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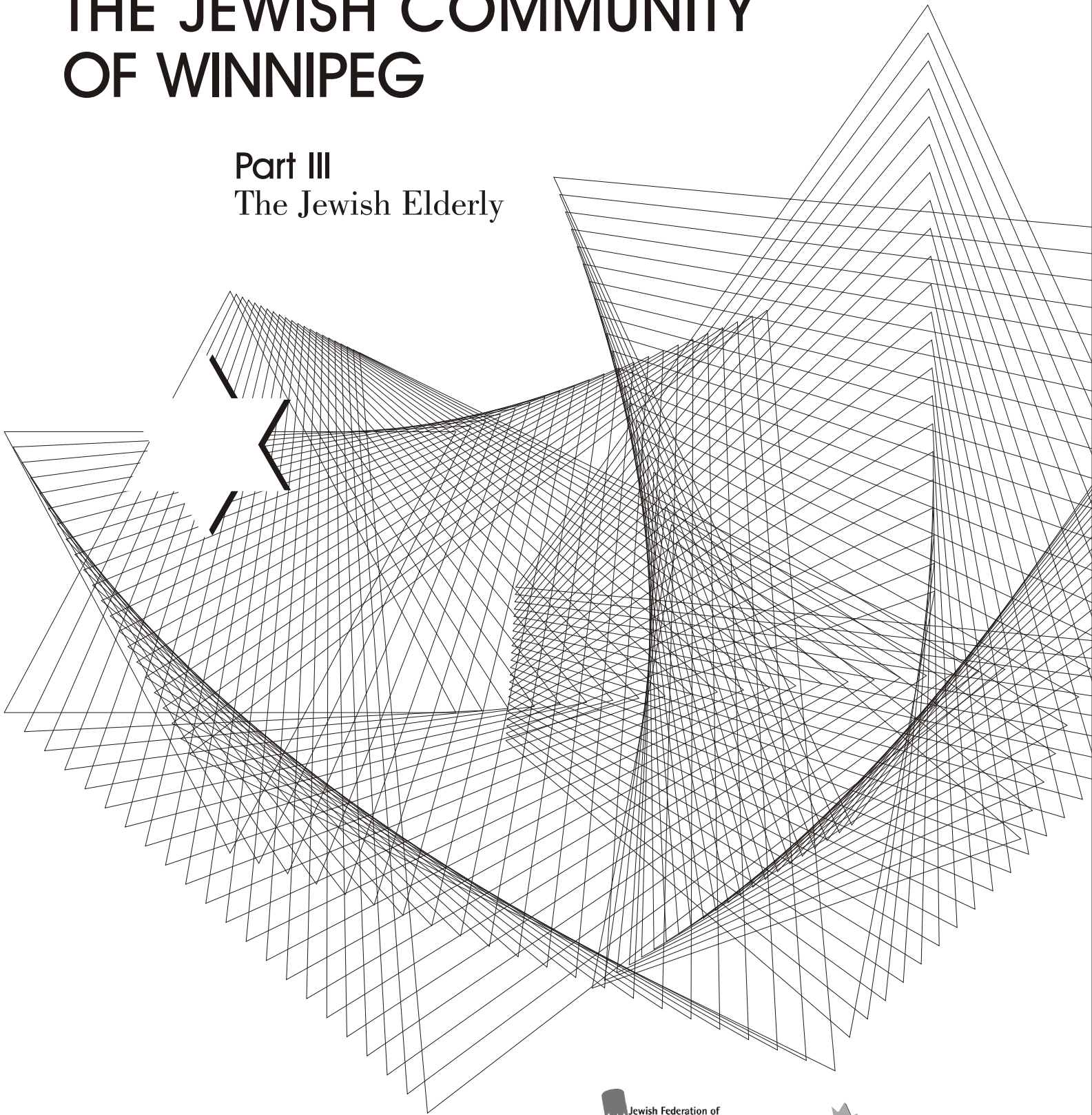
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2001 Census Analysis Series **THE JEWISH COMMUNITY OF WINNIPEG**

Part III The Jewish Elderly



By Charles Shahar &
Faye Rosenberg-Cohen
June 2004



מגבית הפדרציות היהודיות בקנדה
UIA Federations Canada

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

**Part 3
The Jewish Elderly**

**By
Charles Shahar
&
Faye Rosenberg-Cohen**

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Highlights of Results

- There are 3,175 Jewish elderly 65+ years residing in the Winnipeg CMA. Seniors comprise 21.5% of the 14,750 members of the Jewish community here. There are 1,735 Jews 75+ years, comprising 11.8% of the local Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the Winnipeg Jewish community (21.5%) is much higher than the proportion of seniors in the overall Winnipeg population (12.9%). It is also higher than the percentage of elderly in the Canadian Jewish population (16.7%).
- A large number of elderly Jews reside in Garden City (1,005), comprising more than a third (39.6%) of the total Jewish population in that area. There are also large contingents of Jewish seniors in Crescentwood / Fort Rouge (605), Tuxedo (555), and South River Heights (450).
- More than half (51.6%) of elderly Jewish women live alone, comprising 905 individuals. Only 19% of men live in single person households, comprising 270 persons. There are 810 elderly women and 140 elderly men in the Winnipeg Jewish community who are widowed.
- A total of 590 seniors live below the poverty line, or 18.6% of the elderly Jewish population. Female seniors are about twice as likely to fall below the poverty line as males (23.9% and 11.7% respectively). More than a third (35.7%) of elderly Jewish women who live alone are poor.
- Almost half (42.5%) of Jewish seniors in the local community, or 1,335 persons, report experiencing a disability. There are also 690 Holocaust Survivors residing in the Winnipeg CMA.
- Statistical projections suggest that the figure of 3,175 Jewish elderly in 2001 will diminish to 2,921 by 2011. However, as the baby-boomers swell the ranks of the elderly, the number of Jewish seniors is projected to rebound to 4,045 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 Winnipeg Census Metropolitan Area (CMA) based on figures from the 2001 Census. The findings confirm the large size of the Jewish senior population in relation to the overall Jewish population in Winnipeg, and identify those who are most vulnerable and in need of community interventions.

The Jewish community in Winnipeg has traditionally maintained a “continuum-of-care” model for responding to the needs of its members. That is, services have been available to Jews basically from “cradle to grave”. The elderly have been a priority focus for community funding and intervention, particularly since the 1980’s when their numbers became more significant.

In the case of seniors, the community has responded by establishing a number of agencies, facilities and institutions that have met a wide variety of needs, from servicing the “well elderly” to “less autonomous

seniors”. These initiatives have served as models for other agencies serving seniors throughout Winnipeg. Many of the services have grown and adapted to fill the gaps created by decreasing resources in the public sector.

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

Changes in the demographics of the elderly, coupled with a steady decline 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 Winnipeg 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 Winnipeg's Jewish seniors till the year 2021 are provided as well.

A number of important appendices are included in the back of this report. Appendix 1 describes how "Jewishness" is defined in this analysis, specifically as a combination of religious and ethnic affiliations. There is also a discussion of Census accuracy given population size in Appendix 2.

Appendix 3 describes how Holocaust Survivors were identified in this analysis

using the Census parameters. Appendix 4 is a description of the "Low Income Cut-Offs" formulated by Statistics Canada, and how they were used to define poverty. Issues related to difficulties in defining economic disadvantage are discussed as well.

Please note that whenever seniors are mentioned in this report, it is generally understood that the author is referring to individuals 65+ years of age. More differentiated age breakdowns, however, are provided throughout this analysis, so that community planners and service professionals can benefit from the information described herein.

Unfortunately, not included in the following analysis are seniors residing in long-term care facilities or nursing homes. 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 Winnipeg CMA. There are 3,175 elderly Jews 65+ years of age residing in the Winnipeg Metropolitan Area. Seniors comprise 21.5% of 14,750 members of the Jewish community here. In other words, more than one in five Jews in the Winnipeg CMA is senior.

There are 1,735 Jewish elderly 75+ years in the Winnipeg CMA, comprising 11.8% of the local Jewish population. That is, more than one in ten Jews living here is 75 years of age or older. This is a staggering figure given the size and composition of our community.

Finally, at the extreme end of the age distribution, there are 465 Jews who are 85+ years, comprising 3.2% of the total Jewish population in the Winnipeg CMA. Since many of these elderly are likely frail, these numbers have significant implications for

community planning and the provision of services.

Of 3,175 Jewish seniors in the Winnipeg CMA, 45.4% are between 65-74 years, 40% are between 75-84 years, and 14.6% are 85+ years. These figures suggest that the majority of seniors are not “younger” elderly, but rather are at least 75 years old.

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

There are 1,415 elderly Jewish males in the Winnipeg CMA, compared to 1,760 females. It is apparent from Table 1 that the female-male ratio is skewed toward females for almost all age categories of seniors. Thus, for Jewish elderly 75+ years, there are 1.31 women for every male. There are 1.74 females for every male among seniors 85+ years.

Table 1
Age by Gender
Jewish Population: Winnipeg CMA

Age Cohort	Total	Male		Female		Female / Male Ratio
	#	#	%	#	%	
0-14	2,600	1,355	52.1	1,245	47.9	0.92
15-24	1,720	1,025	59.6	695	40.4	0.68
25-39	2,035	960	47.2	1,075	52.8	1.12
40-54	3,730	1,900	50.9	1,830	49.1	0.96
55-59	805	405	50.3	400	49.7	0.99
60-64	695	270	38.8	425	61.2	1.57
65-69	665	335	50.4	330	49.6	0.99
70-74	765	330	43.1	435	56.9	1.32
75-79	745	320	43.0	425	57.0	1.33
80-84	525	260	49.5	265	50.5	1.02
85-89	330	145	43.9	185	56.1	1.28
90+	135	25	18.5	110	81.5	4.40
Total Winnipeg CMA	14,750	7,330	49.7	7,420	50.3	1.01
65+	3,175	1,415	44.6	1,760	55.4	1.24
75+	1,735	750	43.2	985	56.8	1.31

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.

Historical & Comparative Perspectives on Elderly Demographics

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

For instance, in absolute terms, the 65-74 year cohort has declined markedly in the last decade, from 1,900 in 1991 to 1,440 in 2001. The 75-84 age group has remained steady in the last ten years, losing only 65 individuals, well within the range of what would be expected from sampling error (see Appendix 2). Finally, the 85+ year cohort has increased from 375 in 1991 to 465 persons in 2001.

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

“younger” elderly have decreased, and the middle group has stayed at approximately the same level.

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

The total population of Jewish elderly in the Winnipeg CMA peaked in 1981, with 3,810 individuals. It has dropped in 2001, to 3,175 persons, which is still a larger total than the 1971 figure of 2,925.

Table 3 presents a comparative analysis of the percent distribution of elderly across selected populations, by Census year. The percentage of elderly in the Winnipeg Jewish community (21.5%) is much higher than the proportions of elderly for the total Canadian population (12.2%), the total Manitoba population (13.2%), and the total Winnipeg population (12.9%).

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

Age Cohorts	2001		1991		1981		1971	
	#	%	#	%	#	%	#	%
65 - 74	1,440	45.4	1,900	52.6	2,625	68.9	1,785	61.0
75 - 84	1,270	40.0	1,335	37.0	1,005	26.4	915	31.3
85+	465	14.6	375	10.4	180	4.7	225	7.7
Total	3,175	100.0	3,610	100.0	3,810	100.0	2,925	100.0

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

Date	Total Populations			Jewish Populations				
	Canada	Manitoba	Winnipeg	Canada	Winnipeg	Montreal	Toronto	Vancouver
2001	12.2	13.2	12.9	16.7	21.5	21.6	15.4	13.1
1991	10.9	12.7	12.2	17.2	23.7	22.4	15.2	13.2
1981	9.1	11.2	10.8	15.8	23.5	18.9	14.3	11.5
1971	8.1	9.6	9.5	11.5	15.4	12.0	10.6	10.4

However, the gap has diminished slightly. In 1981, the Winnipeg Jewish population had more than twice the proportion of elderly as the latter three populations. In fact, the percentages of elderly among the overall Canadian, Manitoba and Winnipeg populations have been increasing steadily, whereas the percentage of Jewish elderly in Winnipeg has actually diminished in the last decade.

The Winnipeg community also has a higher percentage of seniors than the Canadian Jewish population (21.5% and 16.7% respectively). In fact, the Winnipeg Jewish community has among the highest proportions of elderly compared to other Jewish communities in Canada.

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

Where the Elderly Reside in the Winnipeg CMA

Table 4 examines the distribution of Jewish seniors across geographic areas in the

Winnipeg CMA. According to this table, there is a large representation of Jewish elderly in Garden City (1,005). There are also large contingents of Jewish seniors in Crescentwood / Fort Rouge (605), Tuxedo (555), and South River Heights (450).

Seniors comprise more than a third (39.6%) of the Garden City Jewish population (Column 3). They also comprise a significant proportion of the Crescentwood / Fort Rouge Jewish population (34.5%).

The elderly comprise a very small minority of Jewish populations in East St. Paul / Riverbend / Amber Trails (1.8%), North River Heights (6.8%), and Maples (7.7%). Younger families dominate the North River Heights Jewish population, whereas the other two areas have a preponderance of middle-aged Jews in their distribution.

There are noteworthy proportions of Jewish elderly, relative to total elderly, in a number of geographic areas (Column 5). For instance, of 3,260 total seniors in Tuxedo, 17% are Jewish. Of 6,020 seniors in Garden City, 16.7% are Jewish. Of 2,920 seniors in South River Heights, 15.4% are Jewish.

Table 4
Jewish Elderly by Geographic Area

District	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Maples	585	45	7.7	2,695	1.7
Garden City	2,535	1,005	39.6	6,020	16.7
Old North End	680	170	25.0	3,355	5.1
Crescentwood / Ft. Rouge	1,755	605	34.5	4,405	13.7
North River Heights	515	35	6.8	635	5.5
South River Heights	2,750	450	16.4	2,920	15.4
Tuxedo	2,570	555	21.6	3,260	17.0
Downtown / Wolseley	485	60	12.4	2,380	2.5
Lindenwoods / Whyte Ridge	285	30	10.5	960	3.1
East St. Paul / Riverbend / Amber Trails	555	10	1.8	2,460	0.4
Charleswood / St. James / Assiniboia	525	70	13.3	18,060	0.4
Other NE, South, East	925	80	8.6	24,335	0.3
Other South Central	445	55	12.4	10,530	0.5
Rest of Winnipeg CMA	155	0	0.0	3,550	0.0
Total Winnipeg CMA	14,765	3,170	21.5	85,565	3.7

5-Year Breakdowns of Jewish Elderly					
65-69	70-74	75-79	80-84	85-89	90+
20	0	0	15	0	0
185	305	285	120	100	15
20	20	45	50	35	10
115	85	155	100	95	55
20	0	0	0	15	0
70	95	115	100	25	40
150	170	85	90	55	0
10	15	15	0	0	10
15	10	10	0	0	0
0	0	0	0	0	0
15	20	0	25	0	0
20	35	10	10	0	10
15	10	10	10	10	10
0	0	0	0	0	0
655	765	730	520	335	150

There are large numbers of total (Jewish and non-Jewish) elderly in Charleswood / St. James / Assiniboia (18,060), and in two miscellaneous areas comprising “Other NE, South, East” (24,335) and “Other South Central” (10,530). 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 “older” seniors, it can be seen that there are 150 Jewish seniors 85+ years in Crescentwood / Fort Rouge, and 115 in Garden City. These two areas have more than half (54.6%) of Jewish elderly 85+ years residing in the Winnipeg CMA.

Looking at the “youngest” elderly (65-69 years), Garden City has the largest number with 185, followed by Tuxedo with 150, and Crescentwood / Fort Rouge with 115 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. Since women tend to outlive men, they are also more inclined to be living

alone. For instance, 77.8% of male seniors live in a husband-wife arrangement, whereas only 42.2% of women live with a spouse. On the other hand, 51.6% of elderly women live alone, compared to only 19% of men.

In terms of total numbers, there are 905 elderly Jewish women living alone. This is a staggering number when it is considered that 6.1% of the total Jewish population in the Winnipeg CMA is comprised of elderly women living alone. There are 270 male Jewish seniors who live alone. A total of 1,175 seniors live in single person households in the local Jewish community.

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

In terms of the marital status of Jewish seniors (Table 6), given the numbers on living arrangements, it is not surprising that 78.7% of elderly Jewish men are married or living in common law situations, compared

Table 5
Living Arrangements of Jewish Seniors
Winnipeg CMA

	Total		Male		Female	
	#	%	#	%	#	%
Husband - Wife	1,845	58.1	1,105	77.8	740	42.2
Single Parent	65	2.0	10	0.7	55	3.1
Other Family Types	80	2.5	25	1.8	55	3.1
Living with Non-relatives	10	0.3	10	0.7	0	0.0
Living Alone	1,175	37.0	270	19.0	905	51.6
Total Seniors	3,175	100.0	1,420	100.0	1,755	100.0

Table 6
Marital Status of Jewish Seniors
Winnipeg CMA

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	170	5.4	80	5.7	90	5.1
Divorced / Separated	175	5.5	80	5.7	95	5.4
Widowed	950	30.0	140	9.9	810	46.2
Now Married / Common Law	1,870	59.1	1,110	78.7	760	43.3
Total Seniors	3,165	100.0	1,410	100.0	1,755	100.0

to only 43.3% of women. On the other hand, 46.2% of elderly women are widowed, compared to only 9.9% of men.

In terms of absolute numbers, there are 810 elderly women and 140 elderly men in the Jewish community who are widowed. A total of 950 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 (56.7%) lack the support of a spouse because they are either single, divorced or widowed. This represents 995 individuals, a burgeoning figure, and one that again has implications for community-based resources and services.

A Closer Look At Vulnerable Jewish Elderly

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

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

2) Medical supports: The additional health supports that some seniors may require are not always covered under government programs and benefits. A senior living in poverty must try to find money for certain medications and medical equipment not covered by public insurance (Pharmacare), or do without.

3) Social isolation: When an elderly individual has physical 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

Table 7
Living Arrangements by Poverty Status
Jewish Elderly

Living Arrangement	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Husband - Wife	95	8.6	1,005	91.4	75	10.1	670	89.9
Single Parent	0	0.0	0	0.0	25	38.5	40	61.5
Other Family Types	0	0.0	30	100.0	0	0.0	55	100.0
Living with Non-Relatives	0	0.0	10	100.0	0	0.0	0	0.0
Living Alone	70	25.9	200	74.1	325	35.7	585	64.3
Total Seniors	165	11.7	1,245	88.3	425	23.9	1,350	76.1

Table 8
Marital Status by Poverty Status
Jewish Elderly

Marital Status	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Single / Never Married	35	46.7	40	53.3	25	29.4	60	70.6
Divorced / Separated	10	13.3	65	86.7	35	38.9	55	61.1
Widowed	25	19.2	105	80.8	275	34.0	535	66.0
Now Married / Common Law	100	8.9	1,020	91.1	85	11.2	675	88.8
Total Seniors	170	12.1	1,230	87.9	420	24.1	1,325	75.9

**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
Maples	45	15	33.3	10	22.2	25	55.6
Garden City	1,010	325	32.2	275	27.2	215	21.3
Old North End	170	95	55.9	70	41.2	70	41.2
Crescentwood / Ft. Rouge	605	320	52.9	260	43.0	105	17.4
North River Heights	35	15	42.9	15	42.9	10	28.6
South River Heights	450	135	30.0	135	30.0	75	16.7
Tuxedo	550	150	27.3	135	24.5	50	9.1
Downtown / Wolseley	55	45	81.8	25	45.5	15	27.3
Lindenwoods / Whyte Ridge	30	0	0.0	0	0.0	0	0.0
East St. Paul / Riverbend / Amber Trails	10	0	0.0	10	100.0	0	0.0
Charleswood / St. James / Assiniboia	65	10	15.4	0	0.0	10	15.4
Other NE, South, East	80	35	43.8	20	25.0	25	31.3
Other South Central	60	20	33.3	15	25.0	10	16.7
Total Winnipeg CMA	3,165	1,165	36.8	970	30.6	610	19.3

can be extremely limited in their ability and opportunities to supplement their income.

A total of 590 seniors in the Jewish community live below the poverty line. About one in five seniors (18.6%) is poor. Of the total 1,830 poor in the Winnipeg Jewish population, 32.2% are seniors.

There are important differences between genders as far as the issue of poverty among Jewish elderly is concerned (see Table 7). Female seniors are about twice as likely as males to fall below the poverty line (23.9% and 11.7% respectively). There are 425 poor elderly women in the Jewish community, compared to 165 poor elderly men.

Senior women are more inclined to experience poverty because many live alone. In fact, more than a third (35.7%) of elderly women who live alone are poor, comprising 325 individuals. Men living alone also have a relatively high poverty level (25.9%), but because there are many more women who live alone, in absolute terms, the number of poor elderly women in single person households is almost five 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). About a third of elderly Jewish women who are widowed are poor (34%). There are 275 senior widows in the community who fall under the poverty line. Elderly women are also susceptible to poverty if they are divorced or single. In short, senior women who don't have the support of a spouse are much more inclined to experience financial disadvantages.

Table 9 examines where the vulnerable Jewish elderly reside in the Winnipeg CMA. It is clear that the majority of vulnerable Jewish seniors live in two areas: Garden City and Crescentwood / Fort Rouge.

Garden City has 325 seniors who live alone, Crescentwood / Fort Rouge has 320, and Tuxedo has 150. More than a half (52.9%)

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*
Maples	45	20	44.4	20	44.4	10	22.2
Garden City	1,010	405	41.3	115	11.7	160	16.3
Old North End	170	80	47.1	45	26.5	50	29.4
Crescentwood / Ft. Rouge	605	245	40.5	65	10.7	165	27.3
North River Heights	30	20	66.7	0	0.0	15	50.0
South River Heights	460	220	48.9	75	16.7	80	17.8
Tuxedo	550	205	37.3	20	3.6	75	13.6
Downtown / Wolseley	55	35	63.6	20	36.4	30	54.5
Lindenwoods / Whyte Ridge	25	0	0.0	0	0.0	0	0.0
East St. Paul / Riverbend / Amber Trails	0	0	0.0	0	0.0	0	0.0
Charleswood / St. James / Assiniboia	70	25	35.7	0	0.0	0	0.0
Other NE, South, East	80	35	43.8	20	25.0	25	31.3
Other South Central	60	25	41.7	0	0.0	10	16.7
Total Winnipeg CMA	3,160	1,315	42.1	380	12.2	620	19.9

*1.3% of Jewish elderly in the Winnipeg 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.

of Jewish elderly in Crescentwood / Fort Rouge reside in single person households. About a third (32.2%) of the elderly Jewish population in Garden City lives alone.

There are 275 widowed Jewish elderly in Garden City, and 260 in Crescentwood / Fort Rouge. There are also 135 widowed elderly each in Tuxedo and South River Heights. Almost a half (43%) of Jewish seniors in Crescentwood / Fort Rouge are widowed. This is the highest proportion of widowed seniors among areas with at least 100 total elderly described in Table 9.

In terms of economically disadvantaged seniors, there are 215 Jewish elderly living below the poverty line in Garden City, and 105 in Crescentwood / Fort Rouge. These two areas combined have more than half (52.5%) of the poor Jewish elderly living in the Winnipeg CMA.

It should be noted that these are relatively affluent areas, with up-scale apartment buildings, many that cater to seniors. However, the location of residence does not necessarily reflect the financial capacity of the senior, their level of isolation, or their awareness of services. Some seniors have lived in these apartments for lengthy

periods, and their rents have remained relatively low. Some are “house poor”, allocating most of their finances for rent, while skimping on other necessities. Finally, it may be that the children of some of these seniors are paying all or most of the rent, and thus alleviating the financial burden they might otherwise experience.

The Disabled Elderly

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

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

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

District	Total Elderly	Under \$25,000		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000+		Median Income
		#	%	#	%	#	%	#	%	\$
Maples	50	25	50.0	10	20.0	15	30.0	0	0.0	16,452
Garden City	990	590	59.6	300	30.3	100	10.1	0	0.0	19,329
Old North End	165	100	60.6	40	24.2	25	15.2	0	0.0	18,520
Crescentwood / Ft. Rouge	605	225	37.2	200	33.1	90	14.9	90	14.9	32,609
North River Heights	30	10	33.3	10	33.3	0	0.0	10	33.3	30,324
South River Heights	450	175	38.9	145	32.2	110	24.4	20	4.4	31,455
Tuxedo	540	120	22.2	155	28.7	125	23.1	140	25.9	49,783
Downtown / Wolseley	60	35	58.3	15	25.0	0	0.0	10	16.7	20,336
Lindenwoods / Whyte Ridge	30	0	0.0	0	0.0	10	33.3	20	66.7	--
East St. Paul / Riverbend / Amber Trails	20	0	0.0	10	50.0	10	50.0	0	0.0	--
Charleswood / St. James / Assiniboia	70	50	71.4	20	28.6	0	0.0	0	0.0	16,062
Other NE, South, East	90	45	50.0	25	27.8	20	22.2	0	0.0	19,434
Other South Central	65	20	30.8	25	38.5	10	15.4	10	15.4	29,752
Rest of Winnipeg CMA	10	0	0.0	10	100.0	0	0.0	0	0.0	--
Total Winnipeg CMA	3,175	1,395	43.9	965	30.4	515	16.2	300	9.4	28,084

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, 1.3% of Jewish seniors did not answer this question at all. These persons were eliminated from the percentage base in all subsequent analyses involving disability.

Of 3,175 Jewish seniors in the Winnipeg CMA, 575 say they are disabled often, 760 say sometimes, 1,800 are not disabled, and 40 did not respond to this question. Eliminating the latter group from the total, we find that 18.3% of seniors are often disabled, and 24.2% sometimes disabled, for a total level of disability among elderly Jews of 42.5%.

The picture is more revealing when broken down by age cohorts. For instance, 25.7% of seniors between 65-74 years are disabled (“often” and “sometimes” combined), 50.4% between 75-84 years, and 73.1% 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 or less inclined to report experiencing disabilities than the total (Jewish & non-Jewish) elderly population in the Winnipeg CMA? Whereas the level of disabilities among Jewish seniors is 42.5%, it is 48.4% among total elderly in this metropolitan area. The reasons for a lower percentage of disabled Jewish seniors is not clear, given the higher percentage of “older” seniors 75+ years among Jews in this city.

Interestingly, the reported level of disability among Winnipeg’s Jewish seniors (42.5%) is similar to that of Montreal’s Jewish elderly (37.9%), but lower than Toronto’s Jewish seniors (47.9%) and Vancouver’s Jewish elderly (50.7%).

Table 10 examines where disabled Jewish seniors reside in the Winnipeg CMA. The figures for disabilities experienced “often” and “sometimes” were combined for this analysis. Garden City has a total of 405 disabled Jewish elderly, Crescentwood / Fort Rouge has 245, South River Heights has 220, and Tuxedo has 205 disabled seniors.

Garden City has 115 Jewish seniors who are disabled and poor. These individuals are particularly vulnerable, not only because of

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

District	Total Elderly	Owner		Renter	
		#	%	#	%
Maples	45	25	55.6	20	44.4
Garden City	1,010	715	70.8	295	29.2
Old North End	170	120	70.6	50	29.4
Crescentwood / Ft. Rouge	605	335	55.4	270	44.6
North River Heights	35	35	100.0	0	0.0
South River Heights	450	365	81.1	85	18.9
Tuxedo	550	530	96.4	20	3.6
Downtown / Wolseley	60	10	16.7	50	83.3
Lindenwoods / Whyte Ridge	30	30	100.0	0	0.0
East St. Paul / Riverbend / Amber Trails	10	10	100.0	0	0.0
Charleswood / St. James / Assiniboia	70	20	28.6	50	71.4
Other NE, South, East	80	55	68.8	25	31.3
Other South Central	45	45	100.0	0	0.0
Rest of Winnipeg CMA	10	10	100.0	0	0.0
Total Winnipeg CMA	3,170	2,305	72.7	865	27.3

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 165 such elderly in Crescentwood / Fort Rouge, and 160 in Garden City. These individuals in particular may suffer from social isolation, due to limitations regarding their mobility, and may have difficulty partaking of community services as well.

The Economic Profile of Seniors

The median income of Jewish seniors in the Winnipeg CMA is \$28,084. This compares to \$18,216 for the total (Jewish & non-Jewish) elderly population in the Winnipeg 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 \$35,615, whereas it is only \$21,442 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 Tuxedo (\$49,783). This is a generally affluent area representing seniors who are economically advantaged.

The lowest average incomes for Jewish seniors are in the Old North End (\$18,520) and Garden City (\$19,329). South River Heights (\$31,455) and Crescentwood / Fort Rouge (\$32,609) 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 (43.9%) of Jewish seniors living in the Winnipeg CMA earn less than \$25K, 30.4% earn between \$25-\$49K,

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

	#	%
Total Holocaust Survivors	690	100.0

Male Survivors	290	41.7
Female Survivors	405	58.3

56-64 years	70	10.1
65-74 years	245	35.5
75-84 years	325	47.1
85-94 years	50	7.2

Living Alone	245	35.5
Other Arrangements	445	64.5

Poor Survivors	145	21.2
Non-Poor Survivors	540	78.8

Poor Survivors Living Alone	100	14.5
Non-Poor Survivors Living Alone	145	21.0
Other Survivors	445	64.5

Disabled Survivors*	295	43.7
Non-Disabled Survivors	380	56.3

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

16.2% between \$50-99K, and 9.4% at least \$100K.

In terms of specific geographic areas: At the low end of the income distribution, 590 Jewish elderly in Garden City earn less than \$25K. Other areas with significant numbers of low-income earners include Crescentwood / Fort Rouge (225) and South River Heights (175).

Although Crescentwood / Fort Rouge and South River Heights are considered affluent areas, seniors who live in up-scale apartments may be low-income earners who rely on family members to help them pay rent. Some elderly have resided in their dwellings for long periods, and their rents have thus remained relatively low.

At the other end of the distribution, Tuxedo has 140 high-income earners, or about half of the total Jewish elderly earning at least \$100K in the Winnipeg Metropolitan Area. Crescentwood / Fort Rouge has 90 high-income earners.

Table 12 examines the housing tenure of seniors. The majority of Jewish elderly (72.7%) are owners, whereas renters comprise 27.3% of seniors.

The area with the highest percentage of senior renters is Crescentwood / Fort Rouge (44.6%). The highest percentage of elderly homeowners is in Tuxedo (96.4%). Another area with a high percentage of owners is South River Heights (81.1%). Note that despite showing high percentages, some areas have too few elderly Jews 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 description of how the Holocaust Survivor variable was derived, and some of the limitations related to its formulation.

As Table 13 indicates, there are 690 Holocaust Survivors residing in the Winnipeg Metropolitan Area. They comprise 15.3% of Jews 56+ years. The total Jewish Survivor population in Canada is 23,660. The Winnipeg CMA has 3% of the Holocaust Survivors in the country.

There are 405 female and 290 male Holocaust Survivors in the Winnipeg CMA,

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

Age Cohorts	1991		2001		2011 (Projected)		2021 (Projected)	
	#	%	#	%	#	%	#	%
65 - 74	1,900	52.6	1,440	45.4	1,489	50.9	2,659	65.7
75 - 84	1,335	37.0	1,270	40.0	955	32.7	992	24.5
85+	375	10.4	465	14.6	477	16.3	394	9.7
Total	3,610	100.0	3,175	100.0	2,921	100.0	4,045	100.0

or 58.3% and 41.7% 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 less than half (45.6%) of the Survivor population are “young” elderly (56-74 years). The rest (54.4%) are “older” seniors (75+ years). There are 375 Survivors 75+ years in the Winnipeg community.

It is this latter group of Holocaust Survivors that can be considered particularly vulnerable as far as coping with the ravages of their life experiences. Many of these Survivors are now physically frail and suffer from cognitive impairments as well as emotional difficulties, such as depression and feelings of disassociation. Moreover, in some cases, the breakdown of their mental capacities has left them vulnerable to time disorientation and traumatic flashbacks, in which they re-live some of the horrors of the past.

These difficulties are, in fact, exacerbated if the Survivor is living alone, or without the support of close family. According to Table 13, more than a third (35.5%) of Holocaust Survivors, or 245 individuals, reside in single person households.

About a fifth (21.2%) of Survivors, or 145 individuals, live below the poverty line. Moreover, 100 Survivors are poor and live alone.

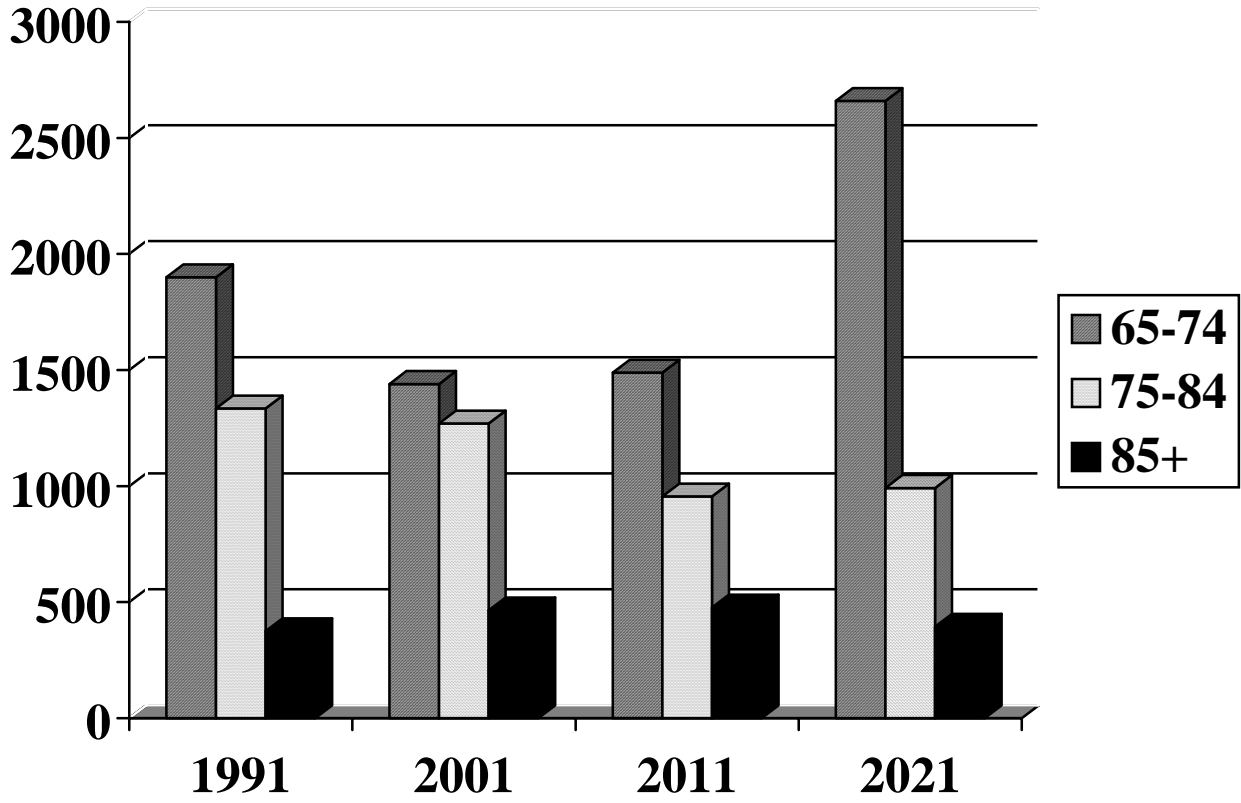
Finally, Table 13 indicates that there are 295 Survivors with disabilities residing in the Winnipeg CMA. That is, 43.7% of Survivors have one or more disabilities. Such disabilities can exacerbate the emotional and cognitive difficulties Survivors face, as they cope with the impact of ageing and deteriorating health.

Projecting Into the Future

Table 14 presents projected counts of Jewish elderly in the Winnipeg 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 Winnipeg in the future. These projections

Figure 1
Elderly Cohorts by Census Year
Winnipeg Jewish Community



Note: 2011 and 2021 figures are based on 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 total population of Winnipeg’s Jewish seniors, which peaked in 1981 with 3,810 individuals, will decline in size till 2011, but then will rebound by the year 2021.

In 2001, there were 3,175 Jewish elderly in the Winnipeg CMA. This total is projected to diminish to 2,921 in 2011. However, as the baby-boomers swell the ranks of the elderly, the number of seniors is projected to rebound to 4,045 in 2021. This means that the total Jewish elderly population will surpass its previous peak, forty years after it had reached it in 1981.

There were 1,440 “younger seniors” (65-74 years) in 2001. In 2011, the number of “younger elderly” is projected to stay at about the same level, with 1,489 individuals. On the other hand, this age group is predicted to show a strong spurt of growth by 2021, with 2,659 individuals.

The middle cohort (75-84 years) comprised 1,270 individuals in 2001. This number is

projected to diminish to 955 individuals by 2011, and to stay relatively steady at 992 individuals in 2021. However, this age group will likely increase again as the baby-boomers begin to replenish it after 2021.

Finally, there were 465 “older seniors” (85+ years) in 2001. Their number is projected to remain steady till 2011, with 477 individuals. Since they will not be significantly replenished, their total is predicted to diminish to 394 individuals 85+ years by the 2021 Census, although improved health care and ancillary services may make survival rates for such elders larger than we predict.

Figure 1 provides a further description of the projected age profiles of Jewish seniors across Census years. The increase in numbers of the 65-74 year cohort between 2011 and 2021 is the most dramatic feature of this graph. The decline of the 75-84 year cohort between 2001 and 2011 is likewise noteworthy. Finally, the 85+ cohort will peak in 2011, and then decline in the following decade.

The Challenges Ahead

If the life expectancies of Jews, as that of the general population, continue to increase,

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

It is clear that the Winnipeg Jewish community will continue to experience demographic stresses in the coming years. Projections suggest that the population of adult Jews of working age will diminish in numbers, and hence there will undoubtedly be fewer contributors to support community services, and a smaller pool from which our community leaders and workers will be drawn. On the other hand, the community's initiative to increase the overall population may mitigate this trend, as younger Jewish families move into Winnipeg.

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

Because of the general strain in financial resources, and the changing demographics of the elderly themselves, new and innovative programs must continue to be established. As the Census indicates, the burgeoning numbers of poor and disabled elderly compound the challenges. The community must ensure adequate responses are in place for seniors with intellectual or emotional handicaps, who can certainly be considered among the most vulnerable segments of the elderly population.

The large numbers of frail elderly (75+ years) suggest the importance of a continued focus on support services in the coming years, with particular emphasis on interventions that promote independence, delay the onset of institutionalization, and combat social isolation.

The isolation of seniors, even for those who are slightly frail, is compounded by the lack of affordable, accessible transportation during the long winter months. Programs that include transportation, and promote social contact, are key to maintaining health during the months when icy conditions and severe cold hinder an individual's independence. Where family supports are not available, the community will be increasingly taxed to provide transportation

services and encourage attendance at programs during the long prairie winters.

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

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

As well, segments of elderly with different linguistic and cultural needs may be a factor as immigrant families settle here, and their retired parents immigrate to join them. Services in Spanish are currently required

for counseling and other family services. This need is likely to grow as the numbers of family reunifications continue to increase.

Enhancing the cultural sensibilities of service-providers, and creating services that address the gaps in meeting the needs of different segments, are critical if all seniors in our community are to feel welcome, understood and comfortable enough to ask for support.

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

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

Notes

¹These points were adapted from: “Poverty Fact Sheet #4. The Urban Poverty Consortium of Waterloo Region, October 2000.” Their Web Site can be accessed at:

<http://www.waterlooregion.org/poverty/talk/4.html>

²For a more comprehensive analysis of the LICO as a measure of poverty, see: “Poverty: Where to Draw the Line. The Canadian Centre for Policy Alternatives, May 31, 2000.” Their Web Site can be accessed at:

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

Appendix 1

The Jewish Standard Definition

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

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

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

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

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

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

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

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

Appendix 2

The Reliability of the Census

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix 3

The Definition of Holocaust Survivors

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

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

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

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

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

Appendix 4

The Definition of Poverty

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

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

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

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

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

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

Another issue regarding poverty relates to the cost of living “Jewishly”. The current definition of poverty does not take into account the cost of maintaining a Kosher diet, or of buying various accoutrements necessary for proper holiday observances. While not all Jewish households are observant, there is no doubt that the cost of living Jewishly is proportional to the level of religiosity of a household.

Households experiencing financial strains may not be able to meet some of the basic demands of their traditions. This can represent a reality to disadvantaged Jews that is not necessarily part of the life experiences of secular Jews or non-Jews. In the case of observant seniors, the difficulties may be compounded when they are forced to make choices between putting food on the table, paying for medicines and upholding religious traditions.

Despite the limitations described above, “The Poverty Line”, as derived from the Low Income Cut-Off specified by Statistics

Canada, remains the most comprehensive method for assessing financial disadvantage. Note that the 2000 Low Income Cut Offs were used for the 2001 Census analysis. The table below describes the interactions of household size and household income that determine these cut-offs.

**Low Income Cut-Offs for the year 2000,
for Urban areas of 500,000+ people**

Household Size	Household Income Cut-Off (\$)
1	18,371
2	22,964
3	28,560
4	34,572
5	38,646
6	42,719
7+	46,793

Source for the above table: 2001 Census Dictionary Reference Guide (pg. 149). Published by Statistics Canada, August 2002. Catalogue No. 92-378-XPE.