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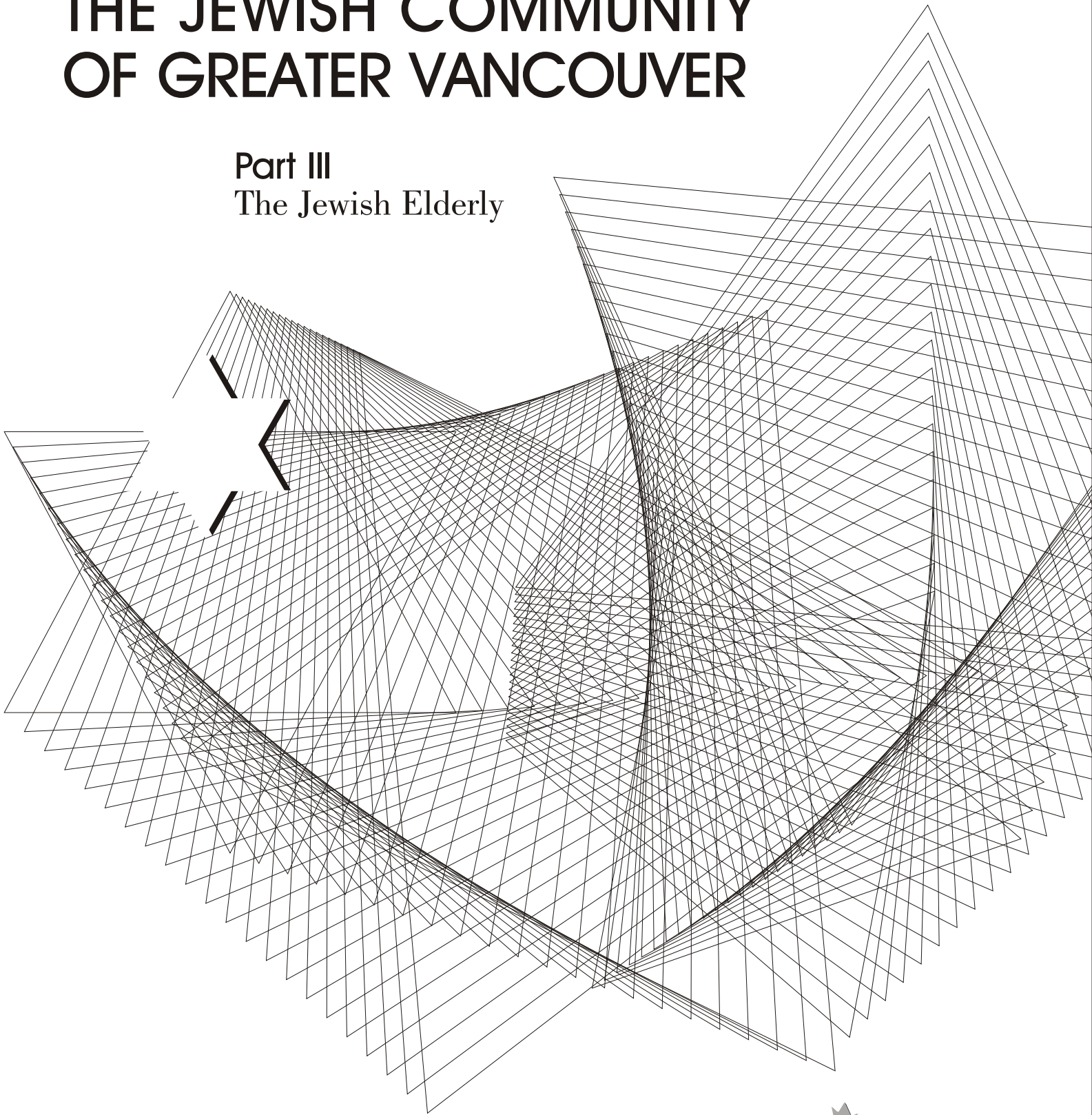
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2001 Census Analysis Series **THE JEWISH COMMUNITY OF GREATER VANCOUVER**

Part III The Jewish Elderly



By Charles Shahar &
Jean Gerber
June 2004



JEWISH
FEDERATION
OF GREATER
VANCOUVER



UIA Federations Canada
מגבית הפדרציות היהודיות בקנדה

2001 Census Analysis
The Jewish Community of Greater Vancouver

Part 3
The Jewish Elderly

By
Charles Shahar
&
Jean Gerber

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Highlights of Results

- There are 2,965 Jewish elderly 65+ years residing in the Vancouver CMA. Seniors comprise 13.1% of the 22,600 members of the Jewish community here. There are 1,500 Jews 75+ years, comprising 6.6% of the local Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the Greater Vancouver Jewish community (13.1%) is higher than the proportion of seniors in the overall population (11.6%). However, the percentage of Jewish seniors here is lower than that for the Canadian Jewish population (16.7%).
- A significant number of elderly Jews reside on the West Side of Vancouver (1,385). Richmond City also has a large contingent of Jewish seniors (605).
- Almost half (43.9%) of elderly women in the Greater Vancouver Jewish community live alone, comprising 665 individuals. Only 14% of elderly Jewish men live in single person households, comprising 200 persons. 610 elderly women and 135 elderly men are widowed.
- Of the elder Jewish population, 560 seniors live below the poverty line, or 18.9%. Female seniors are about twice as likely to fall below the poverty line as males (25.6% and 12.2% respectively). Almost half (44.7%) of elderly Jewish women who live alone are poor.
- About half (50.7%) of Jewish seniors in the local community, or 1,455 persons, report experiencing one or more disabilities.
- There are 1,000 Holocaust Survivors residing in the Vancouver CMA, of which 285 are living below the poverty line.
- Statistical projections suggest that the figure of 2,970 Jewish elderly in 2001 will increase to 4,226 by 2011. However, as the baby-boomers swell the ranks of the elderly, the number of Jewish seniors is projected to rise dramatically to 7,375 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 Vancouver Census Metropolitan Area (CMA) based on figures from the 2001 Census. The findings identify current and emerging issues that involve this population, and describe those groups of seniors that are most vulnerable and in need of community interventions.

The Jewish community of Greater Vancouver has established a number of planning initiatives that focus on the challenges facing the elder Jewish population. Services 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. As the population of seniors grows, challenges will increase as well.

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 Vancouver 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, and housing tenure of Jewish seniors.

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

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

Table 1
Age by Gender
Jewish Population: Vancouver CMA

Age Cohort	Total	Male		Female		Female / Male Ratio
	#	#	%	#	%	
0-14	3,750	1,930	51.5	1,820	48.5	0.94
15-24	2,885	1,585	54.9	1,300	45.1	0.82
25-39	4,750	2,430	51.2	2,320	48.8	0.95
40-54	5,855	2,875	49.1	2,980	50.9	1.04
55-59	1,420	715	50.4	705	49.6	0.99
60-64	985	465	47.2	520	52.8	1.12
65-69	695	365	52.5	330	47.5	0.90
70-74	765	360	47.1	405	52.9	1.13
75-79	570	305	53.5	265	46.5	0.87
80-84	495	235	47.5	260	52.5	1.11
85-89	325	140	43.1	185	56.9	1.32
90+	105	35	33.3	70	66.7	2.00
Total Vancouver CMA	22,600	11,440	50.6	11,160	49.4	0.98
65+	2,965	1,445	48.7	1,520	51.3	1.05
75+	1,500	720	48.0	780	52.0	1.08

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 report 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 presentation, 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 Louis Brier Home and Hospital, located on the West Side of Vancouver. 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 Vancouver CMA. There are 2,965 elderly Jews 65+ years of age residing in the Vancouver Metropolitan Area. Seniors comprise 13.1% of 22,600 members of the Jewish community here. In other words, about one in eight Jews in the Vancouver CMA is senior.

There are 1,500 Jewish elderly 75+ years in the Vancouver CMA, comprising 6.6% of the local Jewish population. That is, one in

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

Age Cohorts	2001		1991		1981		1971	
	#	%	#	%	#	%	#	%
65 - 74	1,465	49.3	1,360	52.7	1,185	69.1	705	66.5
75 - 84	1,070	36.0	1,075	41.7	450	26.2	305	28.8
85+	435	14.6	145	5.6	80	4.7	50	4.7
Total	2,970	100.0	2,580	100.0	1,715	100.0	1,060	100.0

fifteen Jews living here is 75 years of age or older.

Finally, at the extreme end of the age distribution, there are 430 Jews who are 85+ years, comprising about 2% of the total Jewish population in the Vancouver CMA. Since many of these elderly are frail, they are the most likely to require community intervention and services.

Of 2,965 Jewish seniors in the Vancouver CMA, 49.4% are between 65-74 years, 36% are between 75-84 years, and 14.6% are 85+ years. These figures suggest that a slight majority of seniors are not “younger” elderly, but rather are at least 75 years old.

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

There are 1,445 elderly Jewish males in the Vancouver CMA, compared to 1,520 females. It is apparent from Table 1 that the

female-male ratio is skewed toward females for most age categories of seniors. Thus, between 65-69, there are more males than females, but by the 90+ years cohort, there are 2 senior women for every man.

Women tend to outlive men. The larger proportion of elderly women is a demographic phenomenon that is evident in population distributions throughout the world. It has both a cultural and socio-economic component, and there is likely a biological basis as well.

It is interesting, however, that this phenomenon is not that pronounced in the case of elderly Jews living in the Vancouver CMA. There are slightly more senior women than men in the Jewish community here, but the discrepancy is not as large as in other populations of Jewish elderly, such as those in Toronto and Montreal. It is not clear why such gender differences are not as evident for the local community.

Historical & Comparative Perspectives on Elderly Demographics

Table 2 looks at historical breakdowns for Jewish seniors in the Vancouver CMA, spanning the Census years 1971 to 2001. A number of interesting findings gleaned from

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

Date	Total Populations			Jewish Populations				
	Canada	British Columbia	Vancouver	Canada	Vancouver	Montreal	Toronto	Winnipeg
2001	12.2	13.0	11.6	16.7	13.1	21.6	15.4	21.5
1991	10.9	12.1	11.4	17.2	13.2	22.4	15.2	23.7
1981	9.1	10.2	10.6	15.8	11.5	18.9	14.3	23.5
1971	8.1	9.4	10.1	11.5	10.4	12.0	10.6	15.4

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 been increasing steadily for the last thirty years. In 1971, there were 705 “younger elderly” residing in the Vancouver CMA. This figure increased to 1,185 in 1981, 1,360 in 1991, and 1,465 in 2001. Currently, there are more than twice as many Jewish elderly between the ages of 65-74 years as there were in 1971.

The 75-84 age group increased markedly between 1981 and 1991, from 450 to 1,075 individuals. This increase is attributable to the “bulge” of “younger elderly” in 1981 that has since fed into the 75-84 year cohort. Between 1991 and 2001, the number of “middle seniors” 75-84 years has remained steady, with virtually no change in the size of this cohort.

Finally, the 85+ year cohort has increased from 145 in 1991 to 435 in 2001. This is the largest number of “older” elderly the Greater Vancouver Jewish community has experienced in its history. In fact, currently there are more than 5 times more Jews 85+ years than in 1981.

The total population of seniors is generally at its highest level in the history of the Jewish community here, with 2,970 individuals. However, the increase in total Jewish elderly has slowed in the last decade (+390), compared to the larger gains experienced between 1971 and 1981 (+655), and between 1981 and 1991 (+865).

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 Vancouver Jewish community (13.1%) is higher than the proportion of elderly for the total Canadian population (12.2%). It is comparable to the percentage of seniors in the total British Columbia population (13%), but higher than the proportion of elderly in the total population of the Vancouver CMA (11.6%).

The Jewish community in the Vancouver CMA has a lower percentage of seniors than the Canadian Jewish population (13.1% and 16.7% respectively). In fact, the local 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

**Table 4
Jewish Elderly by Geographic Area**

District		Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly	5-Year Breakdowns of Jewish Elderly					
							65-69	70-74	75-79	80-84	85-89	90+
Vancouver City	West End	1,355	220	16.2	7,125	3.1	50	55	40	35	25	10
	West Side	9,380	1,385	14.8	27,955	5.0	265	300	295	250	200	75
	East Side	1,590	50	3.1	31,460	0.2	15	10	10	20	0	0
Greater Richmond	Richmond City	3,420	605	17.7	18,900	3.2	170	135	125	115	50	10
	Surrey / White Rock	1,125	165	14.7	41,045	0.4	10	80	25	20	25	10
	Delta / Ladner	455	35	7.7	10,390	0.3	10	10	0	10	0	0
North Shore	West Vancouver	1,035	170	16.4	9,370	1.8	65	60	15	0	20	0
	North Vancouver	1,480	95	6.4	14,975	0.6	40	20	20	10	0	0
Burquest	Burnaby/New Westminster	1,175	115	9.8	30,725	0.4	20	35	20	15	10	10
	Port Coquitlam, Coquitlam, Port Moody	905	80	8.8	15,550	0.5	25	45	10	10	0	0
Maple Ridge / Pitt Meadows / Langley		670	55	8.2	20,585	0.3	10	30	10	10	0	0
Total Vancouver CMA		22,590	2,975	13.2	228,080	1.3	680	780	570	495	330	115

community (21.6%), and the Winnipeg community (21.5%). The Toronto Jewish population has 15.4% elderly, compared to 13.1% elderly for the Jewish community in the Vancouver CMA.

Where the Elderly Reside in the Vancouver CMA

Table 4 examines the distribution of Jewish seniors across geographic areas in the Vancouver CMA. According to this table, there is a large representation of Jewish elderly on the West Side of Vancouver (1,385). There is also a noteworthy contingent of Jewish seniors in Richmond City (605). In fact, two-thirds (66.9%) of Jewish seniors in the Vancouver CMA reside in these two areas.

The only Jewish long-term care facility serving seniors is the Louis Brier Home and Hospital, located on the West Side of Vancouver. There are no Jewish seniors long-term care facilities outside Vancouver City. A growing number of Jewish elders live in a variety of independent and assisted-living facilities in Vancouver and its suburbs, and efforts are being made to provide Jewish social and other services to them. As the elder population grows, providing housing options with Jewish

content (even if the facility itself is not run by the Jewish community) will represent a challenge for the community.

All the geographic areas shown in Table 4 have less than a fifth of their Jewish populations as seniors. The elderly comprise 17.7% of Richmond City's Jewish population – which in percentage terms is a significant increase over 1991. Seniors comprise 16.4% of West Vancouver's Jewish population, and 16.2% of the Jewish population in the West End of Vancouver.

The elderly comprise a very small minority of Jewish populations on the East Side of Vancouver (3.1%), North Vancouver (6.4%), and Delta / Ladner (7.7%). These three areas have only 180 Jewish seniors combined.

There are large numbers of total (Jewish and non-Jewish) elderly in Surrey / White Rock (41,045), on the East Side of Vancouver (31,460), and Burnaby / New Westminster (30,725). But Jews make up a very small percentage of seniors in these areas.

Examining the five-year age breakdowns of Jewish elderly in Table 4, and focusing on the “oldest” seniors (85+ years), it can be

Table 5
Living Arrangements of Jewish Seniors
Vancouver CMA

	Total		Male		Female	
	#	%	#	%	#	%
Husband - Wife	1,865	63.4	1,175	82.5	690	45.5
Single Parent	90	3.1	10	0.7	80	5.3
Other Family Types	90	3.1	20	1.4	70	4.6
Living with Non-relatives	30	1.0	20	1.4	10	0.7
Living Alone	865	29.4	200	14.0	665	43.9
Total Seniors	2,940	100.0	1,425	100.0	1,515	100.0

Table 6
Marital Status of Jewish Seniors
Vancouver CMA

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	80	2.7	45	3.1	35	2.3
Divorced / Separated	260	8.8	70	4.9	190	12.5
Widowed	745	25.2	135	9.4	610	40.1
Now Married / Common Law	1,870	63.3	1,185	82.6	685	45.1
Total Seniors	2,955	100.0	1,435	100.0	1,520	100.0

seen that they reside mostly on the West Side of Vancouver (275). Richmond City has only 60 Jews who are 85+ years. There are very few “older” seniors in all the other areas under consideration.

Looking at the “youngest” elderly (65-69 years), the West Side of Vancouver has the largest number with 265 individuals, followed by Richmond City with 170 individuals. All the other areas have less than 100 “younger” seniors.

The Living Arrangements & Marital Status of Seniors

Table 5 is a breakdown of the living arrangements of Jewish seniors. There are important gender differences related to these figures. For instance, 82.5% of male seniors live in a husband-wife arrangement, whereas only 45.5% of women live with a spouse. On the other hand, 43.9% of elderly women live alone, compared to only 14% of men.

In terms of total numbers, there are 665 elderly Jewish women living alone. This is a significant number when it is considered that 22.6% of the total Jewish elderly population in the Vancouver CMA is comprised of elderly women living alone. There are 200 male Jewish seniors who live alone. A total

of 865 seniors live in single person households in the Jewish community here.

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 represent a particularly vulnerable group, requiring more intervention and support from community-based services.

In terms of the marital status of Jewish seniors (Table 6), given the numbers on living arrangements, it is not surprising that 82.6% of elderly Jewish men are married or living in common law situations, compared to only 45.1% of women. On the other hand, 40.1% of elderly women are widowed, compared to only 9.4% of men.

In terms of absolute numbers, there are 610 elderly women and 135 elderly men in the Jewish community who are widowed. A total of 745 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 clear that more than half of senior women (54.9%) lack the support of a spouse because they are either single, divorced or

Table 7
Living Arrangements by Poverty Status
Jewish Elderly

Living Arrangement	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Husband - Wife	100	8.5	1,070	91.5	80	11.7	605	88.3
Single Parent	0	0.0	10	100.0	0	0.0	70	100.0
Other Family Types	0	0.0	25	100.0	0	0.0	70	100.0
Living with Non-Relatives	0	0.0	20	100.0	10	50.0	10	50.0
Living Alone	75	36.6	130	63.4	295	44.7	365	55.3
Total Seniors	175	12.2	1,255	87.8	385	25.6	1,120	74.4

widowed. This represents 835 individuals, a figure that again has implications for community-based resources and services.

A Closer Look At Vulnerable Jewish Elderly

Seniors who live in poverty are an especially vulnerable group. A gap in support services or an inability to access necessary supports can have a major impact on the lives of elderly persons who are economically disadvantaged. 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. In BC, the removal of homecare supports from provincially funded health services has increased the burden on seniors

who would, with such services, be able to maintain a more independent lifestyle.

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) 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.

A total of 560 seniors in the Greater Vancouver Jewish community live below the poverty line. Almost one in five seniors (18.9%) is poor. Of the total 3,150 Jewish poor in the Vancouver CMA, 17.8% are senior.

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

Table 8
Marital Status by Poverty Status
Jewish Elderly

Marital Status	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Single / Never Married	15	33.3	30	66.7	20	50.0	20	50.0
Divorced / Separated	35	50.0	35	50.0	100	51.3	95	48.7
Widowed	30	21.4	110	78.6	185	31.1	410	68.9
Now Married / Common Law	105	8.9	1,080	91.1	85	12.3	605	87.7
Total Seniors	185	12.8	1,255	87.2	390	25.7	1,130	74.3

likely as males to fall below the poverty line (25.6% and 12.2% respectively). There are 385 poor elderly women in the Jewish community, compared to 175 poor elderly men.

Senior women are more inclined to experience poverty because many live alone. In fact, almost half of elderly women who live alone (44.7%) are poor, comprising 295 individuals. Men living alone also have a high poverty level (36.6%), but because there are many more women who live alone, in absolute terms, the number of poor elderly women in single person households is 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). Senior

women who don't have the support of a spouse are more inclined to experience financial disadvantages. A significant proportion of senior women who are widowed are poor (31.1%). Elderly women are also susceptible to poverty if they are divorced (51.3%). More than a third (36.7%) of single, divorced or widowed female seniors live below the poverty line.

There are high levels of poverty among men who are not married 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.

Table 9 examines where the vulnerable Jewish elderly reside in the Vancouver CMA. The West Side of Vancouver has 485 Jewish seniors who live alone, Richmond City has 150, and the West End has 110. There are very few Jewish elderly in single person households in all the other geographic areas considered in this table.

There are 425 widowed seniors on the West Side of Vancouver, 135 in Richmond City and 55 in the West End. There are relatively few widowed elderly in all the other areas described in Table 9.

**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
Vancouver City	West End	220	110	50.0	55	25.0	110	50.0
	West Side	1,380	485	35.1	425	30.8	235	17.0
	East Side	50	25	50.0	0	0.0	15	30.0
Greater Richmond	Richmond City	605	150	24.8	135	22.3	100	16.5
	Surrey / White Rock	165	25	15.2	35	21.2	30	18.2
	Delta / Ladner	35	0	0.0	0	0.0	0	0.0
North Shore	West Vancouver	170	25	14.7	15	8.8	20	11.8
	North Vancouver	90	15	16.7	25	27.8	0	0.0
Burquest	Burnaby / New Westminster	115	25	21.7	10	8.7	25	21.7
	Port Coquitlam, Coquitlam, Port Moody	75	10	13.3	25	33.3	10	13.3
Maple Ridge / Pitt Meadows / Langley		50	10	20.0	10	20.0	15	30.0
Total Vancouver CMA		2,955	880	29.8	735	24.9	560	19.0

In terms of economically disadvantaged seniors, there are 235 Jewish elderly living below the poverty line on the West Side of Vancouver, 110 in the West End, and 100 in Richmond City. These three areas combined account for 80% of the economically disadvantaged Jewish seniors living in Greater Vancouver.

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, 3% of seniors did not answer this question at all. These persons were eliminated from the percentage base in all subsequent analyses involving disability.

Of 2,965 Jewish seniors in the Vancouver CMA, 545 say they are disabled often, 910 say sometimes, 1,415 are not disabled, and 90 did not respond to this question. Eliminating the latter group from the total, we find that 19% of seniors are often disabled, and 31.7% sometimes disabled, for a total level of disability among elderly Jews of 50.7%. In short, about half of Greater Vancouver’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, 39.2% of seniors between 65-74 years are disabled (“often” and “sometimes” combined), 59.6% between 75-84 years, and 69.5% are disabled among those 85+ years. Not surprisingly, the prevalence of disability among Jewish seniors increases significantly after 75 years of age.

Are Jewish elderly more inclined to report experiencing disabilities than the total

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*
Vancouver City	West End	225	130	60.5	85	39.5	75	34.9
	West Side	1,385	625	47.0	150	11.3	295	22.2
	East Side	50	20	40.0	0	0.0	0	0.0
Greater Richmond	Richmond City	605	325	55.1	60	10.2	80	13.6
	Surrey / White Rock	155	105	67.7	10	6.5	25	16.1
	Delta / Ladner	40	30	75.0	10	25.0	0	0.0
North Shore	West Vancouver	170	35	21.9	0	0.0	0	0.0
	North Vancouver	95	50	52.6	0	0.0	10	10.5
Burquest	Burnaby / New Westminster	115	55	47.8	15	13.0	10	8.7
	Port Coquitlam, Coquitlam, Port Moody	90	50	55.6	0	0.0	10	11.1
Maple Ridge / Pitt Meadows / Langley		50	40	80.0	0	0.0	0	0.0
Total Vancouver CMA		2,980	1,465	50.7	330	11.4	505	17.5

*3% of Jewish elderly in the Vancouver 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.

(Jewish & non-Jewish) elderly population in the Vancouver CMA? Whereas the level of disability among Jewish seniors is 50.7%, it is 45.5% among total elderly, suggesting Jewish elderly are more likely to report experiencing disabilities than the total population of seniors, but the percentage difference is not large.

In fact, Jewish seniors in the Vancouver CMA are more likely to report a disability (50.7%) than those in Toronto's Jewish community (47.9%) or Montreal's Jewish population (37.9%). The reasons behind such discrepancies are not clear, particularly since Montreal and Toronto have higher percentages of Jewish elderly 75+ years than the local Jewish population.

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

Table 10 examines where disabled Jewish seniors reside in the Vancouver CMA. The figures for disabilities experienced “often” and “sometimes” were combined for this analysis. The West Side of Vancouver has a

total of 625 disabled Jewish elderly, Richmond City has 325, the West End has 130, and Surrey / White Rock has 105 disabled seniors.

The West Side of Vancouver has 150 Jewish seniors who are disabled and poor, followed by 85 in the West End. 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 295 such elderly on the West Side of Vancouver, 80 in Richmond City, and 75 in the West End. These individuals in particular may suffer from social isolation, due to limitations regarding their mobility, and may have difficulty gaining access to community services as well.

Isolation, poverty and disabilities can make accessing services more difficult. In order to reach these segments of the senior population, community planners will need to develop appropriate strategies for service delivery. Services must be available near where people live, so as to minimize the difficulties they face in maintaining their quality of life.

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

District		Total Elderly	Under \$25,000		\$25,000-\$49,000		\$50,000-\$99,999		\$100,000+		Median Income
			#	%	#	%	#	%	#	%	\$
Vancouver City	West End	230	160	69.6	30	13.0	30	13.0	10	4.3	16,052
	West Side	1,390	555	39.9	355	25.5	330	23.7	150	10.8	36,936
	East Side	60	40	66.7	20	33.3	0	0.0	0	0.0	23,299
Greater Richmond	Richmond City	600	320	53.3	180	30.0	75	12.5	25	4.2	22,876
	Surrey / White Rock	155	115	74.2	25	16.1	15	9.7	0	0.0	20,099
	Delta / Ladner	35	0	0.0	10	28.6	15	42.9	10	28.6	59,923
North Shore	West Vancouver	175	50	28.6	35	20.0	55	31.4	35	20.0	47,577
	North Vancouver	100	40	40.0	15	15.0	25	25.0	20	20.0	28,965
Burquest	Burnaby/New Westminster	115	80	69.6	25	21.7	0	0.0	10	8.7	17,819
	Port Coquitlam, Coquitlam, Port Moody	75	45	60.0	30	40.0	0	0.0	0	0.0	18,527
Maple Ridge / Pitt Meadows / Langley		65	45	69.2	10	15.4	10	15.4	0	0.0	17,214
Total Vancouver CMA		3,000	1,450	48.3	735	24.5	555	18.5	260	8.7	25,917

The Economic Profile of Seniors

The median income of Jewish seniors in the Vancouver CMA is \$25,917. This compares to \$17,445 for the total (Jewish & non-Jewish) elderly population in the Vancouver metropolitan area. 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 \$32,116, whereas it is only \$21,121 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.

Looking only at areas with at least 100 Jewish seniors: Not surprisingly, the highest average income is in West Vancouver (\$47,577). This is a generally affluent area representing seniors who are economically advantaged. The West Side of Vancouver is also on the high end of the distribution (\$36,936).

The lowest average incomes for Jewish seniors are found in the West End of Vancouver (\$16,052) and Burnaby / New Westminster (\$17,819). Richmond City (\$22,876) and North Vancouver (\$28,965) are in the middle of the distribution as far as median incomes of seniors are concerned.

Another way of looking at economic status, aside from average income, is to examine income ranges. For instance, Table 11 indicates that almost half (48.3%) of Jewish seniors residing in the Vancouver CMA earn less than \$25K, 24.5% earn between \$25-\$49K, 18.5% between \$50-99K, and 8.7% at least \$100K.

In terms of specific geographic areas: At the low end of the income distribution, 555 Jewish elderly on the West Side of Vancouver earn less than \$25K, followed by

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

District		Total Elderly	Owner		Renter	
			#	%	#	%
Vancouver City	West End	225	90	40.0	135	60.0
	West Side	1,385	1,060	76.5	325	23.5
	East Side	50	40	80.0	10	20.0
Greater Richmond	Richmond City	605	520	86.0	85	14.0
	Surrey / White Rock	160	115	71.9	45	28.1
	Delta / Ladner	35	35	100.0	0	0.0
North Shore	West Vancouver	165	145	87.9	20	12.1
	North Vancouver	95	70	73.7	25	26.3
Burquest	Burnaby / New Westminster	115	55	47.8	60	52.2
	Port Coquitlam, Coquitlam, Port Moody	75	65	86.7	10	13.3
Maple Ridge / Pitt Meadows / Langley		50	50	100.0	0	0.0
Total Vancouver CMA		2,960	2,245	75.8	715	24.2

Richmond City with 320 Jewish seniors who are low-income earners.

At the other end of the distribution, 150 Jewish seniors on the West Side of Vancouver earn at least \$100,000. There are very few Jewish elderly in the other geographic areas that are high-income earners. In fact, their total combined (110) does not reach the number of high-end earners on the West Side.

In short, the West Side of Vancouver has significant numbers of seniors who fall on both extremes of the income distribution. Jewish elderly in the West End of Vancouver tend to fall at the low end of the income scale, as do seniors in Surrey / White Rock. Seniors on the North Shore distribute more evenly across income categories, whereas those in Richmond City are mostly low- and middle-income earners. There are too few elderly Jews living in the other areas to make statements regarding their distribution along the income dimension.

Table 12 looks at the housing tenure of Jewish elderly across geographic areas. The majority of Jewish seniors (75.8%) in the

Vancouver CMA are owners of their dwelling, whereas 24.2% are renters.

The areas of the West End of Vancouver, and Burnaby / New Westminster, are the only locations where renters outnumber owners. This is not surprising given the large proportions of low-income earners in these areas. Unfortunately, these areas are not in proximity to the major centers of Jewish services, presenting an added difficulty to economically disadvantaged elderly living there.

More than three-quarters (76.5%) of elderly Jews residing on the West Side of Vancouver are owners; and even higher percentages in Richmond City (86%) and West Vancouver (87.9%) are owners of their dwellings. There are too few Jewish seniors on the East Side of Vancouver and in Delta / Ladner to yield reliable figures regarding housing tenure.

A Profile of Holocaust Survivors

A number of Census parameters were combined to identify Jewish Holocaust Survivors. This definition relies on place of birth, age of respondent, and year of immigration. Appendix 3 includes a

Table 13
Characteristics of Holocaust Survivors
(56+ Years in 2001)

	#	%
Total Holocaust Survivors	1,000	100.0

Male Survivors	475	47.5
Female Survivors	525	52.5

56-64 years	265	26.5
65-74 years	370	37.0
75-84 years	255	25.5
85-94 years	100	10.0
95+ years	10	1.0

Living Alone	265	26.5
Other Arrangements	735	73.5

Poor Survivors	285	28.9
Non-Poor Survivors	700	71.1

Poor Survivors Living Alone	125	12.5
Non-Poor Survivors Living Alone	140	14.0
Other Survivors	735	73.5

Disabled Survivors*	505	50.8
Non-Disabled Survivors	490	49.2

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

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

As Table 13 indicates, there are 1,000 Holocaust Survivors residing in the Vancouver Metropolitan Area. They comprise almost a fifth (19.7%) of Jews 56+ years. The total Jewish Survivor population in Canada is 23,660. The Vancouver CMA has 4.2% of the Holocaust Survivors in the country.

There are 525 female and 475 male Holocaust Survivors in the Vancouver CMA, or 52.5% and 47.5% of the Survivor population respectively.

Almost two-thirds (63.5%) of the Survivor population are “young” elderly (56-74 years), comprising 635 individuals. The rest (36.5%) are “older” seniors (75+ years), comprising 365 persons. It is this latter group of Holocaust Survivors that can be considered particularly vulnerable as far as coping with the ravages of their life experiences.

Many of these older 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 13, more than a quarter (26.5%) of Holocaust Survivors, or 265 individuals, reside in single person households.

A similar percentage (28.9%) of Survivors live below the poverty line, comprising 285 individuals. Moreover, 125 Survivors are poor and live alone. This latter group can be considered a particularly vulnerable segment of the Survivor population.

Finally, Table 13 indicates that there are 505 Survivors with disabilities in the Vancouver CMA. That is, 50.8% of Survivors have one or more disabilities. Such disabilities can exacerbate the emotional and cognitive difficulties Survivors face, as they cope with the impact of ageing and deteriorating health.

Table 14
Projections for Jewish Elderly (1991-2021)
Vancouver CMA

Age Cohorts	1991		2001		2011 (Projected)		2021 (Projected)	
	#	%	#	%	#	%	#	%
65 - 74	1,360	52.7	1,465	49.3	2,548	60.3	4,779	64.8
75 - 84	1,075	41.7	1,070	36.0	1,149	27.2	2,005	27.2
85+	145	5.6	435	14.6	529	12.5	591	8.0
Total	2,580	100.0	2,970	100.0	4,226	100.0	7,375	100.0

Projecting Into the Future

Table 14 presents projected counts of Jewish elderly in the Vancouver CMA for the years 2011 and 2021. These figures are based on “survival rates” of 10-year cohorts between 1991 and 2001. Such extrapolations assume that the same conditions that applied in the past decade will extend to the next twenty years.

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

Keeping these limitations in mind, the figures in Table 14 nonetheless describe interesting demographic scenarios in the coming years. In general terms, the number of Jewish seniors in Greater Vancouver will continue to increase, eventually in a dramatic fashion within two decades. This finding has important ramifications for service planning and implementation, as it will likely challenge local community resources.

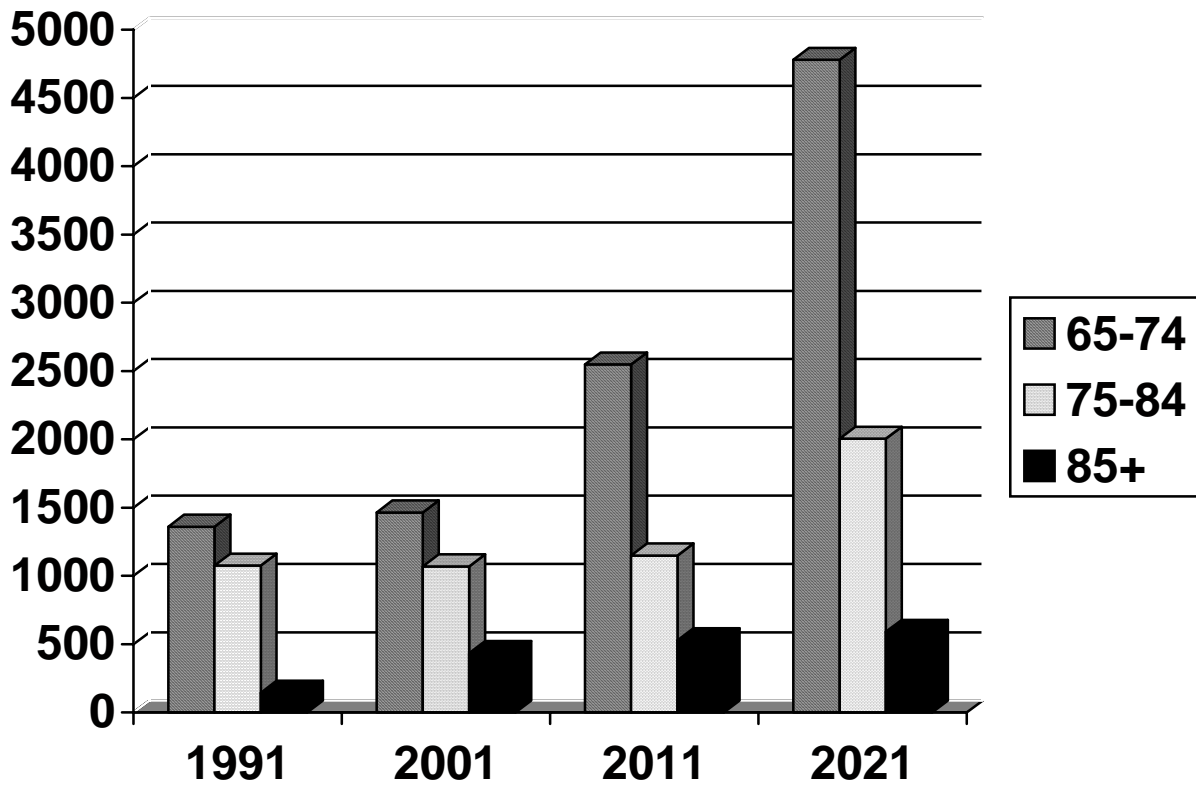
In 2001, there were 2,970 Jewish elderly in the Vancouver CMA. This total is projected to increase to 4,226 in 2011. However, as the baby-boomers swell the ranks of the elderly, the number of seniors is projected to explode to 7,375 by 2021. In short, compared to the current total, the number of Jewish elderly here will increase by 2.5 times by the year 2021.

There were 1,465 “younger seniors” (65-74 years) in 2001. In 2011, the number of “younger elderly” is projected to increase to 2,548 individuals. The 65-74 year cohort is then predicted to show a very strong burst of growth by 2021, with 4,779 individuals.

This growth represents the baby-boomers, who currently occupy the large 45-64 year cohort in the age distribution of the Greater Vancouver 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 1,070 individuals in 2001. This number is projected to increase slightly to 1,149 individuals by 2011. It will then increase significantly to 2,005 individuals by 2021. As the baby-boomers begin to replenish this

Figure 1
Elderly Cohorts by Census Year
Jewish Community of the Vancouver CMA



Note: 2011 and 2021 figures are based on projections

age group after 2021, it will likely increase significantly again.

Finally, there were 435 “older seniors” (85+ years) in 2001. Their number is projected to increase slightly to 529 individuals by 2011. Their total is then predicted to increase again slightly to 591 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 increase significantly between 2011 and 2021. Finally, the 85+ cohort will rise only slightly in the next two decades.

The Challenges Ahead

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

Because of the general strain in financial resources, and the changing demographics of the elderly themselves, new and innovative programs must continue to be established. As the Census indicates, the numbers of poor and disabled elderly compound the challenges.

The recent increases in the 85+ cohort, coupled with the anticipated ageing baby-boomer segment, indicates that the Greater Vancouver Jewish community will have to address a wide range of issues around both well, younger seniors and also increasing numbers of frail elders in the next decade.

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

The area of health maintenance, and specifically, programs that promote wellness among seniors generally, also represent an important priority. If seniors are to continue

to enjoy a good quality of life well into their elder years, the community has a responsibility to provide opportunities for physical activity, proper nutrition, and social involvement.

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

As well, segments of elderly with different linguistic and cultural needs are gaining in numbers. Recent Russian immigrants include seniors among them, and the continuing immigration into Vancouver of Jews from all over the world will require a variety of responses.

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

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

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.

There has also been a renewed emphasis among the professional and lay leadership regarding the importance of expanding and diversifying senior-services, and the need to address this issue in a cooperative manner. During the past year, Jewish seniors have established an alliance to advocate for services to benefit all segments of the elder population and to educate the wider Jewish community. Moreover, the Jewish Federation has created a Council on Ageing to address middle- and long-term planning needs.

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 Toshi 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.