

2011

NATIONAL HOUSEHOLD SURVEY

THE JEWISH COMMUNITY OF MONTREAL

PART 3
JEWISH SENIORS

PART 4
THE JEWISH POOR



JEWISH FEDERATIONS OF CANADA - UIA
UIA - הפדרציות היהודיות בקנדה
FÉDÉRATIONS JUIVES DU CANADA - UIA

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**2011 National Household Survey Analysis
The Jewish Community of Montreal**

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Jewish Seniors**

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Highlights of Part 3

- There are 18,525 Jewish elderly 65+ years residing in the Montreal CMA. Seniors comprise 20.4% of the 90,780 members of the Jewish community here. There are 9,720 Jews 75+ years, comprising 10.7% of the Montreal Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the Montreal Jewish community (20.4%) is much higher than the proportion of seniors in the overall Montreal population (13.5%). It is also higher than the percentage of elderly in the Canadian Jewish population (16.9%).
- A large number of elderly Jews reside in Cote St. Luc (6,290), comprising almost a third (32.4%) of the total Jewish population in that area. There are also large contingents of Jewish seniors in Ville St. Laurent (2,045), Cote des Neiges (1,380), and Westmount (1,265).
- Almost half (44.8%) of elderly Jewish women live alone, comprising 4,540 individuals. Only 17.3% of men live in single person households, comprising 1,455 persons. There are 3,950 elderly women and 695 elderly men in the Montreal Jewish community who are widowed.
- A total of 3,615 seniors live below the poverty line, or 19.5% of the elderly Jewish population. More than a third (39.8%) of elderly women who live alone are poor, comprising 1,810 individuals. The number of poor elderly women in single person households is more than three times that of men.
- Statistical projections suggest that the figure of 18,525 Jewish seniors in 2011 will increase to 20,562 by 2021. As the Baby Boomers swell the ranks of the elderly, the 65-74 age group is predicted to increase significantly from 8,805 to 11,332 individuals in the current decade. This increase has important implications for service planning and the future allocation of community resources.

Highlights of Part 4

- There are 18,130 Jews living below the poverty line in the Montreal CMA. The poor comprise 20% of a total Jewish population of 90,780 in the local community.
- The percentage of economically disadvantaged has been steadily rising in the Montreal Jewish community. In 1981 there were 15.5% poor here, compared to 17.7% in 1991, 18.6% in 2001, and 20% in 2011.
- The level of poverty among children 0-14 years in the Montreal Jewish population is 20.5%. There are 3,655 children in the local Jewish community who live in economically disadvantaged circumstances.
- The Jewish poor are not localized to any region or district in Montreal. Of the 14 geographic areas described in this report, 8 have at least 1,000 Jews living below the poverty line.
- More than a third (34%) of individuals living in female single parent families are economically disadvantaged. The poverty level of children under 15 years living in these families is remarkably high (51%).
- Young Jewish adults between 15-24 years who are unattached (living alone or with non-relatives) are a particularly vulnerable group for poverty (81.5%).
- More than half (60.7%) of individuals relying on social assistance or worker's compensation live below the poverty cut-off. Among individuals 55-64 years who rely on such payments, the poverty level is a staggering 74.4%.
- There are 2,870 "working poor" in the local Jewish community who earn wages that are not sufficient to push their income above the poverty line.

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2011 National Household Survey Analysis

Part 3: Jewish Seniors

This report is part of a series of studies investigating the demographic characteristics of the Jewish population of Montreal. The first report examined the basic demographics of the community, as well as Jewish population distributions in geographic areas. The current report is likewise divided into two parts, investigating the characteristics of Jewish seniors and the Jewish poor.

This first section presents a comprehensive analysis of the elderly population in the Montreal Census Metropolitan Area (CMA) based on figures from the 2011 National Household Survey. The findings confirm the large size of the local Jewish senior population in relation to the overall Jewish population in Montreal, and identify those seniors who are most vulnerable and potentially in need of community interventions.

The Jewish community in Montreal has traditionally maintained a “continuum-of-care” model for responding to the needs of its members. That is, services have been

available basically from “cradle to grave”. The elderly have been a priority for community funding and intervention, particularly since the early 1970s 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 well and younger seniors to the frailest elderly in need of institutional care. Some of these services have been innovative, to the extent that they have served as models for other North American Jewish communities, as well as non-Jewish institutions in Montreal.

Seniors here continue to experience circumstances particular to the social conditions of living in Montreal. As a result of significant out-migration of Jews in the last 35 years, many younger family members of the elderly have left, relegating the responsibility of their care to the organized Jewish community.

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

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

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

The topics covered in this presentation include age and gender breakdowns, historical and comparative perspectives, and information regarding location of residence, living arrangements, marital status, poverty

status, disability, mother tongue, and home language of Jewish seniors. Long-range population projections for Montreal's Jewish seniors until the year 2031 are provided as well.

A number of important appendices are included in the back of this report. Appendix 1 is a discussion of methodological considerations related to the National Household Survey, and their implications for interpreting the data presented in this study.

A detailed explanation of the definition used to identify Jewishness in this report is presented in Appendix 2. A description of changes to the Jewish definition is also discussed here.

Finally, Appendix 3 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 in the introduction to the second section of this report, which is devoted specifically to the topic of poverty.

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

Unfortunately, not included in the following analysis are seniors residing in long-term care facilities or nursing homes, such as the Donald Berman Maimonides Geriatric Centre and the Jewish Eldercare Centre. Individuals living in such institutions were not administered the National Household Survey, and hence there is no information identifying them as Jews.

Finally, the reader should note 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. These rounding errors are minor, with minimal impact on the overall interpretation and reliability of the data.

The Distribution of Jewish Seniors

Table 1 examines the distribution of Jewish seniors in the Montreal CMA. There are 18,525 elderly Jews 65+ years of age residing in the Montreal Metropolitan Area. Seniors comprise 20.4% of 90,775 members of the Jewish community here. In other words, slightly more than one in five Jews in the Montreal CMA is senior.

There are 9,720 Jewish elderly 75+ years in the Montreal CMA, comprising 10.7% 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 3,230 Jews who are 85+ years, comprising 3.6% of the total Jewish population in the Montreal CMA. Since many of these elderly are likely frail, these numbers have significant implications for community planning and the provision of services.

Of 18,525 Jewish seniors in the Montreal CMA, 47.5% are between 65-74 years, 35%

Table 1
Age by Gender
Jewish Population: Montreal CMA

Age Cohort	Total	Male		Female		Female / Male Ratio
	#	#	%	#	%	
0-14	17,835	9,155	51.3	8,680	48.7	0.95
15-24	12,810	6,755	52.7	6,060	47.3	0.90
25-39	14,835	7,495	50.5	7,335	49.5	0.98
40-54	14,310	6,940	48.5	7,370	51.5	1.06
55-59	5,715	2,865	50.1	2,855	49.9	1.00
60-64	6,745	3,095	45.9	3,650	54.1	1.18
65-69	4,810	2,350	48.9	2,460	51.1	1.05
70-74	4,000	1,870	46.8	2,130	53.3	1.14
75-79	3,460	1,545	44.7	1,910	55.3	1.24
80-84	3,025	1,370	45.3	1,655	54.7	1.21
85-89	2,315	915	39.4	1,405	60.6	1.54
90+	915	345	37.7	570	62.3	1.65
Total Montreal CMA	90,775	44,700	49.2	46,080	50.8	1.03
65+	18,525	8,395	45.3	10,130	54.7	1.21
75+	9,720	4,175	43.0	5,545	57.0	1.33

are between 75-84 years, and 17.4% are 85+ years. These figures suggest that almost half of seniors are “younger” elderly, less than 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 8,395 elderly Jewish males in the Montreal CMA, compared to 10,130 females. It is apparent from Table 1 that the female-male ratio is skewed toward females for each age category of seniors. Thus, between 65-69, there are 1.05 women for every male. This ratio generally rises for subsequent cohorts. In the case of seniors 90+ years, there are 1.65 women for every man.

Women tend to outlive men. The larger proportion of elderly women is a demographic phenomenon that is evident in population distributions throughout the world. It has both a cultural and

socio-economic component, and there is likely a biological basis as well.

The question of gender differences and mortality is a complex one. Differences in the occupational distribution of the sexes illustrate the role of cultural factors; men have traditionally worked at more hazardous, strenuous or stressful occupations.

On the other hand, women are generally exposed to the special risks of childbearing, and the stresses of rearing large families; and in fact, some segments of the community reflect this experience. For instance, an analysis of the 1991 Census by the author (Shahar) suggested that elderly Sephardic males in Montreal generally outlived females. On the other hand, as the birth rate of the Sephardic community has declined, the ratio of men and women Sephardic seniors has begun to show patterns more consistent with Jews of Ashkenazi extraction.

Historical & Comparative Perspectives on Elderly Demographics

Table 2 looks at historical breakdowns for Jewish seniors in the Montreal CMA,

Table 2
Age Breakdowns for Jewish Seniors: 1981-2011
Montreal CMA

Age Cohorts	2011		2001		1991		1981	
	#	%	#	%	#	%	#	%
65 - 74	8,805	47.5	8,840	43.8	12,295	54.1	13,165	67.3
75 - 84	6,485	35.0	8,530	42.3	8,570	37.7	5,510	28.2
85+	3,230	17.4	2,795	13.9	1,860	8.2	890	4.5
Total	18,520	100.0	20,165	100.0	22,725	100.0	19,565	100.0

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

Year	Total Populations			Jewish Populations				
	Canada	Quebec (Province)	Montreal	Canada	Montreal	Toronto	Vancouver	Winnipeg
2011	13.9	14.6	13.5	16.9	20.4	16.4	13.8	18.8
2001	12.2	12.3	12.2	16.6	21.6	15.3	13.0	21.5
1991	10.9	10.4	10.6	17.1	22.4	15.2	13.1	23.7
1981	9.1	8.3	8.7	15.8	18.9	14.3	11.5	23.5

spanning the Census / NHS years 1981 to 2011. A number of interesting findings gleaned from this table speak to the changing demographic profile of the Jewish elderly in the last three decades.

The total population of Jewish elderly in the Montreal CMA peaked in 1991, with 22,725 individuals. It dropped significantly in 2001, to 20,165 persons, and diminished further to 18,520 persons in 2011. The current total is below the 1981 figure of 19,565.

The 65-74 year cohort has remained quite level in the last decade, from 8,840 in 2001 to 8,805 in 2011. The figure for this cohort peaked in 1981 with 13,165 individuals; and was still prominent in 1991, with 12,295 persons.

The 75-84 age group has decreased significantly in the last ten years, losing 2,045 individuals. This cohort peaked in 1991, with 8,570 persons; and dropped only slightly in 2001, with 8,530 individuals.

Finally, the 85+ year cohort has increased from 2,795 in 2001 to 3,230 persons in 2011. The current number represents a peak figure for this cohort. *In other words, there are currently more individuals 85+ years in*

the local Jewish community than there have ever been in its history.

The increase in the “older” elderly reflects a “bulge” which has moved up the age distribution in the last few decades. It can be seen in Table 2 as a peaking in the 65-74 cohort in 1981, an increase in the 75-84 cohort in 1991, a swelling in the 85+ cohort in 2001, and a further swelling in the latter cohort in 2011. Many of these individuals are parents of the Baby Boomers. It is interesting that a similar (albeit larger) bulge will appear by the next National Household Survey in 2021 as the Baby Boomers enter their senior years.

In summary, the number of “older” elderly has increased in the last decade, whereas the middle group has diminished in size, and the “younger” elderly have stayed at approximately the same level.

Table 3 presents a comparative analysis of the percent distribution of elderly across selected populations, by Census / NHS year. The percentage of Jewish seniors in the Montreal CMA has diminished from 21.6% in 2001 to 20.4% in 2011. The highest percentage was recorded in 1991, with

Table 4
Jewish Elderly by Geographic Area

District	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Centre Ville	2,230	700	31.4	4,565	15.3
Chomedey	2,240	675	30.1	15,835	4.3
Cote des Neiges	5,330	1,380	25.9	7,655	18.0
Cote St Luc	19,395	6,290	32.4	8,190	76.8
Hampstead	5,375	830	15.4	1,155	71.9
Mont Royal	1,440	520	36.1	3,240	16.0
Montreal Ouest / NDG	5,585	1,035	18.5	9,280	11.2
Outremont	4,610	280	6.1	3,195	8.8
Park Avenue / Ext.	2,800	120	4.3	5,910	2.0
St. Laurent	7,060	2,045	29.0	13,575	15.1
Snowdon	5,355	1,115	20.8	3,705	30.1
Westmount	4,490	1,265	28.2	4,310	29.4
West Island	12,055	985	8.2	29,475	3.3
Rest of Mtl.	12,815	1,295	10.1	394,855	0.3
Total Montreal CMA	90,775	18,525	20.4	504,950	3.7

5-Year Breakdowns of Jewish Elderly					
65-69	70-74	75-79	80-84	85-89	90+
195	145	125	150	80	20
160	150	230	100	25	15
320	325	230	230	125	145
1,270	1,250	1,145	1,160	1,180	285
275	250	80	130	55	40
130	105	95	90	70	0
310	245	145	145	135	60
35	75	40	65	20	40
0	0	0	0	0	0
500	400	485	385	195	75
215	280	250	140	135	95
405	240	290	170	115	45
495	195	130	110	35	0
485	310	195	120	125	50
4,810	4,000	3,460	3,025	2,315	915

seniors comprising 22.4% of the total Jewish population.

The percentage of elderly in the Montreal Jewish community (20.4%) is much higher than the proportions of elderly for the total Canadian population (13.9%), the total Quebec population (14.6%), and the total Montreal population (13.5%).

However, the gap has diminished in the last three decades. The percentages of elderly among the overall Canadian, Quebec and Montreal populations have been increasing steadily, whereas the percentage of Jewish elderly in Montreal has actually diminished since 1991.

The Montreal community also has a higher percentage of seniors than the Canadian Jewish population (20.4% and 16.9% respectively). In fact, the Montreal Jewish community has among the highest proportions of elderly across Jewish communities in Canada.

The highest percentage of elderly among major Canadian Jewish communities is evident for Hamilton (20.5%), followed by Montreal (20.4%), Windsor (19.8%), and Winnipeg (18.8%). The Toronto Jewish

population has 16.4% elderly, whereas Vancouver has 13.8% elderly.

Where the Jewish Elderly Reside in the Montreal CMA

Table 4 examines the distribution of Jewish seniors across geographic areas in the Montreal CMA. According to this table, there is a large representation of Jewish elderly in Cote St. Luc (6,290). There are also large contingents of Jewish seniors in Ville St. Laurent (2,045), Cote des Neiges (1,380), and Westmount (1,265).

Seniors comprise more than a third (36.1%) of the Mont Royal (TMR) Jewish population (Column 3). They also comprise significant proportions of the Jewish populations in Cote St. Luc (32.4%), Centre Ville (31.4%) and Chomedey (30.1%).

The elderly comprise a very small minority of Jewish populations in Park Avenue / Extension (4.3%), Outremont (6.1%), and the West Island (8.2%). Younger families dominate the West Island Jewish community, whereas the other two areas have a preponderance of Chassidic and Ultra Orthodox families with large numbers of children. On the other hand, these three

Table 5
Living Arrangements of Jewish Seniors
Montreal CMA

	Total		Male		Female	
	#	%	#	%	#	%
Husband - Wife	11,375	61.4	6,625	79.0	4,750	46.9
Single Parent	620	3.3	100	1.2	520	5.1
Other Family Types	355	1.9	140	1.7	215	2.1
Living with Non-relatives	175	0.9	70	0.8	105	1.0
Living Alone	5,995	32.4	1,455	17.3	4,540	44.8
Total Seniors	18,520	100.0	8,390	100.0	10,130	100.0

Table 6
Marital Status of Jewish Seniors
Montreal CMA

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	655	3.5	345	4.1	310	3.1
Divorced / Separated	1,720	9.3	690	8.2	1,030	10.2
Widowed	4,645	25.1	695	8.3	3,950	39.0
Now Married / Common Law	11,520	62.1	6,675	79.4	4,845	47.8
Total Seniors	18,540	100.0	8,405	100.0	10,135	100.0

areas combined have almost 1,400 Jewish elderly, so whereas they have a lower density of seniors, their numbers in absolute terms are not negligible.

It is evident that there are large proportions of Jewish elderly, relative to total elderly, in a number of geographic areas (Column 5). For instance, of 8,190 total seniors in Cote St. Luc, 76.8% are Jewish. Of 1,155 total seniors in Hampstead, 71.9% are Jewish. Of 3,705 total seniors in Snowdon, 30.1% are Jewish.

There are large numbers of total (Jewish and non-Jewish) elderly in the West Island (29,475), Chomedey (15,835), and Ville St. Laurent (13,575). But Jews make up a very small percentage of seniors in these areas, except in Ville St. Laurent, where they comprise 15.1% of total elderly.

Examining the five-year age breakdowns of Jewish elderly in Table 4, and focusing on the “oldest” seniors, it can be seen that there are 1,465 Jewish seniors 85+ years in Cote St. Luc. This area has almost half (45.4%) of the Jewish elderly 85+ years residing in Montreal.

There are also 270 Jewish seniors 85+ years residing in Cote des Neiges, 270 in Ville St. Laurent, and 230 in Snowdon. There are very few Jewish elderly 85+ years living in Chomedey (40), likely because as residents have become older and frailer, they have moved out of Chomedey, into areas with easier access to services and family members. There are also very few “older” elderly in the West Island (35).

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, 79% of male seniors live in a husband-wife arrangement, whereas only 46.9% of women live with a spouse. On the other hand, 44.8% of elderly women live alone, compared to only 17.3% of men.

In terms of total numbers, there are 4,540 elderly Jewish women living alone. This is a staggering number when it is considered that 5% of the total Jewish population in the Montreal CMA is comprised of elderly

Table 7
Living Arrangement by Poverty Status
Montreal Jewish Elderly

Living Arrangement	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Husband - Wife	560	8.5	6,060	91.5	415	8.7	4,340	91.3
Single Parent	0	0.0	90	100.0	155	29.5	370	70.5
Other Family Types	0	0.0	140	100.0	0	0.0	200	100.0
Living with Non-Relatives	20	44.4	25	55.6	30	33.3	60	66.7
Living Alone	575	39.5	880	60.5	1,810	39.8	2,735	60.2
Total Seniors	1,155	13.8	7,195	86.2	2,410	23.8	7,705	76.2

women living alone. There are 1,455 male Jewish seniors who live alone. A total of 5,995 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 by younger family members, many of whom have left Montreal in the last three decades. The result is an increased burden on the organized Jewish community to provide support services for such individuals. Elderly women are also more inclined to be single parents than men, although in absolute terms there are relatively few elderly women (520) who are involved in this role.

In terms of the marital status of Jewish seniors (Table 6), given the numbers on living arrangements, it is not surprising that 79.4% of elderly Jewish men are married or living in common law situations, compared to only 47.8% of women. On the other hand, 39% of elderly women are widowed, compared to only 8.3% of men.

In terms of absolute numbers, there are 3,950 elderly women and 695 elderly men in the Jewish community who are widowed. A total of 4,645 seniors are widowed in the

local community. These individuals may likewise be more vulnerable to social isolation and have a greater need for support services.

It is interesting that 655 Jewish seniors have never married. There is also a significant number (1,720) who are divorced or separated. Finally, of elderly living with a spouse or partner, 11,020 (95.7%) are married, whereas only 495 (4.3%) are living in common law arrangements.

It is clear that more than half of senior women (52.2%) lack the support of a spouse because they are single, divorced or widowed. This represents 5,290 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 challenges such individuals face:¹

Table 8
Marital Status by Poverty Status
Montreal Jewish Elderly

Marital Status	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Single / Never Married	100	28.6	250	71.4	115	36.5	200	63.5
Divorced / Separated	300	43.5	390	56.5	440	42.7	590	57.3
Widowed	225	32.8	460	67.2	1,410	35.8	2,530	64.2
Now Married / Common Law	580	8.7	6,090	91.3	450	9.3	4,390	90.7
Total Seniors	1,205	14.4	7,190	85.6	2,415	23.9	7,710	76.1

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 on a limited income may need financial support for dental care, or the purchase of certain medications or medical equipment, or be forced to do without.

3) Social isolation: When an elderly individual has physical and financial limitations, and lacks family and social supports, social isolation can lead to the person becoming housebound. A senior living in social isolation may be less likely to be aware of services in the community, and may even be invisible to the outreach of service-providers. The consequences of social isolation include emotional distress such as loneliness and depression, as well as poor physical and mental health.

4) Housing Insecurity: Housing costs are generally high, and rent often consumes a

large portion of a senior's income. Some seniors may be forced to live in unsafe or inappropriate dwellings because they cannot afford decent housing.

5) Attitudes regarding help: Some seniors are reluctant to ask for help. Among Ultra-Orthodox groups, for instance, there is the expectation that family members will care for them, and a general reluctance to partake of communal services, often deemed impersonal, or insensitive to specific religious and cultural needs.

6) Fixed income: Persons 65+ years of age have generally retired from the labour force, often as a result of mandatory retirement policies. Sometimes, ageism is a barrier to seniors wishing to participate in the labour force. In either case, seniors can be extremely limited in their ability and opportunities to supplement their income.

7) The cost of "living Jewishly": This is an important issue for some Jewish seniors who wish to maintain traditional observances, such as buying kosher foods. Their special requirements may introduce financial strains, as well as anxiety and shame when such needs are difficult to meet.

Table 9
Vulnerable Jewish Elderly by Geographic Area

District	Total Jewish Elderly 65+	Total Elderly Living Alone	% of Elderly Living Alone	Total Elderly Widowed	% of Elderly Widowed	Total Elderly Poor	% of Elderly Poor
Centre Ville	700	265	37.9	155	22.1	175	25.0
Chomedey	675	150	22.2	155	23.0	120	17.8
Cote des Neiges	1,380	640	46.4	430	31.2	440	31.9
Cote St Luc	6,290	2,135	33.9	1,775	28.2	1,070	17.0
Hampstead	830	105	12.7	155	18.7	90	10.8
Mont Royal	520	145	27.9	105	20.2	75	14.4
Montreal Ouest / NDG	1,035	385	37.2	235	22.7	320	30.9
Outremont	280	75	26.8	50	17.9	35	12.5
Park Ave/Ext	120	75	62.5	30	25.0	15	12.5
St. Laurent	2,045	575	28.1	505	24.7	390	19.1
Snowdon	1,115	515	46.2	400	35.9	435	39.0
Westmount	1,265	405	32.0	265	20.9	80	6.3
West Island	985	155	15.7	120	12.2	110	11.2
Rest of Mtl.	1,295	390	30.1	255	19.7	255	19.7
Total Montreal CMA	18,525	5,995	32.4	4,640	25.0	3,615	19.5

A total of 3,615 elderly in the Jewish community live below the poverty line. About one in five (19.5%) of seniors is poor. Of the total 18,130 poor in the Montreal Jewish population, a fifth (20%) is elderly. These figures are noteworthy because they suggest that many seniors in our community suffer economic disadvantage.

On the other hand, the percentage of Jewish elderly who are poor has diminished since 2001. In the latter year, 21% of seniors lived below the poverty line, compared to the current figure of 19.5%. Moreover, of the total poor in the Montreal Jewish population, a quarter (24.6%) were seniors in 2001, compared to 20% in 2011.

There are important differences between genders as far as the issue of poverty among Jewish elderly is concerned (see Table 7). Female seniors are much more likely than males to fall below the poverty line (23.8% and 13.8% respectively). There are 2,410 poor elderly women in the Jewish community, compared to 1,155 poor elderly men.

Senior women are more inclined to experience poverty because many live alone. In fact, more than a third (39.8%) of elderly

women who live alone are poor, comprising 1,810 individuals. Men living alone also have a high poverty level (39.5%), but because there are many more women who live alone, in absolute terms, the number of poor elderly women in single person households is more than three times that of men.

Poverty is an issue for many seniors who are single or widowed 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 Quebec 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). More than a third of elderly women who are widowed are poor (35.8%). There are 1,410 senior widows in the community who fall below the poverty line. Elderly women are also susceptible to poverty if they are divorced (42.7%), or single (36.5%). In short, senior women who don't have the

Table 10
Disability by Gender
Montreal Jewish Elderly

	Total		Male		Female	
	#	%	#	%	#	%
Often Disabled	3,820	20.9	1,500	18.1	2,320	23.3
Sometimes Disabled	4,075	22.3	1,800	21.7	2,275	22.8
Not Disabled	10,385	56.8	5,010	60.3	5,375	53.9
No Response	235	--	75	--	160	--
Total Seniors	18,515	100.0	8,385	100.0	10,130	100.0

support of a spouse are much more inclined to experience financial disadvantages.

There are high levels of poverty among widowed, divorced and single men as well, but because the great majority of men live in married arrangements, their numbers of economically vulnerable fall well below those of women, particularly in the case of widowers. Among married elderly, the poverty levels of men and women are almost identical.

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

Cote St. Luc has 2,135 seniors who live alone, Cote des Neiges has 640, Ville St. Laurent has 575, and Snowdon has 515. Almost half of the Jewish elderly in Cote des Neiges and Snowdon reside in single person households (46.4% and 46.2% respectively).

There are 1,775 widowed Jewish elderly in Cote St. Luc, 505 in Ville St. Laurent, 430 in Cote des Neiges, and 400 in Snowdon. About a third of Jewish seniors in Snowdon and Cote St. Luc are widowed (35.9% and 31.2% respectively).

In terms of economically disadvantaged seniors, there are 1,070 Jewish elderly living below the poverty line in Cote St. Luc, 440 in Cote des Neiges, and 435 in Snowdon. A noteworthy 39% of Snowdon seniors are poor, as are 31.9% of Cote des Neiges elderly.

In terms of poor seniors in Cote St. Luc, it should be noted that this is a relatively affluent area, with many apartment buildings and condos 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 some of the rent, and thus

Table 11
Vulnerable Seniors
Disabled Jewish Elderly by Geographic Area

District	Total Jewish Elderly 65+	Total Disabled Jewish Elderly	% of Elderly Who Are Disabled*	Disabled & Poor	% of Elderly Disabled & Poor*	Disabled & Living Alone	% of Elderly Disabled & Living Alone*
Centre Ville	705	310	44.0	85	12.1	145	20.6
Chomedey	675	245	36.3	25	3.7	65	9.6
Cote des Neiges	1,380	765	56.3	270	19.9	370	27.2
Cote St Luc	6,285	2,745	44.2	605	9.7	1,045	16.8
Hampstead	825	210	25.5	25	3.0	55	6.7
Mont Royal	520	180	34.6	0	0.0	65	12.5
Montreal Ouest / NDG	1,035	495	47.8	140	13.5	225	21.7
Outremont	280	130	46.4	10	3.6	40	14.3
Park Ave/Ext	125	60	48.0	0	0.0	45	36.0
St. Laurent	2,040	905	45.1	195	9.7	355	17.7
Snowdon	1,115	515	46.2	255	22.9	300	26.9
Westmount	1,265	410	32.4	25	2.0	180	14.2
West Island	985	350	35.5	85	8.6	70	7.1
Rest of Mtl.	1,290	585	46.2	110	8.7	200	15.8
Total Montreal CMA	18,525	7,905	43.2	1,895	10.4	3,155	17.2

*Those who did not respond to the disability question were not included in the above breakdown. Hence the population base for calculating percentages does not necessarily correspond to the total elderly in a given area.

alleviating the financial burden they might otherwise experience.

The Disabled Elderly

Individuals responding to the National Household Survey questionnaire were asked to indicate whether they (or their spouse) suffered from a disability. More specifically, the NHS 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 NHS, has only limited usefulness.

It should also be noted that not all individuals responded to the disability question. In fact, 1.3% of seniors did not answer this question at all. These persons

were eliminated from the percentage base in all subsequent analyses involving disability.

According to Table 10, of 18,515 Jewish seniors in the Montreal CMA, 3,820 claim they are disabled often, 4,075 say sometimes, 10,385 are not disabled, and 235 did not respond to this question. Eliminating the latter group from the total, we find that 20.9% of seniors are often disabled, and 22.3% sometimes disabled, for a total level of disability among Montreal’s elderly Jews of 43.2%.

The picture is more revealing when broken down by age cohorts. For instance, 26.1% of seniors between 65-74 years are disabled (“often” and “sometimes” combined), 48% between 75-84 years, 80.1% between 85-94 years, and 100% are disabled among those 95+ years. Not surprisingly, the prevalence of disability among Jewish seniors increases significantly after 75 years of age.

Are Jewish elderly more inclined to report experiencing disabilities than the total (Jewish & non-Jewish) elderly population in the Montreal CMA? Whereas the level of disability among Jewish seniors is 43.2%, it is 38.9% among total elderly in this

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

	Mother Tongue		Home Language	
	#	%	#	%
Yiddish	1,745	9.4	260	1.4
Hebrew	395	2.1	320	1.7
Russian	560	3.0	455	2.5
Spanish	460	2.5	195	1.1
French	3,170	17.1	3,345	18.1
English	9,335	50.4	13,335	72.0
Other	2,865	15.5	610	3.3
Total Seniors	18,530	100.0	18,520	100.0

metropolitan area. It is likely that the higher percentage of “older” seniors 75+ years among Jews accounts for this discrepancy.

Interestingly, Montreal’s Jewish seniors are significantly less likely to report a disability (43.2%) than Toronto’s Jewish seniors (52.7%), Vancouver’s Jewish elderly (49.5%) or Jewish seniors residing in Canada generally (50.2%). The reasons behind such discrepancies are not clear.

Table 11 examines where disabled Jewish seniors reside in the Montreal CMA. The figures for disabilities experienced “often” and “sometimes” were combined for this analysis. Cote St. Luc has a total of 2,745 disabled Jewish elderly, Ville St. Laurent has 905, Cote des Neiges has 765, and Snowdon has 515.

More than half (56.3%) of Jewish seniors in Cote des Neiges suffer from a disability, whereas 47.8% of NDG / Montreal Ouest and 46.2% of Snowdon elderly are likewise disabled. Although other areas, such as Outremont and Park Avenue / Extension have large percentages of disabled Jewish seniors, their numbers are very small in absolute terms.

Cote St. Luc has 605 Jewish seniors who are disabled and poor, followed by 270 in Cote des Neiges and 255 in Snowdon. These individuals are particularly vulnerable, not only because of economic difficulties, but also in terms of their personal health and quality of life.

Another very vulnerable segment includes seniors who are disabled and living alone. There are 1,045 such elderly in Cote St. Luc, 370 in Cote des Neiges, 355 in Ville St. Laurent, and 300 in Snowdon. 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 Mother Tongue & Home Language of Seniors

Table 12 examines the mother tongue and home language of Jewish elderly. About half (50.4%) of the senior population report English as their mother tongue, followed by French (17.1%), and Yiddish (9.4%). Very few seniors claim Hebrew, Russian or Spanish as their first language. Almost one in six (15.5%) say they have another mother tongue not specifically identified in the breakdown.

Table 13
Mother Tongue of Jewish Seniors by Geographic Area
Montreal CMA

District	English		French		Yiddish		Russian		Other	
	#	%	#	%	#	%	#	%	#	%
Centre Ville	470	67.1	80	11.4	35	5.0	0	0.0	115	16.4
Chomedey	390	57.8	120	17.8	75	11.1	0	0.0	90	13.3
Cote des Neiges	400	29.0	305	22.1	135	9.8	45	3.3	495	35.9
Cote St Luc	3,385	53.8	830	13.2	675	10.7	115	1.8	1,285	20.4
Hampstead	465	56.4	165	20.0	70	8.5	0	0.0	125	15.2
Mont Royal	195	37.5	170	32.7	45	8.7	0	0.0	110	21.2
Mtl W./NDG	585	56.3	90	8.7	85	8.2	65	6.3	215	20.7
Outremont	60	21.8	15	5.5	120	43.6	0	0.0	80	29.1
Park Ave/Ext	50	40.0	0	0.0	0	0.0	0	0.0	75	60.0
St. Laurent	835	40.9	675	33.1	180	8.8	20	1.0	330	16.2
Snowdon	345	30.9	230	20.6	125	11.2	170	15.2	245	22.0
Westmount	1,095	86.9	65	5.2	40	3.2	0	0.0	60	4.8
West Island	490	49.7	180	18.3	60	6.1	30	3.0	225	22.8
Rest of Mtl.	580	44.8	225	17.4	70	5.4	95	7.3	325	25.1
Total Montreal CMA	9,345	50.4	3,150	17.0	1,715	9.3	540	2.9	3,775	20.4

In 2001, 3,785 seniors said their mother tongue was Yiddish, or 18.8% of the elderly Jewish population in the Montreal CMA. *Hence it seems that there is a significant decline in the reporting of Yiddish as a first language among seniors in this metropolitan area.*

English is dominant as far as the home language of seniors is concerned. Almost three-quarters (72%) of Jewish seniors speak English as their main language at home. About 18% speak French, and much lower percentages speak Yiddish, Russian, Spanish or Hebrew at home.

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

Table 13 shows where seniors with different first languages are residing in the Montreal CMA. It can be seen that Jewish seniors with a French mother tongue are located

mostly in Cote St. Luc (830) and Ville St. Laurent (675).

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

Seniors with a Yiddish mother tongue are located mostly in Cote St. Luc (675). There are 170 Jewish elderly with a Russian mother tongue in Snowdon, and 115 in Cote St. Luc.

Projecting Into the Future

Table 14 presents projected counts of Jewish elderly in the Montreal CMA for the years 2021 and 2031. These figures are based on “survival rates” of 10-year cohorts between 2001 and 2011. Because of the change in methodology from a census to a survey between 2001 and 2011, these types of projections should be interpreted with caution.

Table 14
Projections for Jewish Elderly (1991-2031)
Montreal CMA

Age Cohorts	1991		2001		2011 (Current)		2021 (Projected)		2031 (Projected)	
	#	%	#	%	#	%	#	%	#	%
65 - 74	12,295	54.1	8,840	43.8	8,805	47.5	11,332	55.1	8,308	43.1
75 - 84	8,570	37.7	8,530	42.3	6,485	35.0	6,459	31.4	8,313	43.2
85+	1,860	8.2	2,795	13.9	3,230	17.4	2,771	13.5	2,633	13.7
Total	22,725	100.0	20,165	100.0	18,520	100.0	20,562	100.0	19,254	100.0

Also, 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 Montreal in the future. These projections should therefore be considered only as general or “best guess” estimates.

How accurate were previous projections of seniors done 10 years in advance? Similar extrapolations done from 1991 and 2001 Census data, suggested that there would be 17,729 elderly in the Montreal Jewish community in 2011. The actual figure is 18,520, a difference of 791 individuals. In other words, the projections were “off” by 4.3%.

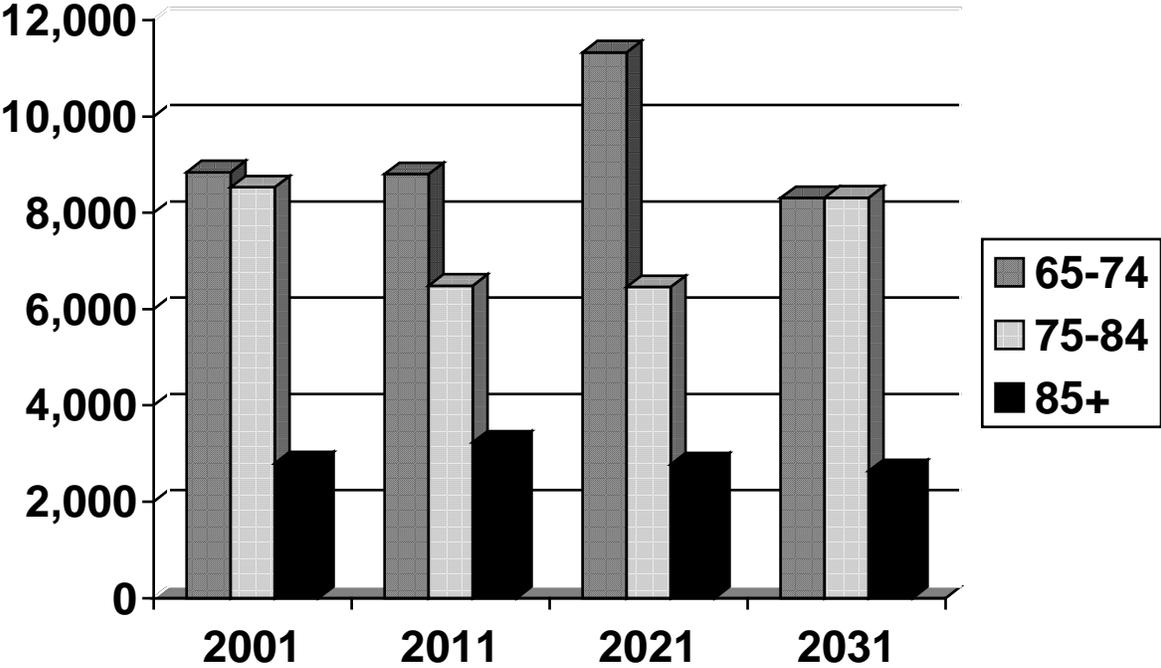
Keeping these limitations in mind, the figures in Table 14 nonetheless describe interesting demographic scenarios in the coming years. In general terms, the total population of Montreal’s Jewish seniors, which peaked in 1991 with 22,725 individuals, declined in size to 20,165 in 2001, and further to 18,520 in 2011.

However, the Jewish elderly population is predicted to increase to 20,562 by 2021, a figure higher than the 2001 total for seniors. This is because the Baby Boomers will be turning elderly throughout the current decade. Their generation represents a population “bulge” which keeps moving up the age distribution as it ages. By 2031 the number of seniors is expected to decline to 19,254 individuals, a figure which is nonetheless higher than the current total of 18,520.

In fact, the trends suggest that the dip in the current total is just temporary, and that the number of elderly will rise again and remain high at least for the next two decades. On the other hand, it is doubtful that the Montreal elderly population will ever reach its 1991 peak, at least not in the foreseeable future.

There were 8,805 “younger seniors” (65-74 years) in 2011. In 2021, this number is projected to rise dramatically to 11,332 individuals. In fact, this total will approach the 1991 peak for this cohort of 12,295 people, although it will not quite reach this level. The number of those 65-74 years will then decline again by 2031, with 8,308

Figure 1
Elderly Cohorts by Census / NHS Year
Montreal Jewish Community



Note: 2021 and 2031 figures are based on projections.

individuals, as the Baby Boomers begin to swell the ranks of the next age group.

The middle cohort (75-84 years) comprised 6,485 individuals in 2011, a significant drop from 8,530 in 2001. The size of this age group is projected to stay level during the current decade, with 6,459 persons by 2021. However, this cohort will increase again as the Baby Boomers begin to replenish it. Projections suggest that it will reach 8,313 persons by 2031.

Finally, there were 3,230 “older seniors” (85+ years) in 2011, a peak size for this cohort. Their number is projected to decrease to 2,771 individuals by 2021, a figure remarkably close to the 2001 total of 2,795. Since they will not be significantly replenished in the next 20 years, their total is predicted to diminish further to 2,633 individuals by the 2031 NHS, although improved health care and ancillary services may make survival rates for such elders higher than we predict. The Baby Boomers will feed into this cohort by 2041, and their numbers will likely surpass the current peak for this age group.

Figure 1 provides a further description of the projected age profiles of Jewish seniors

across Census / NHS years. The rise in numbers of the 65-74 year cohort by 2021 is by far the most dramatic aspect of this graph. The subsequent increase of the 75-84 year cohort by 2031 is likewise noteworthy, as is the decline of the “younger elderly” in the same time period. In fact, by 2031, the two age cohorts have roughly the same number of people. Finally, the 85+ cohort peaked in 2011, and will decline in the following two decades.

The Challenges Ahead

An analysis of the data gathered through the National Household Survey raises many important questions. For one, if the life expectancy of Jewish Montrealers, as that of the general population, continues to increase, what are the implications for the service establishment? If it is assumed that the Jewish elderly will continue to live longer, what is the role of the community in ensuring that their quality of life is maintained?

It is clear that demographic trends will put significant stress on the Montreal Jewish community in the coming years. Projections suggest that the population of adult Jews of working age will diminish in numbers, and

hence there will be fewer potential contributors to support community organizations, as well as a smaller pool from which our community leaders and workers can be drawn.

A continuing decrease in the number of individuals in the 25-64 age cohort emphasizes the likelihood that in the next 15 years, the dependency ratio (i.e., the ratio of young and elderly persons to working age adults) will remain high. This means that fewer people will have the responsibility of shouldering 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 National Household Survey indicates, the burgeoning numbers of poor and disabled elderly further compound these challenges. The community must ensure adequate responses are in place for seniors with physical, emotional or intellectual handicaps, who can certainly be considered among the most vulnerable.

The large numbers of frail elderly (85+ years) suggest the importance of a continued

focus on support services in the coming years, with particular emphasis on interventions that promote independence, delay the onset of institutionalization, and combat social isolation. There may also be an increased demand for socio-recreational activities that are geared to an older senior population.

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

It is also clear that the Baby Boomers, who will swell the ranks of the elderly in the coming years, will require interventions that target their specific needs and interests. Their service requirements may be quite different from those of their parents, particularly considering their lifestyles and how they approach aging generally. Service delivery will have to take into account such factors as the technological sophistication of Baby Boomers, their emphasis on “healthy living”, and the fact that they may have

different expectations in terms of how they spend their money and time.

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

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

It will be of critical importance to enhance the cultural sensibilities of service-

providers, and create services that meet the needs of different segments of the Jewish population if all seniors in our community are to feel welcome, understood and comfortable enough to ask for support.

There are some positive developments with respect to the elderly. For instance, seniors are becoming more active and better informed, and are increasingly in a more favorable position to make decisions about their future, and to lobby effectively in terms of their interests.

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

Part 4: The Jewish Poor

This section examines the characteristics of economically disadvantaged Jews in the Montreal Census Metropolitan Area (CMA) based on figures from the 2011 National Household Survey. The data describes the historical, social and economic aspects of poverty. The findings also identify which segments of the community are most economically vulnerable and in need of appropriate interventions.

How to deal with the issue of poverty has been at the forefront of the local Jewish communal agenda for many decades. Poverty stems from a diversity of causes and its reach is long and complex. It is pervasive in its consequences, affecting health, housing, academic success, job opportunities, self-image, and social interactions.

Economic disadvantage affects a broad spectrum of the Jewish community. Different cultural or age groups, immigrant and Canadian-born, religious and secular orientations, are all represented among low-income earners. Poverty impacts on relationships within families, schools,

communities, and workplaces; with one aspect often influencing the next.

Poor housing conditions, erratic work schedules, ill health, and poor transportation combine to further marginalize vulnerable families and individuals. If, in addition to living in poverty, individuals have a mental illness or physical disability, the challenges are even greater.

This analysis will attempt to shed further light on the needs and conditions of the Jewish poor in Montreal. It is hoped that it will become an informative tool for use by community planners and service-providers alike. It is also hoped that the reader will go beyond the straight presentation of statistics, and consider that “these facts have faces”, and that the human toll of poverty is often poignant and dramatic in its own right.

The topics covered in this section include the basic demographics of poverty, such as age and gender breakdowns, as well as historical and comparative perspectives. Other topics include the geographic distribution, living arrangements,

educational attainment, labour force activity, and sources of income of Jews living in poverty. A later section will summarize the basic findings by focusing on the most vulnerable poor in the local Jewish population.

Important appendices directly relevant to this section are included in the back of this report. Appendix 3 describes the actual low-income cut-offs specified by Statistics Canada which were used to define poverty in this analysis. Appendix 4 presents additional data tables related to poverty.

Please note that the terms “poor”, “economically disadvantaged” and “economically vulnerable” are used interchangeably in this report. The term “poor” is not meant to have any connotations beyond the strict application of the Statistics Canada measure of poverty, which relies on “objective” criteria involving household income and size.

Individuals who are homeless are not included in the following analysis. Unfortunately, it is not possible to arrive at an estimate of the number of homeless Jews living in the Montreal CMA, since they likely did not fill out the National

Household Survey. Hence, they could not be identified using this method of assessment.

Finally, the reader should note 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 Challenges of Defining Poverty

This report uses the Statistics Canada measure 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 below 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 measure. Firstly, it does not take into account information regarding a person’s “net worth”. An individual can own a dwelling and an automobile yet can be classified as poor using the LICO criterion

because their assets are not taken into account. There are some elderly, for instance, who own a house or a condominium, but receive a low pension income, and therefore fall below the poverty cut-off.

Also, there is a measure of arbitrariness regarding 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, shelter and clothing, and (arbitrarily) estimating that households spending about two-thirds (63.6%) or more of their income on such necessities would be in “strained” circumstances.²

The reasoning is that any household spending such a large 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 limitation of the use of the LICO as a measure of poverty is that it takes into account only three basic necessities (food, shelter and clothing). A more meaningful measurement, critics argue, would be to

determine the cost of a “basket” of all necessities, including such expenditures as transportation, personal care, household supplies, recreation, health, and insurance. The main problem with this alternative approach is the difficulty of determining what ought to be included or excluded in the basket of basic necessities of life.³

Another issue regarding poverty relates to the cost of living “Jewishly”. The current definition of poverty does not take into account the cost of maintaining a Kosher diet, of buying various accoutrements necessary for proper holiday observances, or paying synagogue dues. 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 observant Jews that is not necessarily part of the life experiences of secular Jews or non-Jews.

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. In the case of the National Household

Table 15
Poverty Status
Selected Populations

	Poor		Not Poor		Total
	#	%	#	%	#
Montreal Jewish Population	18,130	20.0	72,645	80.0	90,775
Montreal Non-Jewish Population	752,380	20.5	2,909,315	79.5	3,661,695
Total Montreal Population	770,510	20.5	2,981,960	79.5	3,752,470
Toronto Jewish Population	24,315	12.9	164,400	87.1	188,715
Vancouver Jewish Population	4,220	16.1	21,975	83.9	26,195
Winnipeg Jewish Population	2,000	14.6	11,690	85.4	13,690
Ottawa Jewish Population	1,245	8.9	12,770	91.1	14,015
Calgary Jewish Population	905	10.9	7,420	89.1	8,325
Canadian Jewish Population	57,195	14.6	334,135	85.4	391,330
Canadian Total Population	4,788,605	14.8	27,597,565	85.2	32,386,170

Survey, it can be cross-tabulated with other important variables (such as age, living arrangement, labor force activity, income source, etc.), to yield a broad profile of the characteristics and conditions of economically disadvantaged Jews.

Comparative & Historical Perspectives

There are 18,130 Jews living below the poverty line in the Montreal CMA, comprising 20% of 90,775 members of the Jewish community here. In other words, one in five Jews in the Montreal CMA is economically disadvantaged.

Table 15 examines the incidence of poverty for selected populations. The local Jewish community has a slightly lower level of poverty than the total (Jewish and non-Jewish) population in the Montreal CMA. The overall Montreal population has a 20.5% poverty rate, compared to 20% for the Jewish community.

In short, the Jewish community appears to be almost as economically disadvantaged as the total population. The incidence of Jewish poverty strongly contradicts preconceptions held by both Jews and non-Jews regarding the universal affluence of Jews in our

society. The data suggests that such judgments are in fact erroneous.

On the other hand, these figures don't speak to the "levels" of poverty among these two populations. It may be that poverty levels are more severe among non-Jews, but there are no figures to confirm this assumption; although NHS data suggests that there is a smaller proportion of Jews at the lower extreme of the income distribution than non-Jews.

The level of Jewish poverty in Montreal is the highest of any major Jewish community in Canada. The poverty level is 12.9% for the Toronto Jewish community, 16.1% for the Vancouver community, 14.6% for the Winnipeg community, and 8.9% for the Ottawa community. All of these Jewish centres have significantly lower proportions of economically disadvantaged Jews than the Montreal Jewish population.

The Montreal Jewish community has a significantly higher level of poverty than the national Jewish population (20% and 14.6% respectively). It also has a higher poverty level than the overall population of Canada (20% and 14.8% respectively).

Table 16
Poverty Status
Montreal Jewish Population
(Historical Summary)

Census / NHS Year	Poor		Not Poor		Total
	#	%	#	%	#
2011	18,130	20.0	72,645	80.0	90,775
2001	17,390	18.6	76,085	81.4	93,475
1991	17,930	17.7	83,445	82.3	101,375
1981	16,025	15.5	87,605	84.5	103,630

Table 17
Poverty Status by Gender
Montreal Jewish Population

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	8,415	18.8	36,290	81.2	44,705
Female	9,720	21.1	36,355	78.9	46,075
Total	18,135	20.0	72,645	80.0	90,780

In terms of absolute numbers, there are more poor Jews in Toronto than Montreal (24,315 and 18,130 individuals respectively), but Toronto has a Jewish community that is about twice the size of the Montreal Jewish population. The Montreal CMA has 31.7% of the Jewish poor in Canada, but only 23.2% of the total Jewish population in this country.

According to Table 16, the proportion of Jewish poor in the Montreal CMA has been increasing steadily for the last three decades. In 1971, there were 15.4% poor here. This figure rose slightly to 15.5% by 1981. In 1991, there were 17.7% poor, 18.6% in 2001 and 20% in 2011.

Note that in absolute terms, there was an increase of 740 poor Jews in the last decade, but there was a drop of 2.9% in the overall Jewish population of this metropolitan area. In other words, the number of poor has increased despite the fact that the Jewish population has dwindled. This has important implications for the continued capacity of the community to look after its economically vulnerable segment, and provide the level of supports needed to deal with the burgeoning numbers of poor individuals and families in our midst.

What led to a major increase in the level of Jewish poor between 2001 and 2011? The recessionary period that began in 2008, and which still has a significant impact on the Canadian economy, might have contributed to the overall higher poverty level in 2011. At the writing of this report, the recovery has yet to fully take hold, and the individuals and families who suffered most during the 2008-09 recession face continuing economic uncertainty, higher and more prolonged levels of unemployment, and rising costs of living.⁴

A further factor that explains the higher poverty rate among Montreal Jews is the fact that individuals migrating to other cities left behind those who were less mobile due to their financial conditions. Previous studies of Census data have shown that upwardly mobile individuals (young adults, highly educated, professionals) were much more likely to leave Montreal than other segments of the community.

It is interesting that between 1991 and 2001, the number of Jewish poor actually diminished (17,930 and 17,390 individuals respectively). This had to do with the fact that the population of Jewish seniors peaked

Table 18
Poverty Status by Age
Montreal Jewish Population

Age Cohort	Poor		Not Poor		Total
	#	%	#	%	#
0-14	3,655	20.5	14,180	79.5	17,835
15-24	3,015	23.5	9,805	76.5	12,820
25-44	3,975	20.5	15,460	79.5	19,435
45-64	3,875	17.5	18,295	82.5	22,170
65+	3,620	19.5	14,910	80.5	18,530
Total	18,140	20.0	72,650	80.0	90,790

in 1991. As the number of seniors diminished through attrition, the overall number of disadvantaged Jews also decreased. Moreover, the 1990s represented a relatively “booming” economic period that impacted on the general affluence of the community here.

The Basic Demographics of Poverty

Is there a significant gender difference in terms of poverty levels? According to Table 17, females are somewhat more inclined to fall below the poverty line than males (21.1% and 18.8% respectively), but the difference is not striking. It remains to be seen how other variables described later in this report, such as age and family structure, interact with gender as far as economic disadvantage is concerned.

Table 18 examines poverty status by age cohorts. The level of child poverty in the Montreal Jewish population is 20.5%. That is, more than one in five children 0-14 years in our community lives below the poverty line. A further analysis reveals that almost a quarter (22.6%) of Jewish children under 5 years live in economically disadvantaged circumstances.

How does our level of child poverty compare to other populations? Although the child poverty level for the Jewish community here (20.5%) is slightly below that of the total Montreal population (21.2%), it is significantly higher than the average level of child poverty for Jews across Canada (13.7%).

All in all, there are 3,655 children in the local Jewish community who live in economically disadvantaged circumstances. Are Jewish children going hungry in the Greater Montreal area? This question cannot be answered from the NHS data alone.

Although it is not possible to determine the extent to which certain basic needs are not being met for these children, there is a great likelihood that they will experience a number of disadvantages related to their economic status. Studies suggest that some of these conditions include poor nutrition, family stress and conflict, parental depression, and difficulties in emotional and behavioral development.⁵

Children from low-income families are much more likely to suffer from high levels of anxiety, have higher rates of aggressiveness and hyperactivity, and are

Table 19
Poverty Status: Gender by Age
Montreal Jewish Population

Gender	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Male	1,780	19.5	7,370	80.5
Female	1,870	21.5	6,810	78.5
Total	3,650	20.5	14,180	79.5

Gender	Non-Elderly Adults 15-64 Years			
	Poor		Not Poor	
	#	%	#	%
Male	5,440	20.0	21,720	80.0
Female	5,425	19.9	21,840	80.1
Total	10,865	20.0	43,560	80.0

Gender	Elderly Adults 65+ Years			
	Poor		Not Poor	
	#	%	#	%
Male	1,190	14.2	7,200	85.8
Female	2,430	24.0	7,710	76.0
Total	3,620	19.5	14,910	80.5

less socially accepted by their peers.⁵ Poverty is also associated with lower levels of self-esteem for children. In short, poverty can take a serious toll on the social and psychological well-being of children.

According to Table 18, about one in four Jewish teenagers and young adults (15-24 years) live below the poverty line (23.5%). There are 3,015 individuals in this age group who are poor. Many of these persons live in economically disadvantaged families, but there are those who live on their own, attend school, and hold low-paying jobs. It is likely that the majority in this latter group will climb out of poverty once they establish a career path of their own.

There is a 20.5% poverty level among those 25-44 years of age. There are 3,975 individuals in this cohort who live below the poverty line. Many of these individuals live alone, and some are relying on welfare benefits or employment insurance.

In terms of the 45-64 age group, 17.5% or 3,875 individuals, live in poverty. This is the lowest poverty level of any age cohort, simply because many of the individuals in this group have reached their economic prime. On the other hand, many of the

disadvantaged in this cohort experience difficulties finding jobs due to age discrimination.

Finally, 19.5% of Jewish seniors are poor. This represents 3,620 individuals. Poor seniors are an especially vulnerable group, particularly if they suffer from disabilities, decreased physical mobility, or a lack of family and other social supports.

Table 19 shows poverty levels by gender and age. Male and female children under 15 years have similar levels of financial disadvantage. Male children have a poverty level of 19.5% compared to 21.5% for females.

In terms of adults between 15-64 years, the levels of poverty are almost identical between genders. Non-elderly adult males have a poverty level of 20% compared to 19.9% for females.

However, it is within the elderly population that gender differences in poverty levels are most apparent. Female seniors are much more likely to be economically disadvantaged than males (24% and 14.2% respectively).

Table 20
Poverty Status by Geographic Area
Montreal Jewish Population

District	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Centre Ville	2,230	940	42.2	19,545	4.8
Chomedey	2,240	395	17.6	18,440	2.1
Cote des Neiges	5,335	1,485	27.8	29,650	5.0
Cote St Luc	19,395	3,105	16.0	7,005	44.3
Hampstead	5,375	400	7.4	875	45.7
Mont Royal	1,440	130	9.0	2,545	5.1
NDG / Montreal Ouest	5,585	1,330	23.8	21,025	6.3
Outremont	4,610	1,720	37.3	4,410	39.0
Park Avenue / Ext.	2,795	755	27.0	21,850	3.5
St. Laurent	7,060	1,140	16.1	26,390	4.3
Snowdon	5,355	1,470	27.5	9,715	15.1
Westmount	4,485	505	11.3	3,320	15.2
West Island	12,055	1,130	9.4	28,015	4.0
Rest of Montreal	12,815	3,635	28.4	577,720	0.6
Total Montreal CMA	90,780	18,130	20.0	770,515	2.4

Elderly women tend to live longer than their spouses, and as widows, must often rely on only one pension income. Also, because many elderly women were either homemakers when they were younger, or worked at lower paying jobs with fewer benefits than men, private pensions and CPP benefits are less available for senior women, which also contributes to their higher levels of poverty.

Where the Jewish Poor Reside in the Montreal CMA

Table 20 examines the distribution of Jewish poor across geographic areas in the Montreal CMA. According to this table, there is a large representation of Jewish poor in Cote St. Luc (3,105). There are also large contingents of Jewish poor in Outremont (1,720), Cote des Neiges (1,485), Snowdon (1,470), and NDG / Montreal Ouest (1,330). There are 3,635 Jewish poor in a miscellaneous area labeled “Rest of Montreal”.

It is interesting that Cote St. Luc should have the largest number of Jewish poor in Montreal, since it is generally considered a relatively affluent neighborhood. The level of poverty in Cote St. Luc partly relates to the large number of Jewish elderly residing

here (6,290). Many seniors, particularly widows who rely on single pensions, fall below the Statistics Canada Low-Income Cut-Off’s. In fact, Cote St. Luc has 1,070 elderly poor.

It is not surprising that Outremont has such a large contingent of Jews living below the poverty line. The large numbers of Ultra-Orthodox living in this district likely account for this finding. A study published in 1996 by the author suggested that the general poverty rate of Ultra Orthodox residing in Montreal was about 45%. More current statistics regarding poverty among the Ultra Orthodox are not available. It is also likely that the Tosh Chassidic community in Boisbriand contributes to the high level of economically disadvantaged in the “Rest of Montreal”.

Both Snowdon and Cote des Neiges also have large numbers of poor Jews. Both have low-cost housing areas and are close to the community’s central address for services. The large numbers of Jewish seniors and recent immigrants likely account for the large presence of Jewish poor here.

Table 21
Poverty Status
Age by Geographic Area

District	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Centre Ville	0	0.0	35	100.0
Chomedey	35	12.7	240	87.3
Cote des Neiges	355	31.3	780	68.7
Cote St Luc	530	16.8	2,620	83.2
Hampstead	75	6.5	1,085	93.5
Mont Royal	0	0.0	195	100.0
NDG / Mtl Ouest	180	19.5	745	80.5
Outremont	805	43.4	1,050	56.6
Park Ave/Ext	140	15.7	750	84.3
St. Laurent	175	18.3	780	81.7
Snowdon	195	17.4	925	82.6
Westmount	125	18.7	545	81.3
West Island	185	7.3	2,360	92.7
Rest of Montreal	845	29.0	2,070	71.0
Total Montreal CMA	3,655	20.5	14,180	79.5

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
760	51.0	730	49.0
240	18.6	1,050	81.4
685	24.3	2,135	75.7
1,505	15.1	8,450	84.9
240	7.1	3,145	92.9
30	4.2	680	95.8
825	22.8	2,800	77.2
895	36.0	1,590	64.0
585	33.1	1,185	66.9
575	14.1	3,500	85.9
840	27.0	2,275	73.0
290	11.4	2,255	88.6
840	9.8	7,690	90.2
2,535	29.5	6,065	70.5
10,865	20.0	43,555	80.0

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
175	25.0	525	75.0
120	17.8	555	82.2
440	32.0	935	68.0
1,070	17.0	5,220	83.0
90	10.8	740	89.2
75	14.6	440	85.4
320	30.9	715	69.1
35	12.3	250	87.7
15	12.5	105	87.5
390	19.1	1,650	80.9
435	39.0	680	61.0
80	6.3	1,180	93.7
110	11.2	875	88.8
255	19.7	1,040	80.3
3,615	19.5	14,910	80.5

It is important to note that Jewish poverty is not localized to any region or district, but is distributed among widely disparate areas. For instance, there are also 1,140 Jewish poor in St. Laurent, 1,130 on the West Island, and 940 in Centre Ville. In fact, 8 of 14 areas described in Table 20 have at least 1,000 Jewish poor between them.

In terms of the incidence of poverty, Centre Ville has the highest percentage of Jewish poor in the Montreal CMA. A third (42.2%) of Jews residing in Centre Ville live in economically vulnerable conditions. It may be that some of these individuals are university students who are struggling to make ends meet as they pursue their education.

Outremont also has a high level of Jewish poor (37.3%). As suggested above, this likely relates to the large Ultra Orthodox population in this area. Their large average family size pushes many Ultra-Orthodox households below the low-income cut-offs.

The lowest proportions of Jewish poor reside in Hampstead (7.4%), Town of Mount Royal (9%), the West Island (9.4%) and Westmount (11.3%). These are all affluent areas, although exceptions include “Lower

Westmount”, for instance, where less economically advantaged Jews might reside.

Jews comprise large proportions of the total (Jewish & non-Jewish) poor in Hampstead (45.7%), Cote St. Luc (44.3%), and Outremont (39%). This is not surprising since Jews make up very significant proportions of the total populations of Cote St. Luc and Hampstead, and a fifth of the population of Outremont.

Table 21 looks at where the Jewish poor reside by age cohort. It is interesting that the largest number of poor Jewish children live in Outremont (805), followed by Cote St. Luc (530), and Cote des Neiges (355). Outremont and Cote des Neiges have large numbers of Ultra Orthodox households. The miscellaneous area of “Rest of Montreal” has 845 poor Jewish children, many of them likely living in the North Shore, in the Tosh Chassidic Community of Boisbriand.

The largest numbers of poor non-elderly adults (15-64 years) are found in Cote St. Luc (1,505), Outremont (895), Snowdon (840), the West Island (840) and NDG / Montreal Ouest (825). Information related to family structure and labor force activity

Table 22
Poverty Status by Living Arrangement
Montreal Jewish Population

Living Arrangement	Poor		Not Poor		Total
	#	%	#	%	#
A Couple	8,915	13.2	58,575	86.8	67,490
Female Single Parent	2,075	34.0	4,025	66.0	6,100
Male Single Parent	385	26.9	1,045	73.1	1,430
Living with Relatives	135	15.9	715	84.1	850
Unattached*	6,620	44.4	8,290	55.6	14,910
Total	18,130	20.0	72,650	80.0	90,780

*Includes individuals living alone or with non-relatives

presented later in this report will yield more insights as to the conditions such individuals face.

The “Rest of Montreal” has 2,535 poor non-elderly adults. This is an important finding because it suggests that many of these economically vulnerable adults live in neighborhoods distant from the major hubs of the organized Jewish community, and may thus find it more difficult to access services and support.

According to Table 21, there are large numbers of poor seniors in Cote St. Luc (1,070), Cote des Neiges (440), and Snowdon (435). These three areas comprise more than half (53.8%) of the total Jewish elderly poor residing in the Montreal CMA.

Poverty & Living Arrangement

Table 22 presents data on poverty status by living arrangement for the Montreal Jewish community. It is clear that unattached individuals (those living alone or with non-relatives) are at highest risk for poverty (44.4%). There are 6,620 unattached individuals living below the poverty line in the Montreal Jewish community.

Unattached individuals are an economically vulnerable group because most don't have the benefit of a double income. They may be dealing with difficult life circumstances such as divorce, separation or widowhood. Some individuals who live alone suffer from social isolation and feel particularly alienated or estranged from society or community life.

The level of poverty among those residing in single parent households is 32.7%. There is a particularly high incidence of poverty among those living in female single parent families (34%). The level of poverty among persons living in male single parent households is higher than the average level of poverty for the community (26.9% and 20% respectively), but lower than the incidence for those living in female single parent households.

The level of poverty among those living in couple arrangements is 13.2%. It is clear that having two adults who share the economic and child rearing responsibilities of a family creates more favorable economic circumstances for the household.

Table 23A
Poverty Status: Living Arrangement by Age
Montreal Jewish Population

Living Arrangement	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
A Couple	2,895	17.8	13,395	82.2
Female Single Parent	645	51.0	620	49.0
Male Single Parent	100	37.7	165	62.3
Living with Relatives	0	--	0	--
Unattached*	0	--	0	--
Total	3,640	20.4	14,180	79.6

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
5,045	12.7	34,785	87.3
1,275	29.7	3,025	70.3
270	25.4	795	74.6
105	22.1	370	77.9
4,165	47.6	4,580	52.4
10,860	20.0	43,555	80.0

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
975	8.6	10,395	91.4
150	28.3	380	71.7
10	10.5	85	89.5
20	5.5	345	94.5
2,460	39.9	3,710	60.1
3,615	19.5	14,915	80.5

*Includes individuals living alone or with non-relatives

The above analysis examines the relative incidence of poverty, as a proportion of the total numbers in a given living arrangement. However, in absolute terms, more poor live in couple arrangements (8,915) than in any other household type. There are 6,620 unattached poor, and 2,075 who live in female single parent families. Far fewer poor individuals live in male single parent families (385) or with relatives such as grandparents or siblings (135).

Table 23A examines poverty status by living arrangement and age. There is a strikingly high level of poverty among children under 15 years living in single parent families. The incidence of poverty is 51% among children 0-14 years in female lone parent families, and 37.7% among those in male lone parent families.

The overall poverty level for children under 15 years living in a single parent household is 48.7%. In short, almost half of children in lone parent families are economically disadvantaged. In comparison, the poverty level among children living in couple arrangements is lowest at 17.8%.

Looking at younger children (under 5 years) living in female single parent families, the

incidence of poverty is remarkably high (52.1%). These younger children are among the most vulnerable of any segment examined in this report. There are too few children under 5 years residing in male single parent families to reach valid statistical conclusions.

All in all, 10.5% of Jewish families in Montreal are headed by single parents, and they are raising about 20.5% of this community's poor children. This is a sobering finding that points to the economic hardships many lone parent families face.

However, as Table 23A also shows, in absolute terms, there are 2,895 poor children living in couple arrangements, and 745 in lone parent arrangements. So while children living in single parent families are very vulnerable, in terms of sheer numbers, the significant majority of impoverished children in the Jewish community live in two-parent families.

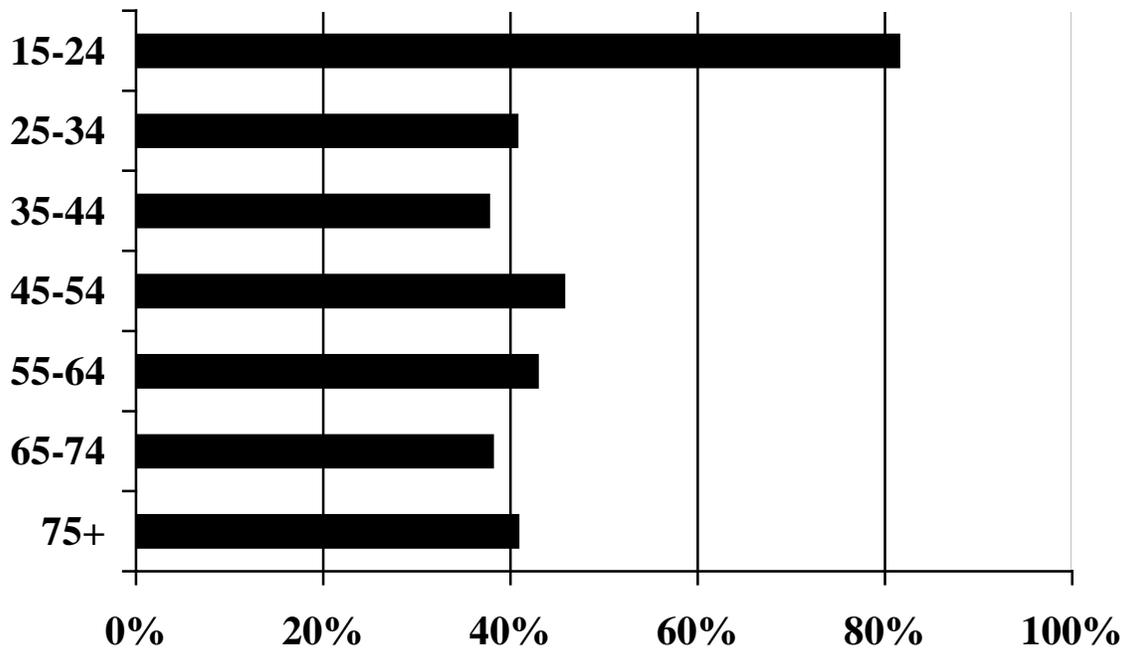
In terms of adults 15-64 years, the group at highest risk for poverty includes unattached individuals. Almost half (47.6%) of unattached persons in this age range are poor. More than a quarter (29.7%) of non-

Table 23B
Poverty Status by Age Cohort
A Profile of Unattached Individuals*
Montreal Jewish Population

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	1,270	1,035	235	81.5
25-34	2,335	950	1,385	40.7
35-44	1,195	450	745	37.7
45-54	1,325	605	720	45.7
55-64	2,620	1,125	1,495	42.9
65-74	2,125	810	1,315	38.1
75+	4,045	1,650	2,395	40.8

*Includes individuals living alone or with non-relatives

Figure 2
% Poor by Age Cohort
Unattached Individuals
Montreal Jewish Population



elderly adults living in female single parent families are economically disadvantaged. There are lower levels of poverty among non-elderly adults living in male single parent families (25.4%) and in couple arrangements (12.7%).

However, in absolute terms, the largest number of poor non-elderly adults live in couple arrangements (5,045). There are also large contingents of poor non-elderly adults who are unattached (4,165) and who live in female single parent families (1,275).

Finally, it is clear from Table 23A that unattached seniors 65+ years are an especially vulnerable segment in our community. More than a third (39.9%) of unattached elderly are poor. These elderly poor are especially at risk if they have difficulty accessing services, or have no family or other forms of social support. In contrast, only 8.6% of seniors who live with a spouse are economically disadvantaged.

Table 23B and Figure 2 examine poverty level by age specifically for unattached individuals, that is, those living alone or with non-relatives. It is evident from this table that young adults 15-24 years who are unattached are a particularly vulnerable

group. More than three-quarters (81.5%) live below the poverty line.

Young adults under 25 years who are no longer living with their parents may be studying full-time, and holding down low paying jobs or relying on student loans to support themselves. As mentioned previously, they are not likely to remain poor once they approach their economic potential.

Other particularly vulnerable unattached segments include those between 45-54 years (45.7%), and those 55-64 years (42.9%). In fact, the poverty levels for unattached individuals are high across the entire age distribution of adults. A more detailed examination of the interactions between poverty status, gender and age for unattached individuals is presented in Appendix 4, Table 28.

The Education Factor

Table 24 looks at poverty status by level of education. There is almost a linear relationship between education and economic disadvantage. The less education an individual has, the greater the incidence of poverty.

Table 24
Poverty Status by Level of Education
Montreal Jewish Population

Level of Education	Poor		Not Poor		Total
	#	%	#	%	#
Elementary / Secondary	6,665	27.4	17,670	72.6	24,335
CEGEP / Trades Certificate	3,210	21.5	11,740	78.5	14,950
Bachelor's Degree	3,270	15.6	17,705	84.4	20,975
Master's Degree	1,115	11.4	8,695	88.6	9,810
Medicine Degree / Doctorate	215	7.5	2,655	92.5	2,870
Under 15 years of age	3,655	20.5	14,180	79.5	17,835
Total	18,130	20.0	72,645	80.0	90,775

More than a quarter (27.4%) of those who have only a primary or high school education are economically disadvantaged. About a fifth (21.5%) of those who have a CEGEP or Trade Certificate are poor; 15.6% of those with a Bachelor's degree are disadvantaged; 11.4% of those with a Master's degree; and only 7.5% of those with a Medical or Doctoral degree are poor.

These findings have important implications for initiatives that seek to combat poverty. Education and training, and by extension, the expansion of an individual's repertoire of skills, can make a significant difference as far as their economic viability is concerned. Education opens doors that might otherwise be closed to those seeking to improve their financial condition in life.

However, many individuals who have only a primary or high school education are not poor. It is also interesting that a graduate university degree has become less of a guarantee against poverty. According to the 2001 Census, 8.2% of those graduating with a Master's degree lived below the low income cut-off, and 4.8% of those with a doctorate or medical degree. In 2011, the figures were 11.4% and 7.5% respectively. All in all, about one in ten people with a

university graduate degree are likely to live in poverty (10.5%).

It seems that, although the relationship between education and poverty appears straightforward, many other factors relate to poverty, some of which, such as negative self-image or social stigmatization, are more difficult to assess.

The Economics of Poverty

Table 25 examines poverty status by labour force activity. It is clear that unemployment is a major factor related to the incidence of poverty. More than a third (37.9%) of unemployed individuals are disadvantaged. The economic impact of unemployment is related to age. Those unemployed between 45-64 years have the highest level of poverty (47.3%); followed by those 25-34 years (43%), and 35-44 years (31.7%).

The poverty level among those who are inactive (not in the labor force), such as students, pensioners, and homemakers, is 28.2%. It is 17.7% among those working part-time, and 10.6% among those who are working full-time.

Table 25
Poverty Status by Labour Force Activity
Montreal Jewish Population (15+ years)

Labour Force Activity	Poor		Not Poor		Total
	#	%	#	%	#
Employed: Full Time	3,170	10.6	26,730	89.4	29,900
Employed: Part Time	1,960	17.7	9,115	82.3	11,075
Unemployed	1,255	37.9	2,055	62.1	3,310
Inactive*	8,090	28.2	20,565	71.8	28,655
Total	14,475	19.8	58,465	80.2	72,940

*Includes those not in the labour force, such as students, pensioners, and homemakers.

In terms of absolute figures, the largest contingent of poor is found among inactive individuals (8,090). There are 5,130 employed individuals (full- or part-time) who are economically disadvantaged. These are the “working poor”, who are either working for minimal wages, or for too few hours to make a viable living. A more extensive analysis of the working poor will follow in the description of the next table.

Table 26A contains data on poverty by source of income. The most economically disadvantaged individuals are those who are relying on “Other Government Sources” which includes social assistance payments and worker’s compensation (disability payments), as well as miscellaneous sources such as payments from training programs and veterans’ pensions. More than half (60.7%) of individuals relying on such sources live below the poverty cut-off.

This high incidence of poverty suggests that such transfer payments are woefully inadequate in looking after the financial needs of individuals. There are 4,530 persons in our community who rely on income from “Other Government Sources”, and they represent 5% of the Montreal Jewish population of 90,785 individuals; and

6.2% of all Jewish adults (15+ years). Persons relying on such transfer payments represent a quarter (25%) of the total poor in the local Jewish community.

Table 26B provides a detailed summary of the relationship between poverty and age for individuals receiving benefits from “Other Government Sources”. Among individuals between 55-64 years who rely on income from such sources, the poverty level is a staggering 74.4%. Among those who receive such transfer payments between the ages of 25-34 years, it is 66.7%, and for those 45-54 years it is 62.7%. There are 1,655 individuals between 45-64 years in the Montreal Jewish community who rely on such assistance and who are poor.

Please refer to Table 29, Appendix 4 for an even more differentiated breakdown of poverty status by age and gender for those receiving benefits from “Other Government Sources”.

The National Council of Welfare had been highly critical of the difficult circumstances endured by individuals who receive social assistance. They noted that: “welfare incomes are so low that people are forced to

Table 26A
Poverty Status by Major Income Source
Montreal Jewish Population

Major Income Source	Poor		Not Poor		Total
	#	%	#	%	#
Wages and Salaries	2,870	8.7	30,060	91.3	32,930
Self-Employment Income	1,015	16.5	5,150	83.5	6,165
Employment Insurance Benefits	335	27.3	890	72.7	1,225
Retirement Pensions	90	2.1	4,135	97.9	4,225
Government Pensions	3,730	40.1	5,565	59.9	9,295
Other Government Sources*	4,530	60.7	2,930	39.3	7,460
All Other Sources	790	10.2	6,920	89.8	7,710
Not Applicable**	4,775	21.9	17,000	78.1	21,775
Total	18,135	20.0	72,650	80.0	90,785

*Includes social welfare and disability payments.

** Includes individuals under 15 years or those with no income.

Table 26B
Poverty Status by Age Cohort
Individuals Relying on Other Government Sources of Income*
Montreal Jewish Population

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	1,500	795	705	53.0
25-34	1,665	1,110	555	66.7
35-44	1,635	810	825	49.5
45-54	1,315	825	490	62.7
55-64	1,115	830	285	74.4
65+	220	155	65	70.5

*Includes individuals on social welfare and disability payments.

spend all their energy on daily survival, and this completely undermines a person's resolve to get back on their feet."⁶ Although the Council had been in existence at the time of the 2011 National Household Survey, it ceased operation in 2012 when funding from the Federal government was discontinued.

The statistics regarding welfare transfer payments are quite stark. Looking at figures corresponding to the latest low income cut-offs (2012), in the province of Quebec, the average welfare income for a single employable person is \$8,233 per annum, which is only 42% of the poverty line (after taxes).⁷ In other words, single persons who are employable have to subsist on considerably less than half of the income necessary for them to even rise above the poverty cut-off.

A person with disability receives \$11,957 in social assistance, or 61% of the 2012 poverty line; a single parent with one child receives \$18,995, or 79.6% of the cut-off; and a couple with two children receives \$24,589, or 66.4% of the cut-off. In short, welfare transfer payments have been woefully inadequate, and haven't even begun to provide the necessary basic level of

income to pull their recipients out of impoverished conditions.

According to Table 26A, individuals relying on government pensions also have a high level of poverty (40.1%), as do those relying on Employment Insurance benefits (27.3%). People who are self-employed (16.5%) or who earn wages and salaries (8.7%) are among the least likely to experience poverty.

Those whose major source of income is a retirement pension (company pension or registered retirement savings plan) have a very low level of economic disadvantage (2.1%). There is little doubt that building a financial "nest-egg" for one's retirement years, and not relying solely on government benefits, can make a considerable difference as far as the economic conditions of pensioners are concerned.

In absolute terms, there are 2,870 "working poor" who earn wages that are not sufficient to push their income above the poverty line. A person who works full-time (35) hours per week, and is making minimum wage or slightly more, will still not have an adequate enough income to push their wages above the low-income cut-off.

Table 27
Profile of the Most Vulnerable Segments
Montreal Jewish Population
(41% - 82% Poor)

Segment	% Poor
Individual 15-24 yrs who is living alone or with non-relatives (unattached)	81.5
Individual 55-64 yrs relying on “Other Government Sources” of income, such as social assistance	74.4
Individual 25-34 yrs relying on “Other Government Sources” of income, such as social assistance	66.7
Individual 45-54 yrs relying on “Other Government Sources” of income, such as social assistance	62.7
Any individual relying on “Other Government Sources” of income, such as social assistance	60.7
Child less than 5 yrs living in a female single parent family	52.1
Child less than 15 yrs living in a female single parent family	51.0
Non-elderly adult 15-64 yrs living in Centre Ville	51.0
Individual 35-44 yrs relying on “Other Government Sources” of income, such as social assistance	49.5
Non-elderly adult (15-64 yrs) who is living alone or with non-relatives (unattached)	47.6
Unemployed individual 45-64 yrs	47.3
Individual 45-64 yrs who is living alone or with non-relatives (unattached)	45.7
Any individual who is living alone or with non-relatives (unattached)	44.4
Child less than 15 yrs living in the Outremont area	43.4
Individual 55-64 yrs who is single / never married	43.1
Senior 65+ yrs who is divorced or separated	43.0
Unemployed individual 25-34 yrs	43.0
Individual 55-64 yrs who is living alone or with non-relatives (unattached)	42.9
Any individual living in Centre Ville	42.2
Individual 75+ yrs who is living alone or with non-relatives (unattached)	40.8
Individual 25-34 yrs who is living alone or with non-relatives (unattached)	40.7

Note: Some of these segments may overlap with one another.

(Table Cont'd)

A report by the Citizens for Public Justice confirms the difficult circumstances in which minimum wage workers find themselves. For instance, an individual working full time and earning \$10.25 an hour, would still be earning \$353 less a month than the most recent poverty cut-off.⁸ The report concludes that a full-time job doesn't necessarily guarantee freedom from poverty.

As Table 26A also indicates, there are 3,730 economically disadvantaged individuals who rely on government pensions as their major source of income. They are likely those who are living alone and receiving only one pension each month, as opposed to the combined benefits of two pensions in the case of an elderly couple. It is clear that a single pension is not sufficient to push an individual's income above the low-income cut-off.

In fact, for a single pensioner, the maximum Guaranteed Income Supplement is \$9,091 a year (2014 figure). Together with the Old Age Security pension, a single senior is guaranteed an income of \$15,795 a year. That amount is below the most recent poverty line of \$19,597.

For couples, the maximum supplement is \$9,091 for each spouse. Two maximum GIS benefits and two OAS pensions provide a total family income of \$25,465. This amount is above the current poverty line of \$23,850. In short, having a dual pension makes a significant difference in the economic conditions experienced by seniors.

Focus on the Most Vulnerable Segments

Table 27 is a summary of the statistics cited throughout this report. It profiles the segments in the Montreal Jewish community which are at highest risk for poverty. Some segments are not included because they represent relatively few individuals, or because they overlap with other categories, and do not offer any further insights into a particular socio-economic group or condition. Only segments of the community with poverty rates of over 31% are shown in the table, which is divided into two parts.

The group at highest risk for poverty in the Jewish community is unattached young adults (15-24 years) who live alone or with non-relatives (81.5%). These are often students who have left their parents and are trying to make ends meet through part-time

Table 27
Profile of the Most Vulnerable Segments
Montreal Jewish Population
(32% - 40% Poor)

Segment	% Poor
Individual relying on government pensions as their major income	40.1
Senior 65+ yrs who is living alone or with non-relatives (unattached)	39.9
Female senior 65+ yrs living alone	39.8
Male senior 65+ yrs living alone	39.5
Senior 65+ yrs living in the Snowdon area	39.0
Individual 65-74 yrs who is living alone or with non-relatives (unattached)	38.1
Unemployed individual	37.9
Individual 35-44 yrs who is living alone or with non-relatives (unattached)	37.7
Individual with a primary or secondary school education	36.8
Female senior 75+ yrs who is widowed	36.7
Female senior 75+ yrs who is often disabled	36.7
Non-elderly adult (15-64 yrs) living in the Outremont area	36.0
Widowed female senior 65+ years	35.8
Widowed senior 65+ yrs	35.5
Individual 25-44 yrs who is divorced or separated	35.5
Individual 45-64 yrs who is divorced or separated	34.4
Any individual living in a female single parent family	34.0
Non-elderly adult (15-64 yrs) living in the Park Ave. / Ext area	33.1
Senior 65+ yrs living in the Cote des Neiges area	32.0
Senior 65+ yrs who is single / never married	31.8
A female single parent	31.7

Note: Some of these segments may overlap with one another

work, student loans or bursaries. There are 1,035 such poor young adults in our community.

Another high-risk group involves those between 55-64 years who rely on “Other Government Sources” of income such as social assistance (74.4%). Many of these individuals encounter discrimination regarding their age that limits their chances of finding adequate employment. Since they are not yet eligible for senior pensions they struggle on meager welfare incomes that barely rise above subsistence levels. There are 830 economically disadvantaged individuals between 55-64 years relying on such transfer payments in our community.

According to Table 27, other vulnerable age groups who rely on “Other Government Sources” such as social assistance include those between 25-34 years (66.7%) and 45-54 years (62.7%). In fact, the likelihood of being poor among any individual relying on “Other Government Sources” of income is 60.7%.

Among the most vulnerable of all the segments described in this report are children under 5 years living in female single parent families. More than half

(52.1%) of these children live below the poverty line. Many single mothers who have very young children are in particularly difficult circumstances as they struggle to cope with the responsibilities of child-rearing and providing for their household. The poverty rate among children under 15 years living in a female single parent family is likewise quite high (51%). There are 645 such children in the local Jewish community.

Finally, non-elderly adults living in Centre Ville (Downtown) have a significantly high poverty rate (51%). There are 760 such individuals who are economically disadvantaged. It is likely that most of these poor are students who reside near the two universities located in the downtown core.

The Challenges Ahead

As mentioned in the introduction to this section, and as suggested by the figures cited throughout the last few pages, the issue of Jewish poverty is a complex one. Poverty has its roots in familial breakdown, limited educational or training opportunities, government policies, and a vicious cycle of negative self-perceptions. Poverty leads to social stigma, isolation from the community,

a general loss of self-esteem, and strains on mental and physical health.

Several factors have affected the poor in the Montreal Jewish community over the last decade. A major factor has been the ongoing erosion of government services and benefit programs. Welfare payments, the major source of revenue for adults with low incomes, are not indexed to inflation, and have drastically decreased in buying power as a result. Even accessing welfare benefits has become more difficult; welfare offices are assigning more resources to investigations while reducing resources to help get the benefits to those who are entitled to them.

In 2012, a couple with two children in Quebec receiving welfare benefits experienced amongst the lowest standard of living for this family type in Canada, trying to provide for their needs at only 66.4% of the poverty line.⁷

While Quebec government mandated health care premiums have increased several times over the last few years, health services have been reduced. Transportation costs have also increased significantly, with prices of bus passes regularly increasing in the last

decade. Accessing a space at a subsidized day care can be a challenge, as they are very much in demand, and there are long wait lists.

There has also been an increase in the cost of housing, and a scarcity of affordable housing, particularly in parts of the city with significant numbers of Jewish poor, such as Snowdon, Cote des Neiges and NDG. In 2013, the average rent for a 1-bedroom apartment in Montreal was \$651, and \$555 for a bachelor.⁹ The rent for a 1-bedroom unit was thus slightly less than the monthly welfare payment for a single person (\$686), and a bachelor cost about 81% of benefits. In short, rents were generally far from affordable for those relying on welfare incomes.

Unfortunately, full-time low-income employment does not provide an escape from poverty either. In 2014, a full-time worker earning minimum wage in Quebec earned 80% of the Statistics Canada low-income cut-off (before taxes). Moreover, many low paying jobs do not provide stable employment, with meager, if any, sick days or health benefits provided.

Many low-income earners find themselves in untenable situations when they have to miss work because of illness, childcare or family responsibilities. In the event that a low-income earner loses a job, the situation can be even more precarious since Employment Insurance has become more difficult to access and benefits have been reduced.

In terms of government planning and prevention, anti-poverty advocates believe that too many important programs have been cut, eliminated or put at risk. Childcare, school loans and bursaries, health care and social services, and legislation on worker's rights, have all seen budget cuts, reduction of services and erosion of rights.

The Jewish poor face an additional burden. Kosher food and religious observance entail added costs to the basics of diet and lifestyle. Memberships and school fees add to the potential financial burden they must carry.

If the Jewish community is to continue to effectively look after its most vulnerable segments, the challenges of living in poverty must be addressed on many levels. Current Jewish community responses to poverty

consist of access to Jewish education, emergency financial assistance, food services, training and prevention services and affordable counseling, to name but a few.

Many of these services provide short-term solutions, and do little to address the underlying problems at the root of poverty, such as inadequate income, and social inequities and exclusion. Perhaps a focus on system change and partnerships with other communities and advocacy groups can do more to confront the larger social and economic issues that support poverty.

One avenue for promoting change is to work with anti-poverty and consumer groups to advocate for government changes in public policy on such issues as the availability of affordable, good quality and safe housing; increasing minimum wage to allow workers to live above the poverty line; raising the basic amounts of welfare revenues to correspond to the actual cost of living (fully indexed in a continuous way); and implementing "welfare to work" programs that actually provide training and supports. Government must be encouraged to invest in families and not cut increases in family allowances, pensions and other benefits.

Within our own community we have special challenges. The marked numbers of Jewish children living in poverty are an important consideration. We must also consider how to work with diverse groups that require responses that respect differences in language, observance and culture.

Interventions must be framed in ways that also respond to the needs of the most marginalized members of our community: middle-aged men and women living alone. Finally, we must continue to work on issues

of health care, housing and socialization for our seniors and for members of our community living with disabilities, particularly those who cope with issues of mental health and developmental delays.

Poverty defines what people have, but not who they are. The challenges are major and poverty cannot be solved or eliminated by the Jewish community in isolation. The key will be partnerships, government advocacy and an on-going political and communal will to tackle the difficult issues involved.

Notes

Part 3: Jewish Seniors

¹ These points were adapted from:

“Your Words are Worth Something: Identifying Barriers to the Well Being of Older Women”. The Older Women’s Dialogue Project. Canadian Centre for Elder Law. 2014. The report can be accessed at:

<http://www.bcli.org/wordpress/wp-content/uploads/2014/03/OWDMiniReport-20140310-finalEng.pdf>

“Working Together for Seniors: A Toolkit to Promote Seniors’ Social Integration in Community Services, Programs and Policies.” Report prepared for the Social Isolation Working Group of the Federal/Provincial/Territorial (F/P/T) Committee of Officials (Seniors). November 2007. The report can be accessed at:

<http://www.health.alberta.ca/documents/Seniors-Toolkit-WorkingTogether-2007.pdf>

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

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

Part 4: The Jewish Poor

² Giles, Philip. “Low Income Measurement in Canada”. Income Research Paper Series. Statistics Canada, 2004. Catalogue # 75F0002ME. The report can be accessed at:

<http://www.statcan.gc.ca/pub/75f0002m/75f0002m2004011-eng.pdf>

³ For a more comprehensive analysis of the LICO as a measure of poverty, see:

“Low Income Lines, 2009-2010.” Income Research Paper Series. Statistics Canada, 2011. Catalogue # 75F0002M. The report can be accessed at:

<http://www.statcan.gc.ca/pub/75f0002m/75f0002m2011002-eng.pdf>

“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>

⁴ “Poverty Trends Scorecard: Canada 2012.” Citizens for Public Justice. The report can be accessed at:

<http://www.cpj.ca/files/docs/poverty-trends-scorecard.pdf>

⁵ These points were adapted from: “Poverty Fact Sheet #6. The Urban Poverty Consortium of Waterloo Region, October 2000.” Their Web Site can be accessed at:

<http://www.waterlooregion.org/poverty/talk/6.html>

⁶ “Welfare Incomes for 2003.” National Council of Welfare. Minister of Public Works and Government Services Canada. Spring, 2004.

⁷ Tweddle, A., Battle K. & Torjman, S. “Welfare in Canada 2012.” Caledon Institute of Social Policy. December 2013. The report can be accessed at:

<http://www.caledoninst.org/Publications/PDF/1031ENG.pdf>

⁸ “Poverty Trends Highlights: Canada 2013.” Citizens for Public Justice. The report can be accessed at:

<http://www.cpj.ca/files/docs/Poverty-Trends-Highlights-2013.pdf>

⁹ “Rental Market Report: Montreal CMA.” Canada Mortgage and Housing Corporation (CMHC). Fall 2013. The report can be accessed at:

http://www.cmhc-schl.gc.ca/odpub/esub/64411/64411_2013_A01.pdf?fr=1405620421778

Appendix 1

Methodological Considerations

The two major questions used to define who is Jewish in this report, namely religion and ethnicity, were located in what was previously known as the Long Form of the National Census. In 2011, this Long Form became voluntary rather than mandatory to fill out. Because the sample was self-selected, this instrument became a survey rather than a Census.

The National Household Survey (NHS) was distributed to a third of the households in Canada, compared to 20% of households for the Census Long Form. However, whereas the Census had an almost universal rate of response, the NHS had a 73.9% response rate across Canada, and 80.3% in the Montreal CMA.

It is not clear to what extent non-response biases played a role in the results. For instance, it is possible that certain socioeconomic groups, such as the poor, less educated individuals, and recent immigrants were generally less inclined to answer the National Household Survey. Statistics Canada applied sophisticated treatments to deal with possible gaps in the data but the

change in methodology has meant that it is difficult to determine error ranges based on projections gleaned from the sample.

This change in methodology has also made it difficult to compare the results of the National Household Survey with those of previous Censuses. Although some tables in this report present side-by-side comparisons of 2011 NHS data with previous Censuses, these comparisons should be interpreted with caution.

A further issue is the fact that since the 2001 Census, the number of Jews identifying themselves by ethnicity has declined dramatically. This was evident in 2006 and again in 2011. All those who considered themselves as Jewish by religion were included as Jews according to the definition employed in this report; but some who said they had no religious affiliation might have “fallen through the cracks” because they did not identify themselves as Jewish by ethnicity.

There may be several reasons why there has been a decline in Jewish ethnic

identification, but only two will be considered here. First, since the 2001 Census, the label “Canadian” was the first on the list of ethnic sample choices. This has changed the dynamics of the question significantly. It is possible that some people wanted to tout their attachment to Canada by indicating they were only of Canadian ethnicity. This is not an issue if they also indicated they were Jewish by religion. But if they said they had no religious identification, they could not be identified as Jewish using the traditional definition.

Second, the order of sample choices is determined by how many people indicated a particular ethnicity in the previous Census (2006). As the number of individuals choosing Jewish as their ethnicity diminishes, the Jewish choice has fallen further down the list, and was therefore among the last sample choices in the 2011 NHS. This may have had an impact on the self-reported affiliation of people.

A final consideration has to do with the definition used to identify Jews for the purposes of this report. The “Jewish Standard Definition”, formulated by Jim Torczyner of McGill University, has been used since 1971. This definition employs a

combination of religious and ethnic identification.

However, given changes in how Jews have responded to the ethnicity question, it was felt that a broader definition should be used. Hence, elements of other questions were incorporated, including place of birth, five-year mobility and knowledge of non-official languages. This new definition was called the “Revised Jewish Definition”. A full description of this definition can be found in Appendix 2.

This new Jewish definition makes comparisons between the National Household Survey and previous Censuses even more difficult. Hence, these latter Censuses were re-analyzed along the lines of the revised definition, and whenever possible, these new figures are presented in this report. Again, all comparisons of the NHS with previous Censuses, and particularly the identification of demographic trends, should be interpreted with caution.

All in all, despite the changes in methodology outlined above, the 2011 National Household Survey provides an important opportunity to better understand

the demographic situation of the Montreal Jewish population, and to make use of this data for community planning and decision-making.

We are fortunate to have a national survey which includes questions related to religion

and ethnicity (the American Census does not). Also, the National Household Survey is one with a much larger scope than any Canadian Jewish community can implement on its own.

Appendix 2

The Revised Jewish Definition

Since 1971 all major analyses related to the Census have utilized 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 using a combination of religious and ethnic identification.

According to this criterion, a Jew was defined as anyone who specified that he or she was:

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

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

It is important to note that the category of “no religious affiliation” is broader than that of “no religion” because it includes those who consider themselves as agnostics, atheists and humanists, as well as having no

religion. Since it is possible to be Jewish and to have such affiliations, it was felt that an inclusive definition would better reflect the broad spectrum of Jewish adherence.

Given the marked decline in the number of Jews who identified themselves as ethnically Jewish since 2001, it was decided to expand the above definition of Jewishness. This “Revised Jewish Definition” incorporates more than just the religion and ethnicity variables in the National Household Survey.

According to this new criterion a Jew is defined as anyone who is:

- Jewish by religion and ethnicity.
- Jewish by religion and having another ethnicity.
- Having no religious affiliation and Jewish or Israeli by ethnicity.
- Having no religious affiliation and having knowledge of Hebrew or Yiddish as a “non-official” language.
- Having no religious affiliation and born in Israel.
- Having no religious affiliation and living in Israel in 2006.

A check was done to see whether the above criteria would erroneously include groups who should not be considered as Jews. For

instance, there are Arab Israelis who might have no religious affiliation. Since their mother tongue would be Arabic, and they would likely identify as having an Arab ethnicity, it was straightforward to determine that there were virtually no such individuals who were wrongly identified as Jews according to the Revised Jewish Definition.

All in all, the Revised Jewish Definition did not result in substantial increases in the Jewish populations of various metropolitan areas. The table below shows the differences

in numbers using the revised and standard definitions.

Finally, it is not possible to say how a person behaves “Jewishly” using any definition of Jewishness based on the NHS. For instance, we cannot know whether they adhere to traditions or attend synagogue on a regular basis. No questions of these types were asked in the National Household Survey. Despite this limitation, the fact that we can identify Jewish affiliation at all is critical for using the NHS as a tool for better understanding our community.

Jewish Populations Based on Standard & Revised Definitions 2011 National Household Survey

	Jewish Standard Definition	Revised Jewish Definition
Halifax CMA	2,080	2,120
Montréal CMA	89,665	90,780
Toronto CMA	186,010	188,715
Ottawa CMA	13,850	14,010
Hamilton CMA	5,055	5,110
Kitchener CMA	1,970	2,015
London CMA	2,610	2,675
Windsor CMA	1,475	1,520
Winnipeg CMA	13,260	13,690
Calgary CMA	8,210	8,340
Edmonton CMA	5,440	5,550
Vancouver CMA	25,740	26,255
Victoria CMA	2,630	2,740
Total Canada	385,345	391,665

Appendix 3

The Definition of Poverty

The low-income cut-offs are considered to be a representation of the “poverty line” in this report. However, given the limitations in defining poverty, Statistics Canada does not use the term “poverty” per se, preferring to rely on a term (Low-Income Cut-Off) that has well-defined statistical parameters, and less controversy associated with it. The 2010 Low-Income Cut Offs were used for this

2011 National Household Survey analysis. The table below describes the interactions of household size and household income that determine these cut-offs. Note that a detailed description of the challenges and limitations related to defining poverty can be found in the introduction to the section on poverty in the second part of this report.

Low Income Cut-Offs for the year 2010
Urban areas of 500,000+ people

Household Size	Household Income Cut-Off (\$) Before Taxes	Household Income Cut-Off (\$) After Taxes
1	22,637	18,759
2	28,182	22,831
3	34,646	28,430
4	42,065	35,469
5	47,710	40,388
6	53,808	44,791
7+	59,907	49,195

Source for the above table: Income in Canada. Published by Statistics Canada, June 2012. Catalogue No. 75-202-XWE.

Appendix 4

Additional Data Tables Related to Poverty

Table 28
Poverty Status by Age & Gender
Unattached Individuals*
Montreal Jewish Population
(15+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 15-24	565	435	135	77.0
Female: 15-24	700	600	100	85.7
Male: 25-34	1,265	540	720	42.7
Female: 25-34	1,070	410	665	38.3
Male: 35-44	725	290	435	40.0
Female: 35-44	475	160	310	33.7
Male: 45-54	720	315	400	43.8
Female: 45-54	610	290	320	47.5
Male: 55-64	1,135	550	580	48.5
Female: 55-64	1,490	575	915	38.6
Male: 65-74	680	260	425	38.2
Female: 65-74	1,435	550	890	38.3
Male: 75+	845	355	485	42.0
Female: 75+	3,210	1,295	1,910	40.3
Subtotal: 15-24	1,265	1,030	230	81.4
Subtotal: 25-44	3,530	1,400	2,130	39.7
Subtotal: 45-64	3,950	1,735	2,220	43.9
Subtotal: 65+	6,170	2,460	3,710	39.9

*Includes individuals living alone or with non-relatives

Table 29
Poverty Status by Age & Gender
Individuals Relying on Other Government Sources of Income*
Montreal Jewish Population
(15+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 15-24	895	450	445	50.3
Female: 15-24	600	345	260	57.5
Male: 25-34	630	460	170	73.0
Female: 25-34	1,040	650	385	62.5
Male: 35-44	410	310	110	75.6
Female: 35-44	1,215	500	715	41.2
Male: 45-54	520	405	110	77.9
Female: 45-54	800	420	380	52.5
Male: 55-64	650	520	130	80.0
Female: 55-64	470	310	155	66.0
Male: 65-74	75	55	20	73.3
Female: 65-74	45	35	15	77.8
Male: 75+	55	40	15	72.7
Female: 75+	45	30	0	66.7
Subtotal: 15-24	1,500	795	705	53.0
Subtotal: 25-44	3,300	1,920	1,380	58.2
Subtotal: 45-64	2,440	1,660	775	68.0
Subtotal: 65+	225	155	65	68.9

*Includes Individuals on Social Welfare and Disability Payments.