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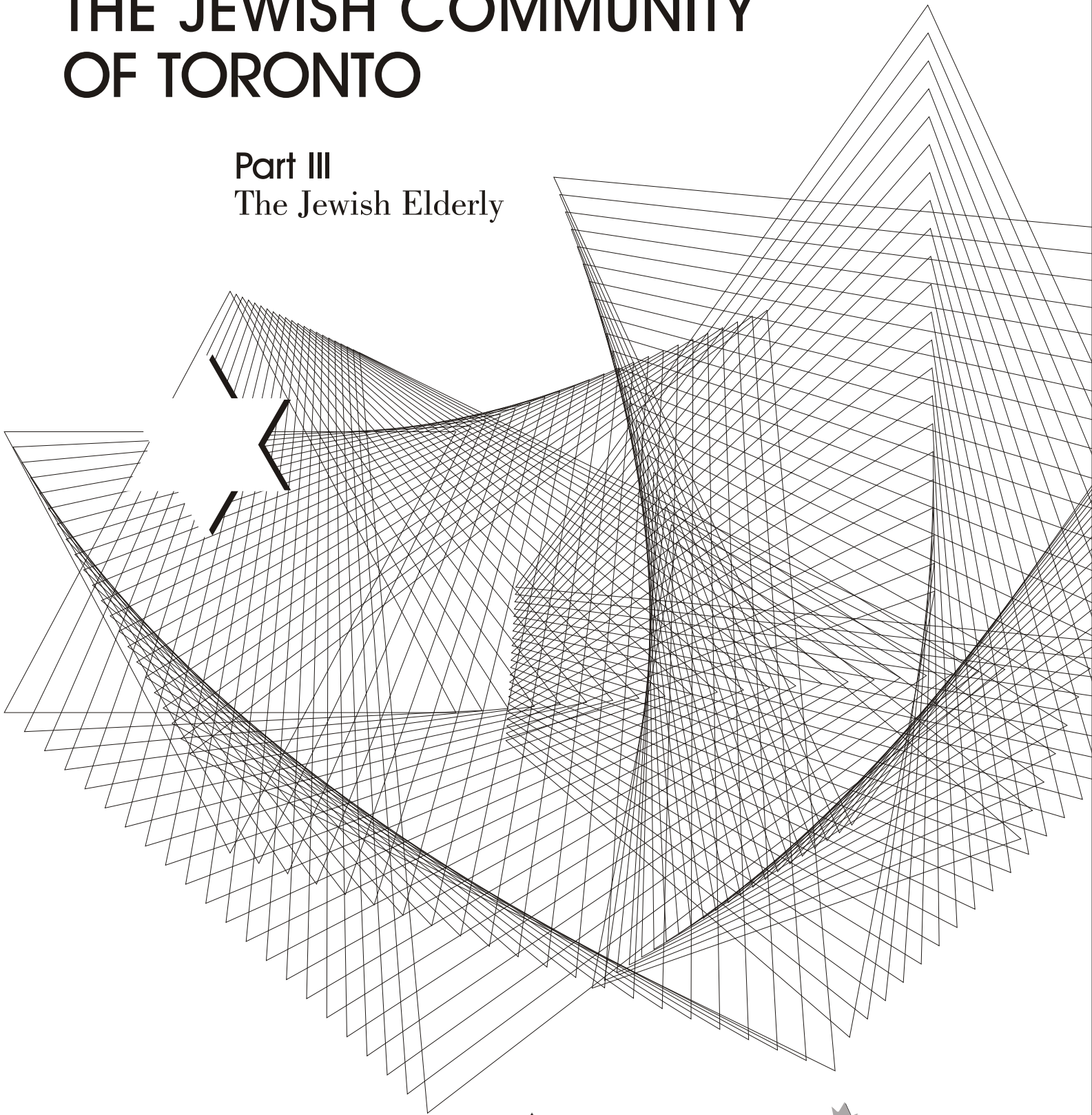
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2001 Census Analysis Series **THE JEWISH COMMUNITY OF TORONTO**

Part III The Jewish Elderly



By Charles Shahar &
Tina Rosenbaum
June 2004



UJA Federations Canada
מגבית הפדרציות היהודיות בקנדה

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

**Part 3
The Jewish Elderly**

**By
Charles Shahar
&
Tina Rosenbaum**

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Highlights of Results

- There are 27,495 Jewish elderly 65+ years residing in the Toronto CMA. Seniors comprise 15.4% of the 179,105 members of the Jewish community here. There are 14,715 Jews 75+ years, comprising 8.2% of the Jewish population in this metropolitan area.
- The percentage of elderly in the local Jewish community (15.4%) is higher than the proportion of seniors in the overall population of Greater Toronto (10.8%). However, the percentage of Jewish seniors here is lower than that for the Canadian Jewish population (16.7%).
- Of the 27,495 Jewish elderly residing in the Toronto CMA, 23,100 live in the City of Toronto. Of these, almost three-quarters reside in North York (17,075), particularly in the areas of Finch / Steeles (West) (3,315) and Sheppard / Finch (West) (2,685). In York Region, Vaughan has 2,700 Jewish seniors.
- Over 40% of elderly Jewish women live alone, comprising 6,490 individuals. Only 16.1% of men live in single person households, comprising 1,955 persons.
- There are 6,600 Jewish elderly women and 1,365 Jewish elderly men in the Toronto CMA who are widowed.
- A total of 5,810 seniors live below the poverty line, or 21.1% of the elderly Jewish population. This compares with an overall poverty level of 11% for the Jewish community as a whole. Female seniors are about twice as likely to fall below the poverty line as males (26.6% and 14.3% respectively). Almost half (46.1%) of elderly Jewish women who live alone are poor.
- There are 12,815 Holocaust Survivors residing in the Toronto CMA, comprising almost a third (30.3%) of Jews born in or before 1945.

- Almost half (47.9%) of Toronto's Jewish elderly report they are suffering some level of disability.
- Statistical projections suggest that the figure of 27,495 Jewish elderly in 2001 will increase to 30,852 by 2011. However, as the baby-boomers swell the ranks of the elderly, the number of Jewish seniors is projected to rise dramatically to 45,517 by 2021. This increase has important implications for service planning and the future allocation of community resources.

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Census Analysis Series

The Jewish Elderly

This report examines the demographic characteristics of the Jewish elderly population in the Toronto Census Metropolitan Area (CMA) based on figures from the 2001 Census. The data confirm the relatively large proportion of Jewish seniors as compared to the proportion of elderly found within the Toronto population as a whole. The findings also identify which seniors are most vulnerable and in need of community intervention.

The Toronto Jewish community has traditionally provided programming and services that have responded to the unique cultural and religious profile of seniors living here. Communal service providers have striven to adopt a “continuum of care” model that addresses the spectrum of needs of the ageing population, from well and younger seniors to the frailest elderly in need of institutional care.

The wide range of services provided by agencies and organizations have included home supports, affordable housing, transportation, education, recreation,

socialization, long-term care, chaplaincy and hospice services. The infrastructure that has been created both complements and augments programs and services available through the broader community and the public sector.

Among Toronto’s Jewish seniors, there are differences in terms of economic status, levels of mobility and living arrangements. In addition, Jewish seniors in Toronto include a significant proportion of Holocaust survivors, whose unique history of trauma requires specialized and sensitive service delivery especially throughout the ageing process.

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 is further underscored by projections that the number of older adults will increase significantly over the next two decades. The growing numbers will present a

challenge to the community as it seeks to assist its elder population to maintain independence, live in dignity and fully participate in Jewish community life.

This analysis will attempt to shed further light on some of the issues regarding the needs and conditions of Jewish seniors in the Toronto Metropolitan Area. It is hoped that it will serve as 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 location of residence, living arrangements, marital status, poverty status, individual income, 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 Jewish seniors to 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.

Appendix 5 describes the geographic boundaries that make up the districts described in the data tables. The reader may want to verify the parameters of these geographic units, particularly if their borders are not clearly implied simply through their label.

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, seniors residing in long-term care facilities or nursing homes, such as the Baycrest Centre for Geriatric Care, were excluded from the following analysis. Individuals living in such institutions were not given the long-form of the Census, and hence there is no information identifying them as Jews. It is estimated that 1,000 to 1,500 Jewish elderly currently live in institutional settings. However, individuals living in seniors' residences are included in this report.

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

Finally, the reader should 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 Toronto CMA. There are 27,495 elderly Jews 65+ years of age residing in the Toronto Metropolitan Area. Seniors comprise 15.4% of 179,105 members of the Jewish community here. In other words, about one in seven Jews in the Toronto CMA is senior.

There are 14,715 Jewish elderly 75+ years in the Toronto CMA, comprising 8.2% of the local Jewish population. That is, one in twelve Jews living here is 75 years of age or older.

Finally, at the upper end of the age distribution, there are 3,380 Jews who are 85+ years, comprising about 2% of the total Jewish population in the Toronto CMA. Since many of these elderly are likely frail, these numbers have significant implications

Table 1
Age by Gender
Jewish Population: Toronto CMA

Age Cohort	Total	Male		Female		Female / Male Ratio
	#	#	%	#	%	
0-14	35,235	17,945	50.9	17,290	49.1	0.96
15-24	23,210	11,850	51.1	11,360	48.9	0.96
25-39	32,715	15,985	48.9	16,730	51.1	1.05
40-54	43,735	21,325	48.8	22,410	51.2	1.05
55-59	9,265	4,535	48.9	4,730	51.1	1.04
60-64	7,450	3,645	48.9	3,805	51.1	1.04
65-69	6,400	3,070	48.0	3,330	52.0	1.08
70-74	6,390	2,805	43.9	3,585	56.1	1.28
75-79	6,675	2,830	42.4	3,845	57.6	1.36
80-84	4,650	2,045	44.0	2,605	56.0	1.27
85-89	2,375	1,010	42.5	1,365	57.5	1.35
90+	1,005	425	42.3	580	57.7	1.36
Total Toronto CMA	179,105	87,470	48.8	91,635	51.2	1.05
65+	27,495	12,185	44.3	15,310	55.7	1.26
75+	14,715	6,315	42.9	8,400	57.1	1.33

for community planning and the provision of services.

Of 27,495 Jewish seniors in the Toronto CMA, 46.5% are between 65-74 years, 41.2% are between 75-84 years, and 12.3% 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 grow in the coming decades. This issue will be discussed in a later section related to statistical projections examining the effects ageing baby boomers will have on the community’s demographic profile.

There are 12,185 elderly Jewish males in the Toronto CMA, compared to 15,310 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 1.08 females for every male. This ratio generally rises for subsequent cohorts. In the case of seniors 90+ years, there are 1.36 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.

Historical & Comparative Perspectives on Elderly Demographics

Table 2 looks at historical breakdowns for Jewish seniors in the Toronto 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 somewhat in the last decade, from 14,275 in 1991 to 12,785 in 2001. In fact, its numbers peaked in 1991. There are currently about as many seniors between the ages of 65-74 years as there were two decades ago.

The 75-84 age group has increased markedly in the last ten years, from 8,880 in 1991 to 11,330 in 2001. This increase is attributable to the “bulge” of “younger elderly” in 1991 that has since fed into the 75-84 year cohort, and will continue to feed into this age group in the coming decade.

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

Age Cohorts	2001		1991		1981		1971	
	#	%	#	%	#	%	#	%
65 - 74	12,785	46.5	14,275	57.4	12,720	68.9	7,695	67.4
75 - 84	11,330	41.2	8,880	35.7	5,055	27.4	3,095	27.1
85+	3,380	12.3	1,710	6.9	680	3.7	620	5.4
Total	27,495	100.0	24,865	100.0	18,455	100.0	11,410	100.0

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

Date	Total Populations			Jewish Populations				
	Canada	Ontario	Toronto	Canada	Toronto	Montreal	Vancouver	Winnipeg
2001	12.2	12.3	10.8	16.7	15.4	21.6	13.1	21.5
1991	10.9	11.0	9.8	17.2	15.2	22.4	13.2	23.7
1981	9.1	9.4	8.6	15.8	14.3	18.9	11.5	23.5
1971	8.1	8.4	7.5	11.5	10.6	12.0	10.4	15.4

Finally, the 85+ year cohort has increased from 1,710 in 1991 to 3,380 in 2001. This is the largest number of “older” elderly the Toronto Jewish community has experienced in its history. In fact, there are currently about 5 times more Jews 85+ years than in 1981.

The total population of Jewish seniors is generally at its highest level in the history of the community, with 27,495 individuals. However, the increase in total Jewish elderly has slowed in the last decade (+2,630), compared to the larger gains experienced between 1971 and 1981 (+7,045), and between 1981 and 1991 (+6,410).

Table 3 presents a comparative analysis of the percent distribution of elderly across selected populations, by Census year. The percentage of elderly in the Greater Toronto Jewish community (15.4%) is somewhat higher than the proportions of elderly for the total Canadian population (12.2%), the total Ontario population (12.3%), and the total population in the Toronto CMA (10.8%).

The local Jewish community has a lower percentage of seniors than the Canadian Jewish population (15.4% and 16.7% respectively). However, note that the

percentage of elderly has declined slightly for the total Canadian Jewish community in the last decade, whereas it has increased slightly for the Toronto community.

The Toronto Jewish population has a lower percentage of seniors than most other major Jewish centers across Canada. The highest percentage of elderly is evident for the Windsor Jewish community (24.6%), followed by the Montreal community (21.6%), and the Winnipeg community (21.5%). The Greater Vancouver Jewish population has 13.1% elderly compared to Toronto’s 15.4% elderly.

Where the Elderly Reside in the Toronto CMA

Table 4A examines the distribution of Jewish seniors across primary geographic areas in the Toronto CMA. According to this table, there is a large representation of Jewish elderly in Finch / Steeles (West) (3,315). There are also large contingents of Jewish seniors in Vaughan (2,700), Sheppard / Finch (West) (2,685), Finch / Steeles (East) (2,615), and Lawrence / Wilson (2,415).

In short, Table 4A suggests that Jewish seniors are spread across the Bathurst

Table 4A
Jewish Elderly by Primary Geographic Areas

District	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Downtown Core	5,875	595	10.1	19,365	3.1
Danforth / Beaches	3,910	150	3.8	18,820	0.8
Bloor / St. Clair	8,295	1,155	13.9	13,195	8.8
St. Clair / Eglinton	12,970	1,800	13.9	12,465	14.4
Eglinton / Lawrence (West)	7,965	1,550	19.5	4,215	36.8
Eglinton / Lawrence (East)	10,075	1,430	14.2	6,535	21.9
Lawrence / Wilson	11,835	2,415	20.4	8,910	27.1
Wilson / Sheppard (West)	5,115	1,280	25.0	2,220	57.7
Wilson / Sheppard (East)	8,220	1,255	15.3	5,200	24.1
Sheppard / Finch (West)	7,735	2,685	34.7	3,865	69.5
Sheppard / Finch (East)	4,590	1,380	30.1	12,645	10.9
Finch / Steeles (West)	9,660	3,315	34.3	3,925	84.5
Finch / Steeles (East)	9,745	2,615	26.8	11,930	21.9
Vaughan	34,305	2,700	7.9	14,625	18.5
Richmond Hill	10,900	495	4.5	11,780	4.2
Markham	11,395	585	5.1	19,095	3.1
Rest of Toronto CMA	16,510	2,085	12.6	334,955	0.6
Total Toronto CMA	179,100	27,490	15.3	503,745	5.5

5-Year Breakdowns of Jewish Elderly					
65-69	70-74	75-79	80-84	85-89	90+
185	110	140	95	30	35
55	55	10	20	0	10
305	280	285	165	70	50
380	380	385	350	180	120
210	340	440	250	240	80
315	265	310	265	165	105
540	525	655	380	220	90
185	255	370	260	170	50
330	295	290	225	75	40
450	615	710	540	240	125
305	325	405	245	85	25
640	735	875	590	375	105
735	635	560	435	235	20
735	735	675	420	105	35
190	145	80	40	20	20
205	175	95	50	35	20
630	520	395	340	125	75
6,395	6,390	6,680	4,670	2,370	1,005

Corridor, starting from Bloor Street, and extending into the municipality of Vaughan. All the primary areas listed from Bloor to Vaughan have at least 1,000 Jewish elderly between them.

Seniors comprise more than a third (34.7%) of the Sheppard / Finch (West) Jewish population. They also comprise more than a third (34.3%) of the Finch / Steeles (West) Jewish population.

The elderly comprise a very small minority of Jewish populations in Danforth / Beaches (3.8%), Richmond Hill (4.5%), and Markham (5.1%). On the other hand, the latter two 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 3,925 total seniors in Finch / Steeles (West), 84.5% are Jewish. Of 3,865 seniors in Sheppard / Finch (West), 69.5% are Jewish.

There are large numbers of total (Jewish and non-Jewish) elderly in the Downtown Core

(19,365), Markham (19,095), and Danforth / Beaches (18,820). But Jews make up a very small percentage of seniors in these areas.

Examining the five-year age breakdowns of Jewish elderly in Table 4A, and focusing on the “oldest” seniors (85+ years), it can be seen that they are distributed across several areas along the Bathurst Corridor. No area has a preponderance of individuals 85+ years. For instance, Finch / Steeles (West) has 480 “older” Jewish elderly. There are 365 seniors 85+ years in Sheppard / Finch (West), and 320 in Eglinton / Lawrence (West).

There are 310 Jews 85+ years living in the Lawrence / Wilson area, but note that this figure does not take into account residents of the Baycrest Centre for Geriatric Care, located on Bathurst Street. As mentioned in the introduction to this report, these individuals were not given the long-form of the Census, and hence were not included in this analysis.

There are relatively few “older” Jewish elderly 85+ years in Danforth / Beaches (10), Richmond Hill (40), Markham (55), and the Downtown Core (65).

Table 4B
Jewish Elderly by Large Special Interest Geographic Areas

District	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Downtown J. Community	20,060	2,025	10.1	71,070	2.8
Central J. Community	90,475	20,600	22.8	125,950	16.4
Northern J. Community	59,345	3,910	6.6	63,850	6.1

5-Year Breakdowns of Jewish Elderly					
65-69	70-74	75-79	80-84	85-89	90+
590	465	460	300	120	95
4,310	4,535	5,195	3,705	2,050	810
1,190	1,100	860	510	170	80

Southern York Region	56,600	3,780	6.7	45,505	8.3
North York	65,085	17,075	26.2	89,455	19.1
Bathurst Corridor	119,280	20,050	16.8	73,825	27.2
City of Toronto	113,790	23,100	20.3	320,395	7.2

1,130	1,055	850	510	160	80
3,625	3,770	4,380	3,055	1,625	610
4,085	4,515	5,145	3,570	1,920	820
5,050	5,120	5,745	4,085	2,175	915

Table 4C
Jewish Elderly by Small Special Interest Geographic Areas

District	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Forest Hill / Cedarvale	16,000	2,770	17.3	6,640	41.7
York Mills	7,315	970	13.3	4,045	24.0
Bathurst Manor	5,530	2,135	38.6	3,030	70.5
Bathurst Corridor- Sheppard/Steeles	24,115	7,800	32.3	15,365	50.8
Thornhill (Vaughan)	31,935	2,650	8.3	5,710	46.4
Thornhill (Markham)	10,540	555	5.3	5,560	10.0

5-Year Breakdowns of Jewish Elderly					
65-69	70-74	75-79	80-84	85-89	90+
530	620	630	480	335	175
410	255	160	105	25	15
335	475	585	460	180	90
1,570	1,815	2,005	1,435	725	250
715	720	675	410	100	40
200	180	85	45	30	20

Looking at the “youngest” elderly (65-69 years), Finch / Steeles (East) and Vaughan both have the largest numbers with 735 individuals, followed by Finch / Steeles (West) with 640 individuals.

Table 4B examines elderly demographics across large special interest areas in the Toronto CMA. Note that the first three regions of Downtown, Central and Northern Jewish Communities are contiguous, and represent distinct areas of Jewish population. They can therefore be compared to one another. They also represent approximately the three major axes of Jewish life in Toronto.

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

As Table 4B shows, the Downtown Jewish Community numbers 2,025 seniors, the Central Jewish Community numbers 20,600 elderly, and the Northern Jewish Community numbers 3,910 seniors. In short, there is approximately 3.5 times the number of elderly Jews in the Central Jewish Community, as in the other two regions

combined. A smaller number (960) of the Jewish elderly population in the Toronto CMA does not reside in any of these three regions.

More than one in five Jews (22.8%) residing in the Central Jewish Community is a senior, whereas only 10.1% and 6.6% are elderly in the Downtown and Northern Jewish Communities, respectively.

The Central Jewish Community has by far the largest number of “older” elderly 85+ years (2,860), compared to the Downtown (215) and Northern (250) Jewish communities.

Regarding other large special interest areas, Southern York Region is subsumed within the Northern Jewish Community, and in fact, represents the areas of highest Jewish concentration within York Region. Thus, figures for this area closely parallel those for the Northern Jewish Community. The total number of elderly Jews residing in Southern York Region is 3,780. Seniors comprise 6.7% of the Jewish population here.

The area of North York is subsumed within the Central Jewish community and is somewhat smaller than the latter. It has a

Table 5
Living Arrangements of Jewish Seniors
Toronto CMA

	Total		Male		Female	
	#	%	#	%	#	%
Husband - Wife	16,550	60.2	9,560	78.6	6,990	45.7
Single Parent	1,010	3.7	265	2.2	745	4.9
Other Family Types	1,105	4.0	230	1.9	875	5.7
Living with Non-relatives	365	1.3	160	1.3	205	1.3
Living Alone	8,445	30.7	1,955	16.1	6,490	42.4
Total Seniors	27,475	100.0	12,170	100.0	15,305	100.0

Jewish senior population of 17,075. The elderly comprise 26.2% of the Jewish population of North York.

The region known as the Bathurst Corridor, which stretches from Lake Ontario through York Region, has traditionally been the center or focal point of Jewish life in the Toronto CMA. The Bathurst Street Corridor has an elderly Jewish population of 20,050 individuals, comprising 16.8% of the total Jewish population in this region. Almost three-quarters (73%) of Jewish seniors in the Toronto CMA live in the Bathurst Corridor.

Finally, there are 23,100 Jewish seniors residing in the City of Toronto, comprising 20.3% of the total Jewish population living in this municipality. A large majority (84%) of Jewish seniors residing in the Toronto Metropolitan Area live in the City of Toronto.

The geographic areas described in Table 4C represent small special interest districts within the Toronto CMA. The Forest Hill / Cedarvale area has a noteworthy senior Jewish population of 2,770 individuals. The Jewish elderly population of York Mills numbers 970 individuals.

Bathurst Manor has a significant representation of Jewish seniors, with 2,135 individuals. In fact, more than a third (38.6%) of Jews living in this district are elderly. Bathurst Manor has the highest concentration of Jewish elderly of any of the regions, districts or municipalities discussed in this report.

The Sheppard to Steeles area along the Bathurst Corridor has a Jewish senior population of 7,800 individuals. In fact, Bathurst Manor is subsumed within this larger area between Sheppard and Steeles.

Elderly Jews comprise 2,650 individuals in Thornhill (Vaughan), and there are 555 Jewish seniors in Thornhill (Markham). In both areas, however, seniors comprise a small proportion of the overall Jewish population.

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, 78.6% of male seniors live in a husband-wife arrangement, whereas

Table 6
Marital Status of Jewish Seniors
Toronto CMA

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	840	3.1	420	3.4	420	2.7
Divorced / Separated	1,975	7.2	785	6.4	1,190	7.8
Widowed	7,965	29.0	1,365	11.2	6,600	43.1
Now Married / Common Law	16,710	60.8	9,615	78.9	7,095	46.4
Total Seniors	27,490	100.0	12,185	100.0	15,305	100.0

only 45.7% of women live with a spouse. On the other hand, 42.4% of elderly women live alone, compared to only 16.1% of men.

In terms of total numbers, there are 6,490 elderly Jewish women living alone. This is a significant number when it is considered that 23.6% of the total Jewish senior population in the Toronto CMA is comprised of elderly women living alone. There are 1,955 male Jewish seniors who live alone. A total of 8,445 seniors live in single person households in the local Jewish community.

These elderly who live alone may be more vulnerable to social isolation. Those who do not have access to care provided by younger family members may require additional community supports to maintain their independence.

Elderly women are also more inclined to be single parents than men, although in absolute terms there are relatively few elderly women (745) 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 78.9% of elderly Jewish men are married or

living in common law situations, compared to only 46.4% of women. On the other hand, 43.1% of elderly women are widowed, compared to only 11.2% of men.

In terms of absolute numbers, there are 6,600 elderly women and 1,365 elderly men in the Jewish community who are widowed. A total of 7,965 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 840 Jewish seniors have never married. There is also a significant number (1,975) who are divorced or separated. Finally, of elderly living with a spouse or partner, 16,285 (97.5%) are married, whereas only 420 (2.5%) are living in common law arrangements.

It is clear that more than half of senior women (53.6%) lack the support of a spouse because they are either single, divorced or widowed. This represents 8,210 individuals, a significant number and one that again has implications for community-based resources and services.

Table 7
Living Arrangements by Poverty Status
Jewish Elderly

Living Arrangement	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Husband - Wife	915	9.6	8,645	90.4	755	10.8	6,235	89.2
Single Parent	40	14.5	235	85.5	110	14.9	630	85.1
Other Family Types	10	4.3	220	95.7	85	9.7	790	90.3
Living with Non-Relatives	80	47.1	90	52.9	120	58.5	85	41.5
Living Alone	700	35.9	1,250	64.1	2,995	46.1	3,495	53.9
Total Seniors	1,745	14.3	10,440	85.7	4,065	26.6	11,235	73.4

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, 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 require are not always covered under government programs and benefits. A low-income senior may have difficulty affording these necessities.
- 3) Social isolation: An elderly person with physical and financial limitations may become housebound and socially isolated, particularly if they do not have family living nearby or other social supports. A senior that is socially isolated may be unaware of services in the community, and may also be unknown to service-providers.

4) Attitudes regarding help: Some seniors are reluctant to ask for help. In some cases they may have an expectation that family members will serve as caregivers, and there may be a reluctance to partake of communal services that are deemed impersonal, and perhaps not sensitive to their specific 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 wish to maintain traditional observances, such as buying kosher food. The additional costs associated with “living Jewishly” may result in financial strain, particularly for those living on a fixed income.

Of the total 19,750 poor in the Toronto Jewish population, more than a quarter (29.4%) is senior. A total of 5,810 elderly in the Jewish community live below the poverty line representing about one in five seniors (21.1%). These figures are noteworthy because they suggest that many

Table 8
Marital Status by Poverty Status
Jewish Elderly

Marital Status	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Single / Never Married	145	34.5	275	65.5	100	24.1	315	75.9
Divorced / Separated	245	31.4	535	68.6	475	39.9	715	60.1
Widowed	425	31.3	935	68.8	2,705	41.0	3,900	59.0
Now Married / Common Law	930	9.7	8,685	90.3	785	11.1	6,315	88.9
Total Seniors	1,745	14.3	10,430	85.7	4,065	26.6	11,245	73.4

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 Jewish seniors are about twice as likely as males to fall below the poverty line (26.6% and 14.3% respectively). There are 4,065 poor elderly women in the Jewish community, compared to 1,745 poor elderly men.

In fact, almost half of elderly women who live alone (46.1%) are poor, comprising 2,995 individuals. Men living alone also have a high poverty level (35.9%), 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.

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). A significant proportion of senior women who are widowed are poor (41%). There are 2,705 elderly widows in the community who fall under the poverty line. Elderly women are also susceptible to poverty if they are divorced (39.9%). In short, senior women who don't have the support of a spouse are more likely to experience financial disadvantage.

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 very similar.

Table 9A examines where the vulnerable Jewish elderly reside in the Toronto CMA. It is clear that a significant number of vulnerable Jewish seniors live in three areas: Finch / Steeles (West), Sheppard / Finch (West), and Lawrence / Wilson. These represent neighborhoods that are in closer proximity to the services many seniors use.

Table 9A
Vulnerable Jewish Elderly by Primary Geographic Areas

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
Downtown Core	590	195	33.1	120	20.3	100	16.9
Danforth / Beaches	150	40	26.7	25	16.7	30	20.0
Bloor / St. Clair	1,155	490	42.4	280	24.2	170	14.7
St. Clair / Eglinton	1,800	660	36.7	565	31.4	205	11.4
Eglinton / Lawrence (West)	1,550	625	40.3	530	34.2	300	19.4
Eglinton / Lawrence (East)	1,430	570	39.9	480	33.6	275	19.2
Lawrence / Wilson	2,410	865	35.9	700	29.0	610	25.3
Wilson / Sheppard (West)	1,285	390	30.4	430	33.5	405	31.5
Wilson / Sheppard (East)	1,255	305	24.3	280	22.3	205	16.3
Sheppard / Finch (West)	2,685	830	30.9	865	32.2	705	26.3
Sheppard / Finch (East)	1,385	405	29.2	400	28.9	250	18.1
Finch / Steeles (West)	3,315	1,185	35.7	1,185	35.7	1,130	34.1
Finch / Steeles (East)	2,615	590	22.6	630	24.1	550	21.0
Vaughan	2,705	570	21.1	765	28.3	520	19.2
Richmond Hill	490	50	10.2	120	24.5	60	12.2
Markham	585	100	17.1	115	19.7	30	5.1
Rest of Toronto CMA	2,075	560	27.0	465	22.4	240	11.6
Total Toronto CMA	27,480	8,430	30.7	7,955	28.9	5,785	21.1

Finch / Steeles (West) has 1,185 Jewish seniors who live alone, Lawrence / Wilson has 865, and Sheppard / Finch (West) has 830. There are 1,185 widowed elderly in Finch / Steeles (West), 865 in Sheppard / Finch (West), and 765 in Vaughn.

In terms of economically disadvantaged seniors, there are 1,130 Jewish elderly living below the poverty line in Finch / Steeles (West), 705 in Sheppard / Finch (West), and 610 in Lawrence / Wilson. A noteworthy 34.1% of seniors in Finch / Steeles (West) are poor.

Table 9B looks at vulnerable Jewish seniors residing in large special interest areas within the Toronto CMA. As noted before, the first three regions are contiguous and can therefore be compared with one another.

The Central Jewish Community has a very large representation of Jewish seniors who live alone (6,670). In comparison, there are 765 Jewish elderly residing in single person households in the Downtown Jewish Community, and 750 in the Northern Jewish Community. The Central Jewish Community has more than 4 times the number of Jewish seniors living alone than the other two regions combined.

The Central Jewish Community also has by far the largest number of widowed elderly (6,290), compared to 1,020 and 465 in the Northern and Downtown Jewish Communities, respectively. The Central Jewish Community again has more than 4 times the number of widowed seniors than the other two regions combined.

There are 4,745 elderly poor in the Central Jewish Community, compared to 625 in the Northern Community, and 335 in the Downtown Community. There are about 5 times more seniors living in poverty in the Central Jewish Community, than the other two regions combined.

In Southern York Region, there are 725 Jewish seniors living alone, 1,005 widowed elderly, and 610 poor seniors. About a quarter (26.6%) of the Jewish senior population living in Southern York Region is widowed.

The North York Jewish population has significant numbers of elderly living alone (5,245), widowed seniors (5,100), and poor seniors (4,195). In fact, almost a third (30.7%) of the Jewish elderly population in North York lives alone, and 29.9% are widowed. A quarter (24.6%) of Jewish

Table 9B
Vulnerable Jewish Elderly by Large Special Interest Areas

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
Downtown J. Community	2,020	765	37.9	465	23.0	335	16.6
Central J. Community	20,600	6,670	32.4	6,290	30.5	4,745	23.0
Northern J. Community	3,905	750	19.2	1,020	26.1	625	16.0

Southern York Region	3,780	725	19.2	1,005	26.6	610	16.1
North York	17,075	5,245	30.7	5,100	29.9	4,195	24.6
Bathurst Corridor	20,050	6,720	33.5	6,390	31.9	4,985	24.9
City of Toronto	23,090	7,605	32.9	6,885	29.8	5,125	22.2

Table 9C
Vulnerable Jewish Elderly by Small Special Interest Areas

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
Forest Hill / Cedarvale	2,775	1,045	37.7	905	32.6	370	13.3
York Mills	975	65	6.7	60	6.2	15	1.5
Bathurst Manor	2,130	680	31.9	720	33.8	490	23.0
Bathurst Corridor- Sheppard/Steeles	7,795	2,480	31.8	2,515	32.3	2,365	30.3
Thornhill (Vaughan)	2,650	570	21.5	755	28.5	520	19.6
Thornhill (Markham)	555	105	18.9	105	18.9	30	5.4

seniors residing in North York live below the poverty line.

The Bathurst Corridor has 6,720 Jewish seniors living alone, 6,390 who are widowed, and 4,985 who are poor. A third (33.5%) of Jewish elderly along the Bathurst Corridor live alone, and almost a third (31.9%) are widowed.

In terms of the City of Toronto, 7,605 Jewish seniors live alone, 6,885 are widowed, and 5,125 are poor. In fact, almost a third (32.9%) of Jewish seniors in the City of Toronto live alone, 29.8% are widowed, and 22.2% live below the poverty line.

Table 9C examines vulnerable Jewish elderly residing in small special interest areas within the Toronto CMA. The Bathurst Corridor between Sheppard and Steeles has 2,480 Jewish seniors who live alone. There is also a significant number of Jewish elderly living in single person households in Forest Hill / Cedarvale (1,045).

The Bathurst Corridor between Sheppard and Steeles has 2,515 widowed Jewish seniors. There are 2,365 Jewish elderly living below the poverty line in this area. In

fact, 30.3% of total elderly residing in the Bathurst Corridor between Sheppard and Steeles are poor.

The Disabled Elderly

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

Unfortunately, respondents were not asked to specify what type of disability they suffered from. Whether they answered “often” or “sometimes” can be taken as an indirect measure of the severity of their difficulty, but such measures that rely completely on self-reporting have serious limitations regarding their interpretability. In short, the disability variable, as specified in the Census, has only limited usefulness.

It should also be noted that not all individuals responded to the disability question. In fact, 1.7% of seniors did not

Table 10A: Vulnerable Seniors: Disabled Jewish Elderly by Primary Geographic Areas

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*
Downtown Core	595	260	45.2	40	7.0	95	16.5
Danforth / Beaches	150	45	30.0	0	0.0	10	6.7
Bloor / St. Clair	1,160	450	40.0	125	11.1	215	19.1
St. Clair / Eglinton	1,800	770	43.5	90	5.1	290	16.4
Eglinton / Lawrence (West)	1,545	770	50.2	175	11.4	360	23.5
Eglinton / Lawrence (East)	1,430	695	50.0	185	13.3	340	24.5
Lawrence / Wilson	2,415	1,175	49.5	400	16.8	500	21.1
Wilson / Sheppard (West)	1,280	665	53.0	275	21.9	250	19.9
Wilson / Sheppard (East)	1,250	425	34.6	115	9.3	130	10.6
Sheppard / Finch (West)	2,685	1,450	54.8	455	17.2	505	19.1
Sheppard / Finch (East)	1,385	655	47.6	170	12.4	210	15.3
Finch / Steeles (West)	3,315	1,920	58.5	765	23.3	790	24.1
Finch / Steeles (East)	2,610	1,135	44.5	345	13.5	385	15.1
Vaughan	2,705	1,240	46.4	265	9.9	290	10.9
Richmond Hill	495	185	38.5	10	2.1	20	4.2
Markham	585	235	40.2	30	5.1	45	7.7
Rest of Toronto CMA	2,080	885	43.7	130	6.4	265	13.1
Total Toronto CMA	27,485	12,960	48.0	3,575	13.2	4,700	17.4

*1.7% of Jewish elderly in the Toronto 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.

answer this question at all. These persons were excluded from the percentage base in all subsequent analyses involving disability.

Of 27,495 Jewish seniors in the Toronto CMA, 5,815 say they are disabled often, 7,145 say sometimes, 14,055 are not disabled, and 480 did not respond to this question. This means that 21.5% of seniors are often disabled, and 26.4% sometimes disabled, for a total level of disability among elderly Jews of 47.9%. In short, almost half of Toronto'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, 32.4% of seniors between 65-74 years are disabled ("often" and "sometimes" combined), 56.2% between 75-84 years, 78.9% between 85-94 years, and 89.3% 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 Toronto CMA? Whereas the level of disability among Jewish seniors is 47.9%, it is 44.7% among total elderly, suggesting

there is not a large difference in the levels of reported disability between Jews and the total population of seniors.

Toronto's Jewish seniors report significantly more disability than Montreal's Jewish elderly (47.9% and 37.9% respectively). The reason for this is not clear, particularly since Montreal has a higher percentage of "older" Jews 75+ years. On the other hand, a smaller percentage of Toronto's Jewish elderly report a disability compared to Vancouver's Jewish seniors (47.9% and 50.7% respectively).

A better understanding of the exact nature of the disabilities experienced by Toronto's Jewish elders is a challenge for community planning for the next decade, when the population of seniors – and their accompanying disabilities – will grow.

Table 10A examines where disabled Jewish seniors reside in the Toronto CMA. The figures for disabilities experienced "often" and "sometimes" were combined for this analysis. Finch / Steeles (West) has a total of 1,920 disabled Jewish elderly, Sheppard / Finch (West) has 1,450, and Vaughan has 1,240. Lawrence / Wilson has 1,175 disabled seniors.

Table 10B
Vulnerable Seniors: Disabled Jewish Elderly by Large Special Interest Areas

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
Downtown J. Community	2,030	815	41.4	195	9.9	335	17.0
Central J. Community	20,600	10,065	49.7	3,020	14.9	3,860	19.1
Northern J. Community	3,910	1,715	44.4	330	8.5	355	9.2
Southern York Region	3,780	1,655	44.3	310	8.3	350	9.4
North York	17,070	8,395	50.0	2,720	16.2	3,115	18.6
Bathurst Corridor	20,050	10,060	51.0	3,135	15.9	3,885	19.7
City of Toronto	23,100	11,030	48.6	3,220	14.2	4,270	18.8

Table 10C
Vulnerable Seniors: Disabled Jewish Elderly by Small Special Interest Areas

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
Forest Hill / Cedarvale	2,775	1,280	46.5	210	7.6	530	19.3
York Mills	975	280	29.6	0	0.0	10	1.1
Bathurst Manor	2,130	1,180	56.3	355	16.9	440	21.0
Bathurst Corridor- Sheppard/Steeles	7,805	4,220	54.8	1,560	20.3	1,570	20.4
Thornhill (Vaughan)	2,655	1,220	46.6	270	10.3	290	11.1
Thornhill (Markham)	555	225	40.5	25	4.5	45	8.1

Finch / Steeles (West) has 765 Jewish seniors who are disabled and poor, followed by 455 in Sheppard / Finch (West), and 400 in Lawrence / Wilson. These individuals are particularly vulnerable, not only because of economic difficulties, but in terms of their personal health and quality of life.

Finch Steeles (West) has the highest incidence of Jewish disabled and poor (23.3%) of any primary area in the Toronto CMA. Wilson / Sheppard (West) has the next highest incidence of poverty and disability (21.9%).

Another very vulnerable segment includes seniors who are disabled and living alone. There are 790 such elderly in Finch / Steeles (West), 505 in Sheppard / Finch (West), and 500 in Lawrence / Wilson. These individuals in particular may suffer from social isolation, due to limitations regarding their mobility, and may also have difficulty partaking of community services.

Table 10B looks at the distribution of disabled Jewish elderly across large special interest areas in the Toronto CMA. As mentioned previously, the regions of the Downtown, Central and Northern Jewish

Communities are contiguous, and therefore can be compared with one another.

It can be seen from this table that the great majority of disabled Jewish elderly reside in the Central Jewish Community (10,065), followed by the Northern Jewish Community (1,715), and the Downtown Jewish Community (815).

There are 3,020 Jewish seniors who are disabled and poor in the Central Jewish Community, compared to 330 in the Northern Jewish Community, and 195 in the Downtown Community. There are 3,860 seniors who are disabled and living alone in the Central Jewish Community, compared to 355 in the Northern Jewish Community, and 335 in the Downtown Community.

Table 10B also shows that Southern York Region, which represents the areas of major Jewish concentration in the Northern Jewish Community, has 1,655 disabled Jewish elderly, but relatively fewer seniors who are disabled and poor (310) or disabled and living alone (350).

Significant numbers of disabled Jewish seniors are found in North York (8,395). Many of these disabled elderly are poor

Table 11A
Individual Income of Jewish Seniors by Primary Geographic Areas

District	Total Elderly	Under \$25,000		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000+		Median Income
		#	%	#	%	#	%	#	%	\$
Downtown Core	595	230	38.7	155	26.1	135	22.7	75	12.6	36,434
Danforth / Beaches	150	95	63.3	15	10.0	40	26.7	0	0.0	17,440
Bloor / St. Clair	1,160	305	26.3	260	22.4	355	30.6	240	20.7	52,282
St. Clair / Eglinton	1,800	635	35.3	475	26.4	390	21.7	300	16.7	35,188
Eglinton / Lawrence (West)	1,545	770	49.8	410	26.5	235	15.2	130	8.4	25,297
Eglinton / Lawrence (East)	1,440	625	43.4	405	28.1	195	13.5	215	14.9	30,164
Lawrence / Wilson	2,405	1,220	50.7	625	26.0	310	12.9	250	10.4	24,468
Wilson / Sheppard (West)	1,290	870	67.4	325	25.2	65	5.0	30	2.3	17,130
Wilson / Sheppard (East)	1,265	495	39.1	320	25.3	245	19.4	205	16.2	33,476
Sheppard / Finch (West)	2,690	1,565	58.2	645	24.0	370	13.8	110	4.1	19,876
Sheppard / Finch (East)	1,370	705	51.5	360	26.3	225	16.4	80	5.8	22,348
Finch / Steeles (West)	3,310	2,180	65.9	830	25.1	240	7.3	60	1.8	17,449
Finch / Steeles (East)	2,605	1,550	59.5	590	22.6	325	12.5	140	5.4	20,425
Vaughan	2,705	1,600	59.1	665	24.6	335	12.4	105	3.9	20,233
Richmond Hill	495	280	56.6	90	18.2	90	18.2	35	7.1	20,532
Markham	585	300	51.3	145	24.8	90	15.4	50	8.5	24,225
Rest of Toronto CMA	2,070	1,055	51.0	565	27.3	285	13.8	165	8.0	26,487
Total Toronto CMA	27,480	14,480	52.7	6,880	25.0	3,930	14.3	2,190	8.0	23,359

(2,720) or live alone (3,115). On a broader scale of geography, the City of Toronto has 11,030 disabled Jewish elderly. Of these disabled seniors, 3,220 are poor, and 4,270 live alone.

Table 10C examines the distribution of disabled Jewish elderly across small special interest areas. This table shows that there is a large concentration of disabled Jewish seniors in the Bathurst Corridor between Sheppard and Steeles (4,220). Of the total Jewish seniors who are disabled in this area, 1,560 are poor, and 1,570 live alone. Note also that the level of poverty and disability between Sheppard and Steeles (20.3%) is the highest of any of the disparate special interest areas examined in Tables 10B and 10C.

The Income Profile of Seniors

The median income of Jewish seniors in the Toronto CMA is \$23,359. This compares to \$17,583 for the total (Jewish & non-Jewish) elderly population in the Toronto CMA.

There are important gender differences among Jewish seniors related to median income. For instance, the average income of male Jewish seniors is \$30,003, whereas it is

only \$19,337 for females. This marked discrepancy once again points to the fact that female Jewish seniors are significantly more disadvantaged than males.

Table 11A examines the median incomes of seniors across primary geographic areas (last column). There is a wide variability of average incomes, depending upon where seniors live. The highest average incomes are in Bloor / St. Clair (\$52,282) and the Downtown Core (\$36,434).

The lowest median incomes for Jewish seniors are in Wilson / Sheppard (West) (\$17,130), Danforth / Beaches (\$17,440), Finch / Steeles (West) (\$17,449), and Sheppard / Finch (West) (\$19,876).

Another way of looking at economic status, aside from average income, is to examine income ranges. For instance, Table 11A indicates that the majority (52.7%) of Jewish seniors living in the Toronto CMA earn less than \$25K, 25% earn between \$25K-\$49K, 14.3% between \$50K-\$99K, and 8% at least \$100K.

In terms of specific geographic areas: At the low end of the income distribution, 67.4% of Jewish elderly in Wilson / Sheppard (West)

Table 11B
Individual Income of Jewish Seniors by Large Special Interest Areas

District	Total Elderly	Under \$25,000		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000+		Median Income
		#	%	#	%	#	%	#	%	\$
Downtown J. Community	2,030	705	34.7	470	23.2	530	26.1	325	16.0	41,821
Central J. Community	20,595	11,010	53.5	5,210	25.3	2,755	13.4	1,620	7.9	22,607
Northern J. Community	3,905	2,260	57.9	930	23.8	520	13.3	195	5.0	20,735

Southern York Region	3,775	2,180	57.7	900	23.8	510	13.5	185	4.9	20,829
North York	17,080	9,565	56.0	4,220	24.7	2,085	12.2	1,210	7.1	21,094
Bathurst Corridor	20,055	11,250	56.1	4,890	24.4	2,625	13.1	1,290	6.4	21,107
City of Toronto	23,100	11,970	51.8	5,790	25.1	3,355	14.5	1,985	8.6	23,903

Table 11C
Individual Income of Jewish Seniors by Small Special Interest Areas

District	Total Elderly	Under \$25,000		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000+		Median Income
		#	%	#	%	#	%	#	%	\$
Forest Hill / Cedarvale	2,765	1,105	40.0	700	25.3	575	20.8	385	13.9	32,058
York Mills	965	190	19.7	215	22.3	230	23.8	330	34.2	59,913
Bathurst Manor	2,125	1,140	53.6	590	27.8	315	14.8	80	3.8	22,267
Bathurst Corridor- Sheppard/Steeles	7,800	5,000	64.1	1,795	23.0	785	10.1	220	2.8	17,732
Thornhill (Vaughan)	2,660	1,555	58.5	660	24.8	340	12.8	105	3.9	20,541
Thornhill (Markham)	565	290	51.3	150	26.5	80	14.2	45	8.0	24,286

earn less than \$25K. Another area with a high proportion of low-income earners is Finch Steeles (West) (65.9%).

At the other end of the distribution, areas with large proportions of high-income seniors (\$100K+) include Bloor / St. Clair (20.7%), St. Clair / Eglinton (16.7%), and Wilson / Sheppard (East) (16.2%).

Table 11B examines the income status of Jewish seniors across large special interest geographic areas. It is interesting to note that elderly living in the Downtown Jewish Community have a higher median income (\$41,821) than those residing in either the Central Jewish Community (\$22,607), or the Northern Jewish Community (\$20,735). The median incomes of Jewish elderly living in Southern York Region and North York are very similar (\$20,829 and \$21,094 respectively).

According to Table 11C, Jewish elderly residing in York Mills have a very high income level (\$59,913). There is also a relatively high income level for Jewish seniors living in Forest Hill / Cedarvale (\$32,058). On the other hand, elderly Jews living in the Bathurst Corridor between

Sheppard and Steeles have a median income of only \$17,732.

The Mother Tongue & Home Language of Seniors

According to Table 12, almost half (48.9%) of the Jewish senior population in the Toronto CMA report English as their mother tongue, followed by Yiddish (18%), and Russian (9.2%). Very few seniors claim French (2.2%), Spanish (1.3%) or Hebrew (1.3%) as their first language. Almost one in five (19%) say they have another mother tongue not specifically identified above.

English is dominant as far as the home language of seniors is concerned. More than three-quarters (77.9%) of Jewish seniors speak English as their main language at home. About 10% speak Russian, and even fewer speak Yiddish (3.7%), Hebrew (1.4%), French (1.2%), or Spanish (1.1%) at home.

The fact that almost one in ten Jewish seniors has a Russian mother tongue, and speaks Russian at home, suggests they would likely benefit from the availability of Russian-language services, as well as socialization and other programs specifically geared for their needs.

Table 12
Mother Tongue & Home Language of Jewish Seniors
Toronto CMA

	Mother Tongue		Home Language	
	#	%	#	%
Yiddish	4,960	18.0	1,005	3.7
Hebrew	360	1.3	375	1.4
Russian	2,535	9.2	2,650	9.6
Spanish	355	1.3	315	1.1
French	615	2.2	340	1.2
English	13,440	48.9	21,430	77.9
Other	5,225	19.0	1,385	5.0
Total Seniors	27,490	100.0	27,500	100.0

Table 13A
Mother Tongue of Jewish Seniors
Primary Geographic Areas

District	English		Yiddish		Russian		French / Spanish		Other	
	#	%	#	%	#	%	#	%	#	%
Downtown Core	395	66.9	60	10.2	20	3.4	0	0.0	115	19.5
Danforth / Beaches	95	59.4	10	6.3	10	6.3	10	6.3	35	21.9
Bloor / St. Clair	775	66.8	135	11.6	10	0.9	40	3.4	200	17.2
St. Clair / Eglinton	1,255	69.5	175	9.7	15	0.8	60	3.3	300	16.6
Eglinton / Lawrence (West)	715	46.3	415	26.9	45	2.9	50	3.2	320	20.7
Eglinton / Lawrence (East)	785	55.3	190	13.4	35	2.5	20	1.4	390	27.5
Lawrence / Wilson	1,180	49.1	500	20.8	125	5.2	70	2.9	530	22.0
Wilson / Sheppard (West)	490	38.1	420	32.7	105	8.2	40	3.1	230	17.9
Wilson / Sheppard (East)	810	64.8	205	16.4	30	2.4	40	3.2	165	13.2
Sheppard / Finch (West)	1,055	39.2	650	24.2	345	12.8	90	3.3	550	20.4
Sheppard / Finch (East)	680	49.1	200	14.4	110	7.9	55	4.0	340	24.5
Finch / Steeles (West)	895	27.0	770	23.3	805	24.3	145	4.4	695	21.0
Finch / Steeles (East)	1,230	46.9	495	18.9	345	13.2	75	2.9	475	18.1
Vaughan	1,060	39.2	515	19.0	365	13.5	125	4.6	640	23.7
Richmond Hill	255	51.5	55	11.1	95	19.2	15	3.0	75	15.2
Markham	375	65.2	60	10.4	0	0.0	15	2.6	125	21.7
Rest of Toronto CMA	1,390	67.1	100	4.8	80	3.9	120	5.8	380	18.4
Total Toronto CMA	13,440	48.9	4,955	18.0	2,540	9.2	970	3.5	5,565	20.3

Table 13B
Mother Tongue of Jewish Seniors by Large Special Interest Areas

District	English		Yiddish		Russian		French / Spanish		Other	
	#	%	#	%	#	%	#	%	#	%
Downtown J. Community	1,310	64.9	220	10.9	55	2.7	70	3.5	365	18.1
Central J. Community	9,690	47.0	4,080	19.8	1,985	9.6	680	3.3	4,165	20.2
Northern J. Community	1,790	45.8	640	16.4	465	11.9	160	4.1	855	21.9
Southern York Region	1,685	44.6	635	16.8	465	12.3	155	4.1	835	22.1
North York	7,415	43.4	3,615	21.2	1,945	11.4	610	3.6	3,490	20.4
Bathurst Corridor	8,705	43.4	4,205	21.0	2,285	11.4	705	3.5	4,150	20.7
City of Toronto	11,305	48.9	4,315	18.7	2,055	8.9	775	3.4	4,655	20.1

Table 13C
Mother Tongue of Jewish Seniors by Small Special Interest Areas

District	English		Yiddish		Russian		French / Spanish		Other	
	#	%	#	%	#	%	#	%	#	%
Forest Hill / Cedarvale	1,795	64.8	385	13.9	15	0.5	60	2.2	515	18.6
York Mills	665	68.2	95	9.7	10	1.0	20	2.1	185	19.0
Bathurst Manor	770	36.2	595	28.0	215	10.1	45	2.1	500	23.5
Bathurst Corridor- Sheppard/Steeles	2,585	33.2	1,760	22.6	1,530	19.6	285	3.7	1,630	20.9
Thornhill (Vaughan)	1,035	39.2	510	19.3	355	13.4	120	4.5	620	23.5
Thornhill (Markham)	350	63.1	65	11.7	0	0.0	15	2.7	125	22.5

Table 13A shows where seniors with different first languages are residing in the Toronto CMA. It can be seen that Jewish seniors with a Russian mother tongue are located mostly in Finch / Steeles (West) (805). There are also significant representations of Russian-speaking elderly residing in Vaughan (365), Sheppard / Finch (West) (345), and Finch / Steeles (East) (345).

Seniors with a Yiddish mother tongue are located mostly in Finch / Steeles (West) (770), Sheppard / Finch (West) (650), and Vaughan (515).

Table 13B looks at the mother tongue reported by Jewish seniors across large special interest areas. The Central Jewish Community has a particularly large concentration of Yiddish and Russian speaking seniors, with 4,080 and 1,985 individuals, respectively.

Within the Central Jewish Community, the Yiddish-speakers reside mostly in North York (3,615). Most of the Russian speakers reside in North York as well (1,945). The City of Toronto comprises 4,315 seniors who are Yiddish-speakers, and 2,055 Russian-speakers.

Table 13C looks at the mother tongue of elderly Jews across small special interest areas. The major concentration of Yiddish speakers can be found in the Bathurst Corridor between Sheppard and Steeles (1,760). There is also a significant contingent of Russian-speaking elderly Jews in this area (1,530).

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 14 indicates, there are 12,815 Holocaust Survivors residing in the Toronto Metropolitan Area. They comprise almost a third (30.3%) of Jews 56+ years. The total Jewish Survivor population in Canada is 23,660. The Toronto CMA has 54.2% of the Holocaust Survivors in the country. As a comparison, Montreal has 6,795 Survivors, or 28.7% of the Canadian Survivor population.

Table 14
Characteristics of Holocaust Survivors
(56+ Years in 2001)

	#	%
Total Holocaust Survivors	12,815	100.0

Male Survivors	5,830	45.5
Female Survivors	6,985	54.5

56-64 years	2,810	21.9
65-74 years	4,145	32.4
75-84 years	4,685	36.6
85-94 years	1,115	8.7
95+ years	55	0.4

Living Alone	3,565	27.8
Other Arrangements	9,250	72.2

Poor Survivors	3,715	29.0
Non-Poor Survivors	9,100	71.0

Poor Survivors Living Alone	1,970	15.4
Non-Poor Survivors Living Alone	1,595	12.4
Survivors Not Living Alone	9,250	72.2

Disabled Survivors*	5,900	46.8
Non-Disabled Survivors	6,705	53.2

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

It should be noted that the figure obtained in this analysis is very slightly larger than the 1991 total of 12,685 Survivors obtained by Torczyner et al. (1995).² It is difficult to account for this discrepancy, since it should be reasonable to expect that the Survivor population would have diminished in the intervening decade as a result of attrition.

An explanation for this finding is that the Toronto CMA has experienced an influx of elderly Jews from other parts of Canada, and other countries in the last several years. In fact, between 1996 and 2001, there were 570 Jewish seniors who moved here from the rest of Canada, and 870 from outside the country, for a total of 1,440 individuals. Many of these seniors may have wished to join younger family members already living in this metropolitan area. It is likely that their numbers increased the total Survivor population here, or at least made up for the losses experienced through attrition.

There are 6,985 female and 5,830 male Holocaust Survivors in the Toronto CMA, or 54.5% and 45.5% of the Survivor population respectively. It is not surprising that females outnumber males, since, as mentioned in a previous section, female elderly generally tend to outlive males.

A little more than half (54.3%) of the Survivor population are “young” elderly (56-74 years). The rest (45.7%) are “older” seniors (75+ years). There are 1,170 Holocaust Survivors in the Toronto 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 effects of their life experiences. Many of these Survivors are now physically frail and may suffer some form of cognitive impairment.

These difficulties may be exacerbated if the Survivor is living alone, or without the support of close family. According to Table 14, more than a quarter (27.8%) of Holocaust Survivors, or 3,565 individuals, reside in single person households.

A similar percentage (29%) of Survivors live below the poverty line, comprising 3,715 individuals. Moreover, 1,970 Survivors are poor and live alone. This latter group can be considered a particularly vulnerable segment of the Survivor population.

Finally, Table 14 indicates that there are 5,900 Survivors with disabilities in the Toronto CMA. That is, 46.8% of Survivors

Table 15
Projections for Jewish Elderly
Toronto CMA
(1991-2021)

Age Cohorts	1991		2001		2011 (Projected)		2021 (Projected)	
	#	%	#	%	#	%	#	%
65 - 74	14,275	57.4	12,785	46.5	16,013	51.9	28,078	61.7
75 - 84	8,880	35.7	11,330	41.2	10,146	32.9	12,703	27.9
85+	1,710	6.9	3,380	12.3	4,693	15.2	4,736	10.4
Total	24,865	100.0	27,495	100.0	30,852	100.0	45,517	100.0

have one or more disabilities. Such disabilities can exacerbate any emotional and/or cognitive difficulties Survivors may face, as they cope with the impact of ageing and deteriorating health.

Projecting Into the Future

Table 15 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 Toronto 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 15 nonetheless describe interesting demographic scenarios in the coming years. In general terms, the total population of Jewish seniors will continue to

increase in size, and in a very dramatic fashion within two decades.

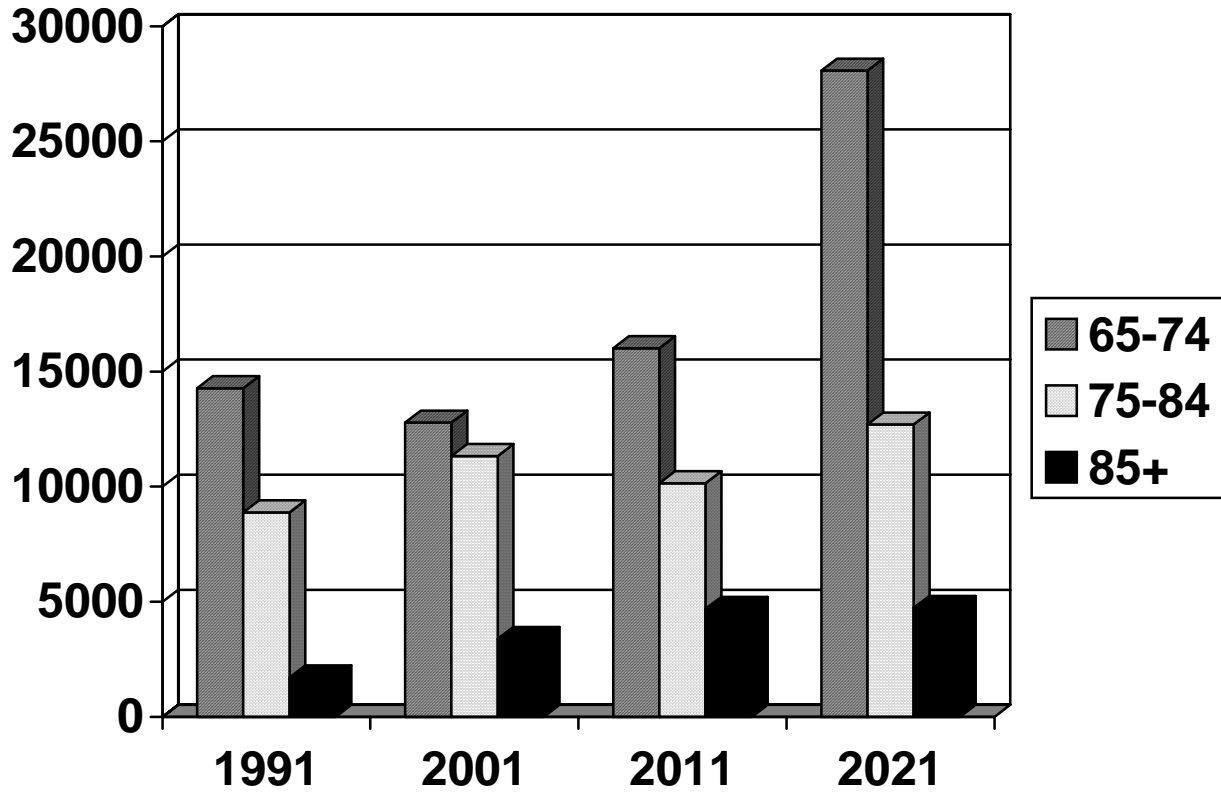
In 2001, there were 27,495 Jewish elderly in the Toronto CMA. This total is projected to increase to 30,852 in 2011. However, as the baby-boomers swell the ranks of the elderly, the number of seniors is projected to increase dramatically to 45,517 by 2021. This points to a fundamental change in the demographic structure of the community, and has important ramifications for service planning and implementation.

There were 12,785 “younger seniors” (65-74 years) in 2001. In 2011, the number of “younger elderly” is projected to increase significantly to 16,013 individuals. This age group is then predicted to show very strong growth by 2021, with 28,078 individuals.

This growth represents the baby-boomers, who currently occupy the large 45-64 year cohort in the age distribution of the Toronto 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 11,330 individuals in 2001. This number is

Figure 1
Elderly Cohorts by Census Year
Toronto Jewish Community



Note: 2011 and 2021 figures are based on projections.

projected to diminish to 10,146 individuals by 2011, and then to rebound somewhat to 12,703 individuals by 2021. This age group will then likely increase again as the baby-boomers begin to replenish it after 2021.

Finally, there were 3,380 “older seniors” (85+ years) in 2001. Their number is projected to increase to 4,693 individuals by 2011. Their total is then predicted to remain relatively stable, with 4,736 individuals 85+ years by the 2021 Census.

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 by 2011, but then will rebound by 2021. Finally, the 85+ cohort will continue rising till 2011, but will stay at a similar level in the following decade.

The Challenges Ahead

If the life expectancies of Jews, as that of the general population, continue to increase, and if the projections of a growing number of Jewish seniors are accurate, what implications will this have for service delivery? If it is assumed that the elderly

will continue to live longer, what quality of life can they expect and what is the role of community in ensuring that this quality of life is maintained?

The Toronto Jewish community faces a considerable challenge with the projected dramatic growth of its senior population over the next two decades. There will be increased demand for elder programs and services, which respond to the spectrum of need from those of well seniors through to the frail elderly.

Enhanced programs and services that are social, recreational and educational in nature will be required, as will additional in-home supports that maintain independence for as long as is possible. It is also anticipated that there will be a heightened demand for services for the frail elderly such as long-term care facilities, chaplaincy and hospice.

Holocaust Survivors constitute a significant proportion of seniors within the community and, with the ageing process, they will continue to need specialized, sensitive service delivery that responds to their unique needs.

While our community must be responsive to the needs of the Jewish elderly it must also work collaboratively with government, and service providers within the broader community to ensure that the needs of Jewish seniors are met. It is the role of the community to advocate for culturally and religiously sensitive programs and services,

to develop and encourage programming that addresses identified gaps and needs, and to maintain a strong commitment to the health and well-being of Jewish seniors living in the Greater Toronto area.

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>

²Torczyner, J.L., Brotman, S.L., & Brodbar, J. Rapid Growth and Transformation: Demographic Challenges Facing the Jewish Community of Greater Toronto. McGill Consortium for Ethnicity & Strategic Social Planning, 1995.

³For a more comprehensive analysis of the LICO as a measure of poverty, see: “Poverty: Where to Draw the Line. The Canadian Centre for Policy Alternatives, May 31, 2000.” Their Web Site can be accessed at:

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

Appendix 1

The Jewish Standard Definition

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

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

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

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

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

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

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

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

Appendix 2

The Reliability of the Census

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix 3

The Definition of Holocaust Survivors

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

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

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

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

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

Appendix 4

The Definition of Poverty

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

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

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

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

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

The main problem with this alternative approach is the difficulty of determining what ought to be included in the basket of basic necessities of life and what ought to be excluded.³

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 Geographic Borders

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

Primary Geographic Areas

Downtown Core:

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

Danforth / Beaches:

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

Bloor / St. Clair:

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

St Clair / Eglinton:

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

Eglinton / Lawrence (West):

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

Eglinton / Lawrence (East):

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

Lawrence / Wilson:

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

Wilson / Sheppard (West):

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

Wilson / Sheppard (East):

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

Sheppard / Finch (West):

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

Sheppard / Finch (East):

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

Finch / Steeles (West):

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

Finch / Steeles (East):

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

Large Special Interest Areas

Downtown Jewish Community:

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

Central Toronto Jewish Community:

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

Northern Jewish Community:

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

Southern York Region:

Vaughan, Richmond Hill and Markham

Bathurst Corridor

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

Small Special Interest Areas

Bathurst Corridor - Sheppard/Steeles:

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

Thornhill (Markham):

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

Thornhill (Vaughan)

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