilities of service-providers, and creating services that address the gaps in meeting the needs of

different segments, are critical if all seniors in our community are to feel welcome, understood and comfortable enough to ask for support.

There are some positive aspects in future scenarios regarding the elderly community. For instance, seniors are becoming more active and informed, and are increasingly in better positions to decide about their future, and to lobby effectively in terms of their interests.

Also, the Jewish community has consistently 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

¹These 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>

²For 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 labor camp. They may have lived in hiding, or under false identities. They may have been refugees who left their families behind, or they may have fought with the partisans. All these people were traumatized in one way or another, either by the constant threat of being killed, the fear of being deported, or generally living under the shadow of Holocaust persecution. In that sense, a Survivor in this report is considered in a broader context than as strictly someone who lived through the horrors of the concentration camps.

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

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

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

Appendix 4

The Definition of Poverty

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

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

Also, there is a measure of arbitrariness to the definition employed by Statistics Canada. The Low Income Cut-Offs are calculated taking into account how much of their total income Canadian households spend on food, clothing and shelter, and (arbitrarily) estimating that households spending 70% or more of their income (20 percentage points more than the average) on such necessities would be in “strained”

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

Another criticism of the use of the LICO as a measure of poverty is that it takes into account only three basic necessities (food, clothing and shelter). A more meaningful measurement, critics argue, would be to determine the cost of a "basket" of all necessities, including such expenditures as transport, personal care, household supplies, recreation, health, and insurance. In the case of seniors, we can further include basic expenditures such as medicine, and support services, such as home care, bathing, and meals assistance.

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

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.