2011 NATIONAL HOUSEHOLD SURVEY THE JEWISH COMMUNITY OF OTTAWA

PART 3 **JEWISH SENIORS**

PART 4
THE JEWISH POOR







2011 National Household Survey Analysis The Jewish Community of Ottawa

Part 3
Jewish Seniors

Part 4
The Jewish Poor

By Charles Shahar

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Highlights of Part 3

- There are 1,970 Jewish elderly 65+ years residing in the Ottawa CMA. Seniors comprise 14.1% of the 14,005 members of the Jewish community here. There are 750 Jews 75+ years, comprising 5.4% of Ottawa's Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the local Jewish community (14.1%) is higher than the proportion of seniors in the overall Ottawa population (11.7%). However, the percentage of Jewish seniors here is lower than that for the Canadian Jewish population (16.9%).
- A significant number of elderly Jews reside in Alta Vista (380). There are 350 Jewish seniors living in Ottawa West, and 315 in Centretown.
- More than a third (37.4%) of elderly Jewish women in the Ottawa CMA live alone, comprising 320 individuals. Only 14.8% of elderly men live in single person households, comprising 155 persons.
- A total of 110 seniors live below the poverty line, or about 6% of the elderly Jewish population. About half of seniors (50.5%), or 955 individuals, report experiencing some type of disability.
- The highest median income is reported by Jews living in Centretown (\$71,029). The lowest are reported by those residing in Barrhaven South (\$37,539) and Ottawa West (\$40,942).
- Statistical projections suggest that the figure of 1,970 Jewish seniors in 2011 will increase to 2,979 by 2021. As the Baby Boomers swell the ranks of the elderly, the 65-74 age group is predicted to increase from 1,220 to 1,968 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 1,245 Jews living below the poverty line in the Ottawa CMA. The poor comprise 8.9% of a total population of 14,005 Jews residing in the local community.
- In the last decade, the number of disadvantaged Jews has decreased by 135 individuals. The percentage of poor in the community has decreased from 10.1% to 8.9% between 2001 and 2011.
- The level of poverty among children 0-14 years in the Ottawa Jewish population is 7.1%.
 There are 160 children in the local Jewish community who live in economically disadvantaged circumstances.
- The largest contingent of Jewish poor live in Centretown (310), but there are also significant numbers in Nepean West (280) and Nepean South (160).
- The poverty level of children under 15 years living in female single parent families is 34.5%.
- Young Jewish adults between 15-24 years who are unattached (living alone or with non-relatives) are a particularly vulnerable group for poverty (64.3%). There is also a significantly high poverty rate among unattached individuals 55-64 years (42.4%).
- Almost a half (46.7%) of individuals relying on social assistance or worker's compensation live below the poverty cut-off. There are 355 disadvantaged persons who rely on such payments in our community.
- There are 360 "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 Ottawa. 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 Ottawa Census Metropolitan Area (CMA) based on figures from the 2011 National Household Survey. The findings describe current and emerging issues that involve this population, and identify those groups of seniors that are most vulnerable and potentially in need of community interventions.

The Jewish community of Ottawa has established a number of initiatives that focus on the challenges facing the elder Jewish population. Services have striven to adopt a "continuum of care" model that addresses

the spectrum of needs of the ageing population, from well and younger seniors to the frailest elderly in need of institutional care. As the population of Jewish seniors grows, challenges will increase as well.

Changes in the demographics of the elderly, coupled with a steady decrease in the resources of the public health system, 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 local community. It is hoped that it will become an effective informational tool for use by community planners and service-providers alike.

The current report examines the Jewish elderly within the Ottawa Census Metropolitan Area or CMA. This corresponds to the Greater Ottawa Area, and includes within its parameters the Gatineau

Table 1
Age by Gender
Jewish Population: Ottawa CMA

	Total Male				nale	Female / Male
Age Cohort	#	#	%	#	%	Ratio
0-14	2,255	1,065	47.1	1,195	52.9	1.12
15-24	2,160	1,120	52.0	1,035	48.0	0.92
25-39	2,250	1,175	52.1	1,080	47.9	0.92
40-54	2,740	1,425	51.9	1,320	48.1	0.93
55-59	1,265	640	50.6	625	49.4	0.98
60-64	1,365	715	52.4	650	47.6	0.91
65-69	795	445	56.7	340	43.3	0.76
70-74	425	230	54.1	195	45.9	0.85
75-79	265	150	56.6	115	43.4	0.77
80-84	245	175	71.4	70	28.6	0.40
85-89	195	65	33.3	130	66.7	2.00
90+	45	15	37.5	25	62.5	1.67
Total Ottawa/Gatineau CMA	14,005	7,220	51.6	6,780	48.4	0.94
65+	1,970	1,085	55.1	885	44.9	0.82
75+	750	410	54.3	345	45.7	0.84

region in the province of Quebec, as well as the suburbs and municipalities surrounding the city of Ottawa.

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 Ottawa'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.

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 there may be discrepancies between how Ottawa residents refer to specific neighborhoods and the geographic labels and parameters described in the statistical tables. The reader may want to verify the boundaries of the geographic units used in this report by consulting the descriptions in Appendix 4. A map showing these areas is also included in this appendix.

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

Unfortunately, not included in the following analysis are seniors residing in long-term care facilities or nursing homes. Individuals living in such institutions were not

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

	20	11	2001		1991		1981	
Age Cohorts	#	%	#	%	#	%	#	%
65 - 74	1,220	61.8	795	50.2	930	56.0	795	64.1
75 - 84	515	26.1	610	38.5	610	36.7	395	31.9
85+	240	12.2	180	11.4	120	7.2	50	4.0
Total	1,975	100.0	1,585	100.0	1,660	100.0	1,240	100.0

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 Ottawa CMA. There are 1,970 elderly Jews 65+ years of age residing in the Ottawa Metropolitan Area. Seniors comprise 14.1% of 14,005 members of the Jewish community here. In other words, about one in seven Jews in the Ottawa CMA is senior.

There are 750 Jewish elderly 75+ years in the Ottawa CMA, comprising 5.4% of the local Jewish population. At the extreme end of the age distribution, there are 240 Jews who are 85+ years, comprising 1.7% of the total Jewish community here.

Of 1,970 Jewish seniors in the Ottawa CMA, 61.8% are between 65-74 years, 26.1% are between 75-84 years, and 12.2% are 85+ years. These figures indicate that almost two-thirds of the Jewish elderly population in this metropolitan area is "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 1,085 elderly Jewish males in the Ottawa CMA, compared to 885 females. The larger number of male seniors in the Ottawa community is unusual, since in most population distributions throughout the world, women tend to outlive men, and thus outnumber them in the older cohorts.

Historical & Comparative Perspectives on Elderly Demographics

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

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

	Т	otal Population	ns		J	wish Populations		
Year	Canada	Ontario	Ottawa	Canada	Ottawa	Montreal	Toronto	Vancouver
2011	13.9	13.9	11.7	16.9	14.1	20.4	16.4	13.8
2001	12.2	12.3	10.0	16.6	11.7	21.6	15.3	13.0
1991	10.9	11.0	9.0	17.1	14.3	22.4	15.2	13.1
1981	9.1	9.4	7.5	15.8	13.3	18.9	14.3	11.5

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 seniors is generally at its highest level in the history of the Jewish community here, with 1,975 individuals. The senior Jewish population has increased by 390 individuals in the last decade. This increase reverses a trend in the previous decade (1991-2001) in which the total senior population decreased by 75 individuals.

The 65-74 year cohort increased significantly between 2001 and 2011, from 795 to 1,220 individuals. The current number represents a peak figure for this cohort. In other words, this is the highest level of individuals 65-74 years that the community has ever experienced.

The size of the 75-84 age group has decreased in the last ten years, from 610 to 515 individuals. The most significant rise for this age cohort was evident between 1981 and 1991 (+215 elderly). This latter increase was attributable to the "bulge" that subsequently fed into the 75-84 year cohort

between 1991 and 2001, and then swelled the 85+ years age group in the last decade. These individuals represent the parents of the Baby Boomers.

Finally, the 85+ year cohort has increased from 180 individuals in 2001 to 240 in 2011. Although its numbers are not large relative to other cohorts of seniors, this is the largest number of "older" elderly the Ottawa Jewish community has experienced in its history.

Table 3 presents a comparative analysis of the percent distribution of elderly across selected populations, by Census / NHS year. The percentage of elderly in the Ottawa Jewish community (14.1%) is slightly higher than the proportions of elderly for the total Canadian population (13.9%), and the total Ontario population (13.9%). It is somewhat higher than the proportion of seniors for the overall population in the Ottawa CMA (11.7%).

The Ottawa Jewish community has a lower percentage of seniors than the Canadian Jewish population (14.1% and 16.9% respectively). In fact, the local Jewish population has a lower percentage of seniors than most other major Jewish centers across

Table 4
Jewish Elderly by Geographic Area

District	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Centretown	2,395	315	13.2	9,775	3.2
Ottawa West	1,775	350	19.7	8,605	4.1
Nepean West	1,150	205	17.8	9,895	2.1
Nepean South	2,825	310	11.0	10,660	2.9
Barrhaven South	1,025	90	8.8	7,650	1.2
Alta Vista	1,825	380	20.8	16,990	2.2
Ottawa East	510	50	9.8	7,700	0.6
Orleans / Residual East	670	120	17.9	16,400	0.7
Kanata / Residual West	800	85	10.6	10,730	0.8
Rest of Ottawa CMA	380	20	5.3	10,880	0.2
Gatineau	655	50	7.6	33,250	0.2
Ottawa / Gatineau CMA	14,010	1,970	14.1	142,530	1.4

	5-Year Age Ranges									
65-69	70-74	75-79	80-84	85-89	90+					
160	60	20	40	25	0					
105	65	80	55	35	15					
85	50	25	25	0	0					
170	85	35	25	0	0					
60	15	0	20	0	0					
70	60	70	60	115	0					
25	0	0	0	0	0					
80	20	0	0	0	0					
30	30	0	0	0	0					
0	0	0	0	0	0					
0	30	0	0	0	0					
795	425	265	245	195	45					

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, and the Vancouver CMA has 13.8% elderly.

Where the Jewish Elderly Reside in the Ottawa CMA

Table 4 examines the distribution of Jewish seniors across geographic areas in the Ottawa CMA. According to this table, there are large representations of Jewish elderly in Alta Vista (380), Ottawa West (350), Centretown (315), and Nepean South (310). There are also 205 Jewish seniors in Nepean West. In short, Table 4 suggests that Jewish seniors are mostly spread across five areas in the Ottawa metropolitan area.

Seniors comprise more than a fifth (20.8%) of the Alta Vista Jewish population. They also comprise slightly less than a fifth (19.7%) of the Jewish population in Ottawa West.

The elderly comprise a very small minority of Jewish populations in Gatineau (7.6%), Barrhaven South (8.8%), and Ottawa East

(9.8%). These three areas combined have only 190 Jewish seniors, among a total Jewish population of 2,190 individuals. The miscellaneous area of "Rest of Ottawa" has only 5.3% elderly among its Jewish population.

There are large numbers of total (Jewish and non-Jewish) elderly in Gatineau (33,250), Alta Vista (16,990), and Orleans / Residual East (16,400). But Jews make up a very small percentage of seniors in these areas.

Examining the five-year age breakdowns of Jewish elderly in Table 4, and focusing on the "oldest" seniors (85+ years), it can be seen that one area has the majority of individuals in this age group. Alta Vista has 115 "older" Jewish elderly. There are 50 seniors 85+ years in Ottawa West.

Looking at the "youngest" elderly (65-69 years), Nepean South has the largest number with 170 individuals, followed by Centretown with 160 individuals.

Vulnerable Jewish Seniors

Table 5 is a breakdown of the living arrangements of Jewish seniors. There are

Table 5
Living Arrangements of Jewish Seniors
Ottawa CMA

	Total		M	ale	Female		
	#	%	#	%	#	%	
Husband - Wife	1,405	73.8	895	85.2	510	59.6	
Other Family Types	25	1.3	0	0.0	25	2.9	
Living Alone	475	24.9	155	14.8	320	37.4	
Total Seniors	1,905	100.0	1,050	100.0	855	100.0	

Table 6 Marital Status of Jewish Seniors Ottawa CMA

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	30	1.6	30	2.9	0	0.0
Divorced / Separated	155	8.0	65	6.2	90	10.2
Widowed	330	17.1	55	5.2	275	31.3
Now Married / Common Law	1,415	73.3	900	85.7	515	58.5
Total Seniors	1,930	100.0	1,050	100.0	880	100.0

important gender differences related to these figures. Since women tend to outlive men, they are also more inclined to be living alone. For instance, 85.2% of male seniors live in a husband-wife arrangement, whereas only 59.6% of women live with a spouse. On the other hand, 37.4% of elderly women live alone, compared to only 14.8% of men.

In terms of absolute numbers, there are 320 elderly Jewish women and 155 elderly Jewish men living alone. A total of 475 seniors live in single person households in the Ottawa Jewish community.

These elderly who live alone may be more vulnerable to social isolation. Those who do not have access to care provided by younger family members may require more intervention and support from community-based services.

In terms of the marital status of Jewish seniors (Table 6), given the numbers on living arrangements, it is not surprising that 85.7% of elderly Jewish men are married or living in common law situations, compared to only 58.5% of women. On the other hand, 31.3% of elderly women are widowed, compared to only 5.2% of men.

In terms of absolute numbers, there are 275 elderly women and 55 elderly men in the Jewish community who are widowed, for a total of 330 widowed seniors. These individuals may likewise be more vulnerable to social isolation and have a greater need for support services.

A total of 110 seniors in the Ottawa Jewish community live below the poverty line. About 6% of seniors are poor. Of the total 1,245 poor in the Ottawa Jewish population, 8.8% are seniors.

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.

The poverty level of Jewish seniors (8.8%) is lower than that of the total (Jewish & non-Jewish) elderly population in the Ottawa CMA (11.3%). Jewish seniors in Ottawa also have a lower level of poverty than Jewish seniors in Toronto (16.3%), Montreal (19.5%), Vancouver (16.6%), or Winnipeg (13.8%).

Table 7
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
Centretown	315	80	25.4	20	6.3	0	0.0
Ottawa West	350	100	28.6	70	20.0	35	10.0
Nepean West	205	40	19.5	30	14.6	25	12.2
Nepean South	310	45	14.5	35	11.3	20	6.5
Barrhaven South	90	30	33.3	0	0.0	0	0.0
Alta Vista	380	135	35.5	130	34.2	0	0.0
Ottawa East	50	15	30.0	0	0.0	0	0.0
Orleans / Residual East	120	0	0.0	0	0.0	0	0.0
Kanata / Residual West	85	0	0.0	15	17.6	0	0.0
Rest of Ottawa	20	0	0.0	0	0.0	0	0.0
Gatineau	50	0	0.0	0	0.0	0	0.0
Ottawa / Gatineau CMA	1,970	465	23.6	330	16.8	110	5.6

Table 7 examines where the vulnerable Jewish elderly reside in the Ottawa CMA. It is clear that most vulnerable Jewish seniors live in two areas: Alta Vista and Ottawa West.

Alta Vista has 135 Jewish seniors who live alone, and Ottawa West has 100. More than a third (35.5%) of Jewish seniors in Alta Vista live alone. More than a quarter (28.6%) of Jewish elderly in Ottawa West live alone.

There are 130 widowed individuals in Alta Vista, and 70 in Ottawa West. These two areas have 60.6% of the senior widowed population in the Ottawa CMA.

Finally, in terms of economically disadvantaged seniors, the numbers are somewhat small across individual areas. For instance, there are only 35 Jewish elderly living below the poverty line in Ottawa West, and 25 in Nepean South. Such small cell sizes are prone to sampling errors and should therefore be interpreted with caution.

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.

Of 1,890 Jewish seniors in the Ottawa CMA, 350 say they are disabled often, 605 say sometimes, and 935 are not disabled (Table 8). We thus find that 18.5% of seniors are often disabled, and 32% sometimes disabled, for a total level of disability among elderly Jews of 50.5%. In short, a significant proportion of Ottawa's Jewish elderly report they are suffering from some type of disability.

Table 8
Disability of Jewish Seniors
Ottawa CMA

	Total		Male		Female	
	#	%	#	%	#	%
Often Disabled	350	18.5	195	18.4	155	18.7
Sometimes Disabled	605	32.0	340	32.1	265	31.9
Not Disabled	935	49.5	525	49.5	410	49.4
Total Seniors	1,890	100.0	1,060	100.0	830	100.0

The picture is more revealing when broken down by age cohorts. For instance, 36% of seniors between 65-74 years are disabled ("often" and "sometimes" combined), 67.3% between 75-84 years, and 76.6% are disabled among those 85+ years. Not surprisingly, the prevalence of disability among Jewish seniors increases significantly after 75 years of age.

Are Jewish elderly more inclined to report experiencing disabilities than the total (Jewish & non-Jewish) elderly population in the Ottawa CMA? Whereas the level of disability among Jewish seniors is 50.5%, it is 49% among total elderly, suggesting there is not a large difference in the levels of reported disability between Jewish and total seniors.

Ottawa's Jewish seniors are less likely to report a disability (50.5%) than Toronto's Jewish elderly (52.7%), or those of Winnipeg (59.2%). On the other hand, Ottawa's Jewish elderly are more likely to report a disability than Montreal's Jewish seniors (43.2%) or those of Vancouver (49.7%). The reasons behind such discrepancies are not clear.

Table 9 examines where disabled Jewish seniors reside in the Ottawa CMA. The figures for disabilities experienced "often" and "sometimes" were combined for this analysis. Ottawa West has a total of 230 disabled Jewish elderly, Alta Vista has 225, and Centretown has 130.

A particularly vulnerable segment includes seniors who are disabled and living alone. There are 75 such elderly in Alta Vista, and 65 in Ottawa West. These individuals may suffer from social isolation, due to limitations regarding their mobility, and may also have difficulty partaking of community services.

The Income Profile of Seniors

The median income of Jewish seniors in the Ottawa CMA is \$51,656. This compares to \$32,202 for the total (Jewish & non-Jewish) elderly population here. In short, the average income of Jewish elderly is significantly above that of the total elderly population in this metropolitan area.

Jewish seniors in the Ottawa CMA seem to be generally more affluent than Jewish elderly in other parts of the country. The

Table 9 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
Centretown	310	130	41.9	0	0.0	55	17.7
Ottawa West	345	230	66.7	0	0.0	65	18.8
Nepean West	205	110	53.7	20	9.8	15	7.3
Nepean South	305	125	41.0	0	0.0	0	0.0
Barrhaven South	90	35	38.9	0	0.0	0	0.0
Alta Vista	385	225	58.4	0	0.0	75	19.5
Ottawa East	50	0	0.0	0	0.0	0	0.0
Orleans / Residual East	120	15	12.5	0	0.0	0	0.0
Kanata / Residual West	80	0	0.0	0	0.0	0	0.0
Rest of Ottawa	25	0	0.0	0	0.0	0	0.0
Gatineau	50	20	40.0	0	0.0	0	0.0
Ottawa / Gatineau CMA	1,970	965	49.5	90	4.6	280	14.4

median income of \$51,656 for Ottawa's Jewish seniors is higher than that of \$41,032 for Winnipeg's Jewish seniors, \$36,436 for Vancouver's Jewish elderly; \$35,670 for Toronto's Jewish seniors; and \$32,300 for Montreal's Jewish elderly.

Table 10 examines the median incomes of seniors across geographic areas (last column). Among areas with more than 50 Jewish seniors, the highest average incomes are found in Centretown (\$71,029), Orleans / Residual East (\$60,462), and Alta Vista (\$59,668). The lowest average income for Jewish seniors is found in Barrhaven South (\$37,539).

Another way of looking at economic status, aside from average income, is to examine income ranges. For instance, Table 10 indicates that about a quarter (23%) of Jewish seniors living in the Ottawa CMA earn less than \$25K, 14.1% earn between \$25-\$39K, 43.9% between \$40-99K, and 18.9% at least \$100K.

In terms of specific geographic areas: At the low end of the income distribution, and looking only at districts with more than 100 Jewish elderly, 27.5% of Jewish elderly in Nepean West earn less than \$25K. This

represents the highest proportion of lowincome seniors of any area in the Ottawa CMA where there is a major concentration of Jewish elders.

In terms of areas that have at least 100 Jewish seniors, both Alta Vista and Centretown have high percentages of middle-income earners \$40-\$99K (50.7% and 45.2% respectively). The highest percentage of high-income earners (\$100K+) is in Centretown (30.6%).

Projecting Into the Future

Table 11 presents projected counts of Jewish elderly in the Ottawa 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.

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

Table 10 Individual Income of Jewish Seniors by Geographic Area Ottawa CMA

District	Total Elderly	Under \$25,000		\$25,000 - \$39,999		\$40,000 - \$99,999		\$100,000+		Median Income
		#	%	#	%	#	%	#	%	\$
Centretown	310	20	6.5	55	17.7	140	45.2	95	30.6	71,029
Ottawa West	345	80	23.2	50	14.5	135	39.1	80	23.2	40,942
Nepean West	200	55	27.5	25	12.5	85	42.5	35	17.5	49,532
Nepean South	290	55	19.0	55	19.0	125	43.1	55	19.0	51,131
Barrhaven South	65	25	38.5	15	23.1	25	38.5	0	0.0	37,539
Alta Vista	375	100	26.7	30	8.0	190	50.7	55	14.7	59,668
Ottawa East	30	0	0.0	0	0.0	20	66.7	10	33.3	
Orleans / Residual East	80	0	0.0	0	0.0	80	100.0	0	0.0	60,462
Kanata / Residual West	35	35	100.0	0	0.0	0	0.0	0	0.0	
Rest of Ottawa	0	0	0.0	0	0.0	0	0.0	0	0.0	
Gatineau	35	0	0.0	15	42.9	20	57.1	0	0.0	
Ottawa / Gatineau CMA	1,980	455	23.0	280	14.1	870	43.9	375	18.9	51,656

longer due to advancements in medical technology and improved home-care services. There may also be different migration patterns of elderly to/from Ottawa in the future. These projections should therefore be considered only as general or "best guess" estimates.

Keeping these limitations in mind, the figures in Table 11 nonetheless describe interesting demographic scenarios in the coming years. In general terms, the total population of Ottawa's Jewish seniors will increase in size in a particularly dramatic fashion in the current decade, and then will level off somewhat by 2031.

In 2011, there were 1,975 Jewish elderly in the Ottawa CMA. As the Baby Boomers swell the ranks of the elderly, the number of seniors is projected to expand to 2,979 individuals by 2021. This points to a fundamental change in the demographic structure of the community, and has important ramifications for service planning and implementation.

There were 1,220 "younger seniors" (65-74 years) in 2011. This cohort is predicted to show a very strong burst of growth by 2021, with 1,968 individuals.

This growth represents the Baby Boomers, who currently occupy the 49-68 year cohort in the age distribution of the Ottawa Jewish community. As this bulge "moves up", or ages, the Baby Boomers will skew the distribution significantly toward the older cohorts, simply by virtue of their sheer numbers. In fact, the size of this cohort is predicted to decrease to 1,535 individuals by 2031, as the Baby Boomers move into the next age group.

The middle cohort (75-84 years) comprised 515 individuals in 2011. This number is projected to increase to 783 persons by 2021. The size of this age group will then increase significantly to 1,263 individuals, as the Baby Boomers begin to replenish it by 2031.

Finally, there were 240 "older seniors" (85+ years) in 2011. Their number is projected to dip slightly in the current decade to 228 individuals by 2021, and then to increase to 307 individuals by 2031. The Baby Boomers will then feed into this cohort, whose numbers will likely increase significantly by 2041.

Table 11 Projections for Jewish Elderly (1991-2031) Ottawa CMA

Age Cohorts	1991		2001		2011 (Current)		2021 (Projected)		2031 (Projected)	
rige Conorts	#	%	#	%	#	%	#	%	#	%
65 - 74	930	56.0	795	50.2	1,220	61.8	1,968	66.1	1,535	49.4
75 - 84	610	36.7	610	38.5	515	26.1	783	26.3	1,263	40.7
85+	120	7.2	180	11.4	240	12.2	228	7.6	307	9.9
Total	1,660	100.0	1,585	100.0	1,975	100.0	2,979	100.0	3,105	100.0

Figure 1 provides a further description of the projected age profiles of Jewish seniors across Census / NHS years. The sharp rise in numbers of the 65-74 year cohort until 2021 is the most dramatic feature of this graph. The steady increase of the 75-84 year cohort is also a prominent feature. Finally, a slight dip can be seen in the 85+ cohort, before it rebounds by 2031.

The Challenges Ahead

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

Because of the general strain in financial resources, and the changing demographics of the elderly themselves, new and innovative programs must continue to be established. As the National Household Survey indicates, the numbers of disabled elderly and those living alone compound the challenges. The community must ensure adequate responses are in place for seniors with physical, emotional or intellectual

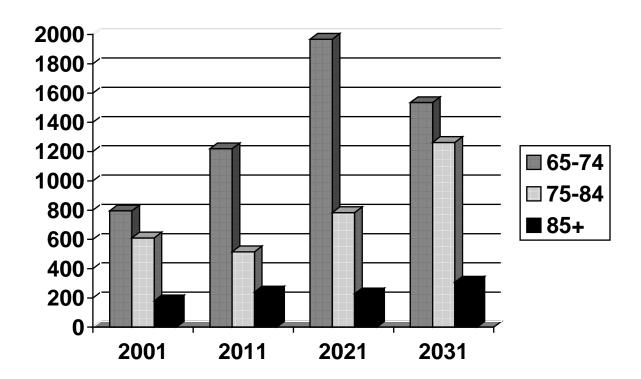
handicaps, who can certainly be considered among the most vulnerable of elderly.

The number of seniors 75+ years, coupled with the anticipated ageing Baby Boomer population, indicates that the Ottawa Jewish community will have to address a wide range of issues around both well, younger seniors and also increasing numbers of frail elders in the next two decades.

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 than their parents in terms of how they spend their money and their time.

A range of housing options for "older" seniors, as well as a host of community support services, will need to be in place to

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



Note: 2021 and 2031 figures are based on projections.

serve this growing population. Future services will have to focus on interventions that promote independence, combat social isolation, and delay the onset of institutionalization. There may also be an increased demand for socio-recreational activities that are geared to an older senior population.

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

Diminished resources in the public health system also present a challenge to meeting the needs of the Jewish elderly. There will be continued demand 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 in the local community. Recent immigrants include seniors among them, and the continuing immigration into Ottawa of Jews from all over the world will require a variety of responses.

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

There are some positive aspects in future scenarios regarding the elderly community. For instance, seniors are becoming more active and better informed, and are increasingly in a more favourable position to make decisions about their future, and to lobby effectively in terms of their interests. Additionally, well seniors could fill the volunteer ranks of the community making valuable contributions.

In line with traditional injunctions, which speak about giving honour 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 Ottawa 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 consequences, affecting health, in its housing, academic iob success. opportunities, social self-image, and interactions.

Economic disadvantage affects a wide spectrum of the Jewish community. Different cultures, age groups, immigrants and Canadian-born, religious and secular persons, are all represented among low-income earners. Poverty impacts on the 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, any of these individuals have a mental illness or physical disability, the consequences become even more challenging for those involved.

This analysis will attempt to shed further light on the needs and conditions of the Jewish poor in the Ottawa Census Metropolitan Area or CMA. This corresponds to the Greater Ottawa Area, and includes within its parameters the Gatineau region in the province of Quebec, as well as the suburbs and municipalities surrounding the city of Ottawa.

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 5 presents additional data tables related to poverty.

Please note that the terms "poor", disadvantaged" "economically and "economically vulnerable" used interchangeably in this report. The term "poor" is not meant to have 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 Ottawa 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. Conversely, it does not take into account any debt or financial obligations a person may have.

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.¹

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 in the basket of basic necessities of life and what ought to be excluded.²

Another issue regarding poverty relates to the cost of living "Jewishly". The current definition of poverty does not take into account the cost of maintaining a Kosher diet, 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.

Table 12 Poverty Status Selected Populations

	Poo	or	Not 1	Total	
	#	%	#	%	#
Ottawa Jewish Population	1,245	8.9	12,770	91.1	14,015
Ottawa Non-Jewish Population	162,595	13.5	1,039,135	86.5	1,201,730
Total Ottawa Population	163,840	13.5	1,051,905	86.5	1,215,745
Toronto Jewish Population	24,315	12.9	164,400	87.1	188,715
Montreal Jewish Population	18,130	20.0	72,645	80.0	90,775
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
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

In the case of the National Household 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 1,245 Jews living below the poverty line in the Ottawa CMA, comprising 8.9% of 14,015 members of the Jewish community here. In other words, less than one in ten Jews in the Ottawa CMA is economically disadvantaged.

Table 12 examines the incidence of poverty for selected populations. The local Jewish community has a lower level of poverty than the total (Jewish and non-Jewish) population in the Ottawa CMA. The overall population in Greater Ottawa has a 13.5% poverty rate, compared to 8.9% for the Jewish community.

In short, the total population appears to be more economically disadvantaged than the local Jewish population. But although there is somewhat of a gap between the two figures, the Jewish poverty level 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.

The level of Jewish poverty in the Ottawa CMA (8.9%) is lower than all other major Jewish communities in Canada. It is lower than that for the Calgary Jewish community (10.9%), the Toronto community (12.9%), the Winnipeg community (14.6%), the Vancouver community (16.1%), and the Montreal community (20%).

The Jewish community in the Ottawa CMA has a lower level of poverty than the national Jewish population (8.9% and 14.6% respectively). It also has a significantly lower poverty level than the overall population in this country (8.9% and 14.8% respectively).

According to Table 13, the proportion of Jewish poor in the Ottawa CMA has decreased between 2001 and 2011, after experiencing an increase in the previous decade. In 1971, there were 8.9% poor here. This figure diminished to 8.4% in 1981, and to 7.5% poor in 1991. It then increased to 10.1% in 2001, and decreased to 8.9% in

Table 13
Poverty Status
Ottawa Jewish Population
(Historical Summary)

C /NHCV	Poor		Not	Total	
Census / NHS Year	#	%	#	%	#
2011	1,245	8.9	12,770	91.1	14,015
2001	1,380	10.1	12,225	89.9	13,605
1991	870	7.5	10,715	92.5	11,585
1981	780	8.4	8,500	91.6	9,280

Table 14 Poverty Status by Gender Ottawa Jewish Population

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	575	7.9	6,660	92.1	7,235
Female	665	9.8	6,110	90.2	6,775
Total	1,240	8.9	12,770	91.1	14,010

2011. In short, the Jewish poverty level in the Ottawa CMA has fluctuated somewhat over the last few decades.

On the other hand, the fact that the poverty rate of the local community has decreased in the last decade is somewhat surprising. The recessionary period that began in 2008 continues to have a significant impact on the Canadian economy, and most poverty levels for major Jewish communities have increased rather than decreased in the last 10 years.

In absolute terms, the number of poor in the local Jewish community decreased by 135 individuals in the last decade. However, between 1991 and 2001 there was a striking increase of 510 disadvantaged individuals in the Ottawa Jewish population. It seems that the trend toward increasing levels of poor in this community has reversed itself.

The Basic Demographics of Poverty

Is there a significant gender difference in terms of poverty levels? According to Table 14, females are slightly more inclined to experience poverty than males (9.8% and 7.9% respectively). 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 15 examines poverty status by age cohorts. The level of child poverty in the Ottawa Jewish population is 7.1%. That is, about one in fourteen children live below the poverty line.

How does our level of child poverty (0-14 years) compare to other populations? The child poverty level for the Jewish community here (7.1%) is significantly below that of the total Ottawa population (14.2%). It is also significantly lower than the average level of child poverty for Jews across this country (13.7%).

All in all, there are 160 children in the local Jewish community who live in economically disadvantaged circumstances. Are Jewish children going hungry in the Ottawa CMA? 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

Table 15 Poverty Status by Age Ottawa Jewish Population

	Poor		Not Poor		Total
Age Cohort	#	%	#	%	#
0-14	160	7.1	2,100	92.9	2,260
15-24	285	13.2	1,875	86.8	2,160
25-44	290	9.5	2,755	90.5	3,045
45-64	400	8.7	4,180	91.3	4,580
65+	110	5.6	1,860	94.4	1,970
Total	1,245	8.9	12,770	91.1	14,015

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.⁴

According to Table 15, 13.2% of Jewish teenagers and young adults (15-24 years) live below the poverty line. There are 285 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 9.5% poverty level in the age group of 25-44 years. There are 290 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, 8.7% or 400 individuals, live in poverty. In terms of absolute numbers, this cohort comprises the largest disadvantaged group described in Table 15. Many of the disadvantaged in this

cohort find it difficult to find jobs due to age discrimination.

Finally, 5.6% of Jewish seniors are poor. This represents 110 individuals. The elderly have the lowest poverty rate of any of the age groups considered in this table.

Table 16 shows poverty levels by gender and age. The poverty rates for male and female children under 15 years are almost identical (6.6% and 6.7% respectively).

In terms of adults between 15-64 years, males have a slightly lower poverty level than females (9% and 10.9% respectively).

It is among the elderly population that gender differences in poverty levels are most apparent. Female seniors are more likely to be economically disadvantaged than males (7.9% and 2.8% respectively). However, the poverty levels for both are below the average for the local Jewish community (8.9%).

Where the Jewish Poor Reside in the Ottawa CMA

Table 17 examines the distribution of Jewish poor across geographic areas in the Ottawa

Table 16
Poverty Status: Gender by Age
Ottawa Jewish Population

	Children 0-14 Years				
Gender	Po	oor	Not Poor		
Gender	#	%	#	%	
Male	70	6.6	990	93.4	
Female	80	6.7	1,110	93.3	
Total	150	6.7	2,100	93.3	

	Non-Elderly Adults 15-64 Years				
Gender	Po	oor	Not Poor		
Gender	#	%	#	%	
Male	460	9.0	4,635	91.0	
Female	510	10.9	4,185	89.1	
Total	970	9.9	8,820	90.1	

	Elderly Adults 65+ Years				
Gender	Po	or	Not Poor		
Condo	#	%	#	%	
Male	30	2.8	1,045	97.2	
Female	70	7.9	820	92.1	
Total	100	5.1	1,865	94.9	

CMA. According to this table, there is a large representation of Jewish poor in Centretown (310). There are also significant contingents of Jewish poor in Nepean West (280), and in Nepean South (160).

In terms of the incidence of poverty, Nepean West has the highest relative proportion of Jewish poor. Almost a quarter (24.3%) of Jews residing in Nepean West live in economically vulnerable conditions. The Jewish population in Ottawa East also has a relatively high incidence of poverty (13.7%), followed by the Jewish population in Centretown (12.9%).

The lowest proportions of Jewish poor reside in Barrhaven South (2.9%), Gatineau (3.8%), Orleans / Residual East (5.2%), and Nepean South (5.7%).

Jews do not comprise large proportions of the total (Jewish & non-Jewish) poor in any of the geographic areas under consideration in Table 17. This is not surprising since Jews make up only a small minority of the populations in all of the areas in question.

Table 18 looks at where the Jewish poor reside by age cohort. The largest numbers of poor Jewish children live in Nepean West (55), followed by Centretown (30). The small cell sizes in this distribution may be prone to sampling errors, and hence these figures should be considered with caution.

In terms of Jewish adults between 15-64 years, the largest number of poor is found in Centretown (275), followed by Nepean West (205), and Nepean South (140). Information related to family structure and labor force activity presented later in this report will yield more insights as to the conditions such individuals face.

According to Table 18, there are 35 disadvantaged seniors in Ottawa West and 25 in Nepean West. Again, the numbers in this distribution are so small that they may be subject to sampling errors.

Poverty & Living Arrangement

Table 19 presents data on poverty status by living arrangement for the Ottawa Jewish community. It is clear that <u>unattached</u> <u>individuals</u> (those living alone or with non-relatives) are at highest risk for poverty (30.7%). Unattached individuals are an economically vulnerable group because most don't have the benefit of a double

Table 17
Poverty Status by Geographic Area
Ottawa Jewish Population

District	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Centretown	2,395	310	12.9	20,555	1.5
Ottawa West	1,775	130	7.3	7,205	1.8
Nepean West	1,150	280	24.3	18,140	1.5
Nepean South	2,820	160	5.7	9,095	1.8
Barrhaven South	1,025	30	2.9	6,885	0.4
Alta Vista	1,825	125	6.8	25,185	0.5
Ottawa East	510	70	13.7	13,030	0.5
Orleans / Residual East	670	35	5.2	11,970	0.3
Kanata / Residual West	800	50	6.3	5,685	0.9
Rest of Ottawa CMA	380	20	5.3	4,175	0.5
Gatineau	655	25	3.8	41,910	0.1
Ottawa / Gatineau CMA	14,010	1,245	8.9	163,835	0.8

Table 18
Poverty Status by Age
Jewish Population by Geographic Areas

	Children 0-14 Years						
District	Po	oor	Not	Poor			
	#	%	#	%			
Centretown	30	10.9	245	89.1			
Ottawa West	0	0.0	320	100.0			
Nepean West	55	37.9	90	62.1			
Nepean South	0	0.0	505	100.0			
Barrhaven South	0	0.0	235	100.0			
Alta Vista	20	9.3	195	90.7			
Ottawa East	0	0.0	65	100.0			
Orleans / Residual East	0	0.0	75	100.0			
Kanata / Residual West	25	14.3	150	85.7			
Rest of Ottawa CMA	0	0.0	45	100.0			
Gatineau	0	0.0	160	100.0			
Ottawa/Gatineau CMA	155	155 6.9 2,095 93.1					

Non-Elderly Adults 15-64 Years				
Po	or	Not	Poor	
#	%	#	%	
275	15.2	1,530	84.8	
90	8.1	1,015	91.9	
205	25.8	590	74.2	
140	7.0	1,870	93.0	
0	0.0	685	100.0	
90	7.4	1,130	92.6	
65	16.7	325	83.3	
30	6.5	435	93.5	
20	3.7	515	96.3	
0	0.0	295	100.0	
0	0.0	425	100.0	
980	10.0	8,805	90.0	

Elderly Adults 65+ Years				
Po	oor	Not 1	Poor	
#	%	#	%	
0	0.0	305	100.0	
35	10.0	315	90.0	
25	12.2	180	87.8	
20	6.5	290	93.5	
0	0.0	80	100.0	
0	0.0	375	100.0	
0	0.0	50	100.0	
0	0.0	115	100.0	
0	0.0	80	100.0	
0	0.0	20	100.0	
0	0.0	50	100.0	
110	5.6	1,860	94.4	

Table 19 Poverty Status by Living Arrangement Ottawa Jewish Population

Living Arrangement	Poor		Not Poor		Total
Living Arrangement	#	%	#	%	#
A Couple	435	4.1	10,055	95.9	10,490
Female Single Parent	85	12.6	590	87.4	675
Male Single Parent	15	2.7	540	97.3	555
Living with Relatives	25	33.3	50	66.7	75
Unattached*	680	30.7	1,535	69.3	2,215
Total	1,240	8.9	12,770	91.1	14,010

^{*}Includes individuals living alone or with non-relatives.

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 8.1%. There is a significantly higher incidence of poverty among those living in female single parent families (12.6%), than among those living in male single parent households (2.7%). In terms of absolute numbers, there are 85 poor individuals residing in female single parent households, compared to only 15 in male single parent households.

The level of poverty among those living in couple arrangements is 4.1%. It is clear that having two adults who share the economic and child rearing responsibilities of a family creates more favourable economic circumstances for the household. On the other hand, in absolute terms, more poor live in couple arrangements (435) than in any other household type.

A Closer Look at the Relationship of Poverty & Living Arrangement

Table 20A examines poverty status by living arrangement and age. About a third (34.5%) of children under 15 years living in single parent families are disadvantaged. The level of poverty for children living in couple arrangements is 5.4%. However, because of the small number of total poor children in the community these figures should be interpreted with caution, as sampling errors may be involved.

As Table 20A also shows, in absolute terms, there are 105 poor children living in couple arrangements, and 50 in lone parent arrangements. So while children living with a single parent are more vulnerable, in terms of sheer numbers, the 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. More than a third (35.1%) of unattached persons in this age range are poor. There are lower levels of poverty among non-elderly adults living in couple arrangements (4.1%).

Table 20A
Poverty Status: Living Arrangement by Age
Ottawa Jewish Population

	Children 0-14 Years			
Living Arrangement	Poor		Not Poor	
	#	%	#	%
A Couple	105	5.4	1,855	94.6
Female Single Parent	50	34.5	95	65.5
Male Single Parent	0	0.0	150	100.0
Living with Relatives	0		0	
Unattached*	0 0 -			
Total	155	6.9	2,100	93.1

	Non-Elderly Adults 15-64 Years				
	Poor Not Poor				
#		%	# %		
295	5	4.1	6,825 95.9		
0		0.0	465 100.0		
0		0.0	375 100.0		
0		-	0		
605	5	35.1	1,120 64.9		
900)	9.3	8,785	90.7	

Elderly Adults 65+ Years				
Po	Poor Not Poor			
#	%	# %		
30	2.1	1,375	97.9	
0	0.0	30	100.0	
0	-	0	-	
0	0.0	30	100.0	
75	15.3	415 84.7		
105	5.4	1,850	94.6	

^{*}Includes individuals living alone or with non-relatives

In absolute terms, the largest numbers of poor non-elderly adults are unattached (605). There are 295 adults between 15-64 years who live in couple arrangements.

Finally, Table 20A shows that 15.3% of unattached seniors are economically vulnerable. In contrast, only 2.1% of seniors who live with a spouse are economically disadvantaged.

Table 20B 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. Almost two-thirds (64.3%) 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.

Another particularly vulnerable unattached segment includes those 55-64 years (42.4%). The least vulnerable segment appears to be seniors 65-74 years (7.9%).

A more detailed examination of the interaction between poverty status, gender and age for unattached individuals is presented in Appendix 5, Table 25.

The Education Factor

Table 21 looks at poverty status by level of education. There is an obvious relationship between education and economic disadvantage. The less education an individual has, the greater the incidence of poverty. This relationship, however, does not necessarily reflect a perfectly linear correspondence between the two variables.

For instance, the poverty levels among those with a primary or high school education is very similar to that for individuals who have a community college education or trade certificate (12.2% and 12.9% respectively). On the other hand, 10% of those with a Bachelor's degree are disadvantaged; 6% of those with a Master's degree; and 2.2% of those with a Medical or Doctoral degree live below the poverty line.

These findings have implications for initiatives that seek to combat poverty. Education and training, and by extension,

Table 20B
Poverty Status by Age Cohort
A Profile of Unattached Individuals*
Ottawa Jewish Population

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	280	180	100	64.3
25-34	530	100	430	18.9
35-44	150	50	100	33.3
45-54	285	65	220	22.8
55-64	495	210	285	42.4
65-74	190	15	175	7.9
75+	275	40	235	14.5

^{*}Includes individuals living alone or with non-relatives

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

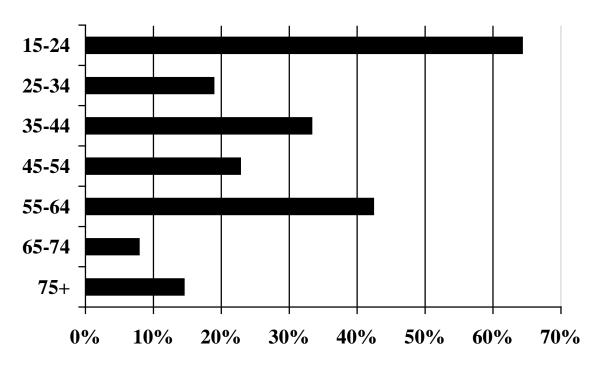


Table 21 Poverty Status by Level of Education Ottawa Jewish Population

I I CEL :	Poor		Not Poor		Total
Level of Education	#	%	#	%	#
Elementary / Secondary	350	12.2	2,530	87.8	2,880
Community College / Trades Certificate	180	12.9	1,215	87.1	1,395
Bachelor's Degree	360	10.0	3,240	90.0	3,600
Master's Degree	175	6.0	2,765	94.0	2,940
Medicine Degree / Doctorate	20	2.2	910	97.8	930
Under 15 years of age	155	6.9	2,100	93.1	2,255
Total	1,240	8.9	12,765	91.1	14,005

Table 22 Poverty Status by Labour Force Activity Ottawa Jewish Population (15+ years)

I day France Activities	Poor		Not Poor		Total
Labour Force Activity	#	%	#	%	#
Employed: Full Time	380	6.5	5,495	93.5	5,875
Employed: Part Time	215	10.8	1,770	89.2	1,985
Unemployed	65	15.7	350	84.3	415
Inactive*	430	12.4	3,050	87.6	3,480
Total	1,090	9.3	10,665	90.7	11,755

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

the expansion of an individual's repertoire of skills, can make a 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, although the relationship between education and poverty seems relatively straightforward, it is not a particularly strong association. For instance, many individuals who have only a primary or high school education are not poor. It is also difficult to say why those with a community college education or trade certificate have a slightly higher poverty rate than those with only a primary or secondary school education. The bottom line is that 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 22 examines poverty status by labour force activity. Unemployed individuals have the highest incidence of poverty (15.7%). The poverty level among those who are inactive (not in the labor force), such as students, pensioners, and homemakers, is 12.4%. It is 10.8% among those working

part-time, and 6.5% among those who are working full-time.

In terms of absolute figures, there are 595 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. There are also 430 poor among those who are inactive.

Table 23 contains data on poverty by source of income. Not counting those receiving Employment Insurance benefits (there were too few individuals to consider the figures to reliable), the most economically disadvantaged individuals are those who are relying on "Other Government Sources". These sources include social assistance payments worker's compensation and (disability payments), as well as miscellaneous sources such as payments from training programs and veterans' (46.7%)pensions. Almost half of individuals relying on "Other Government Sources" fall below the poverty cut-off.

Table 23 **Poverty Status by Major Income Source** Ottawa Jewish Population

M. I. G	Poor		Not Poor		Total
Major Income Source	#	%	#	%	#
Wages and Salaries	360	5.3	6,380	94.7	6,740
Self-Employment Income	55	5.9	875	94.1	930
Employment Insurance Benefits	45	50.0	45	50.0	90
Retirement Pensions	0	0.0	1,025	100.0	1,025
Government Pensions	135	19.9	545	80.1	680
Other Government Sources*	355	46.7	405	53.3	760
All Other Sources	50	4.5	1,065	95.5	1,115
Not Applicable**	235	8.8	2,430	91.2	2,665
Total	1,235	8.8	12,770	91.2	14,005

^{*}Includes social welfare and disability payments.

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

This high incidence of poverty suggests that such transfer payments are woefully inadequate in looking after the financial needs of individuals. There are 355 persons in our community who rely on income 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 spend all their energy on daily survival, and this completely undermines a person's resolve to get back on their feet." 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 cutoffs (2012), in the province of Ontario, the average welfare income for a single employable person was \$8,067 per annum, which was only 41.2% of the poverty line (after taxes).⁴ In other words, single persons who were employable had 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 received \$13,772 in social assistance, or 70.3% of the 2012 poverty line; a single parent with one child received \$18,598, or 78% of the cut-off; and a couple with two children received \$24,944, or 67.3% 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 23, individuals relying on government pensions also have a high level of poverty (19.9%). 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. They comprise 135 individuals in the local Jewish community.

Those whose major source of income is a retirement pension (company pension or registered retirement savings plan) are the least likely to be economically disadvantaged. In fact, their poverty rate was

Table 24
Profile of the Most Vulnerable Segments
Ottawa Jewish Population
(25% - 65% Poor)

Segment	% Poor
Individual 15-24 yrs who is living alone or with non-relatives (unattached)	64.3
Any individual relying on "Other Government Sources" of income, such as social assistance	46.7
Female 55-64 yrs who is living alone or with non-relatives (unattached)	45.2
Male 55-64 yrs who is living alone or with non-relatives (unattached)	41.1
Child less than 15 yrs living in Nepean West	37.9
Non-elderly adult (15-64 yrs) who is living alone or with non-relatives (unattached)	35.1
Child less than 15 yrs living in a female single parent family	34.5
Any individual who is living alone or with non-relatives (unattached)	30.7
Non-elderly adult 15-64 yrs living in Nepean West	25.8

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

found to be 0%. 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 360 "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.

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. The report concludes that a full-time job doesn't necessarily guarantee freedom from poverty.

Focus on the Most Vulnerable Segments

Table 24 is a summary of the statistics cited throughout this report. It profiles the segments in the Ottawa 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 25% are shown in the table.

As Table 24 shows, 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 (64.3%). These are often students who have left their parents and are trying to make ends meet through part-time work, student loans or bursaries. There are 180 such economically vulnerable young adults in our community.

Another high-risk group involves individuals who rely on "Other Government Sources" of income such as social assistance (46.7%). Many of these individuals struggle on meager welfare incomes that barely rise above subsistence levels. There are 355

economically disadvantaged individuals relying on such transfer payments in our community.

Unattached individuals between 55-64 years are also a vulnerable group. These persons may feel isolated and may not ask for support or services. Almost half (45.2%) of unattached women and 41.1% of unattached men in this age group are economically disadvantaged.

Among the most vulnerable of all the segments described in this report are children under 15 years living in female single parent families. More than a third (34.5%) of these children live below the poverty line. Many single mothers who have young children are in particularly difficult circumstances as they struggle to cope with the responsibilities of child-rearing and providing for their household.

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 Ottawa 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.

In fact, in 2012, a couple with two children in Ontario receiving welfare benefits experienced amongst the lowest standard of living for this family type in Canada, trying to provide for their needs at only 67.3% of the poverty line.⁴

Disadvantaged families are also affected by increases in transportation costs, as well as in daily living essentials such as food and clothing. Families also face extremely lengthy wait lists for subsidized daycare.

Other factors affecting the Ottawa poor include a significant increase in the cost of

housing, and a scarcity of affordable housing stock within the Ottawa area, particularly in areas with large Jewish populations.

In 2013, the average rent for a 1-bedroom apartment in Ottawa was \$932, and \$766 for a bachelor.⁶ The rent for a 1-bedroom unit was thus significantly more than the monthly welfare payment for a single person (\$672), and a bachelor also exceeded total benefits. In short, rents were generally not affordable for those relying on welfare incomes.

Full-time low-income employment does not provide an escape from poverty either. In 2014, a full-time minimum-wage worker in Ontario earned 84.7% of the Statistics Canada low-income cut-off (before taxes). Moreover, many of these low paying jobs do not represent stable employment, with meager if any 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. They are at increased risk of illness because of poor housing conditions and lack of adequate nutrition. In the event that a low-income earner loses a job, the situation is even more precarious since Employment Insurance can be 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.

If it is to make a larger difference, the Jewish community must confront the challenges of poverty on many levels. Our community currently provides a host of responses, including access to Jewish education, emergency financial assistance, food services, discount cards, Jewish holiday relief, scholarships for Jewish camps, 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. The community thus needs to focus on system change and partner with other communities and

advocacy groups 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 affordable housing, increases in minimum wages that allow workers to live above the poverty line, and "welfare to work" programs that actually provide training, supports and incentives to work. Government must be encouraged to invest in families and not cut increases in family allowances, pensions and other benefits.

We must also consider how to work with diverse groups within the Jewish community to develop responses that respect differences in language, observance and culture, while allowing families and communities to sustain and enrich themselves. Along these lines, the Jewish Federation of Ottawa's new strategic plan has a focus on inclusion and partnership to get different organizations to work together.

Although helping families with children must always be a priority, we must frame our interventions in ways that also respond to the most marginal members of our community: middle-aged and elderly men and women living alone. 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.

Finally, it is crucial for our community to address the particular isolation experienced by the Jewish poor in Ottawa, and to reach out to those individuals who might otherwise feel alienated or removed from community life.

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

¹ 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

² 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

- ³ "Welfare Incomes for 2003." National Council of Welfare. Minister of Public Works and Government Services Canada. Spring, 2004.
- ⁴ 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

⁵ "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

⁶ "Rental Market Report: Ottawa-Gatineau CMA." Canada Mortgage and Housing Corporation (CMHC). Fall 2013. The report can be accessed at:

http://www.cmhc-schl.gc.ca/odpub/esub/64423/64423_2013_A01.pdf?fr=1406123334173

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 77.7% in the Ottawa 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 **Jewish** definition makes new comparisons between the National Household Survey and previous Censuses even more difficult. Hence, these latter Censuses were re-analyzed along the lines of 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 Ottawa Jewish population, and to make use of this data for community planning and decisionmaking.

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 Geographic Borders & Map

Centertown:

North of Riverside Drive; East of Bayswater Avenue; South of Ottawa River; West of Rideau River

Ottawa West:

North of the Queensway (Hwy 417) and Carling Avenue; East of the Ottawa River Parkway; South of the Ottawa River; West of Bayswater Avenue

Nepean West:

North of Baseline Road and Hogs Back; East of Range Road and Richmond Road; South of the Queensway (Hwy 417); West of the Rideau River

Nepean South:

North of West Hunt Club Road to the Rideau River; East of Moodie Drive; South of Baseline Road; West of Rideau River

Barhaven South:

North of Rideau Valley Drive; East of Richmond Road; South of West Hunt Club Road; West of the Rideau River

Alta Vista:

North of Leitrim Road and Armstrong Road; East of the Rideau River; South of the Queensway (Hwy 417); West of Bank Street and Innes Road

Ottawa East:

North of the Queensway (Hwy 417); East of Rideau River; South of Ottawa River; West of Aviation Parkway

Orleans/Residential East:

North of Innes Road; East of Aviation Parkway; South of Ottawa River; West of Trim Road and Mer Bleu Road

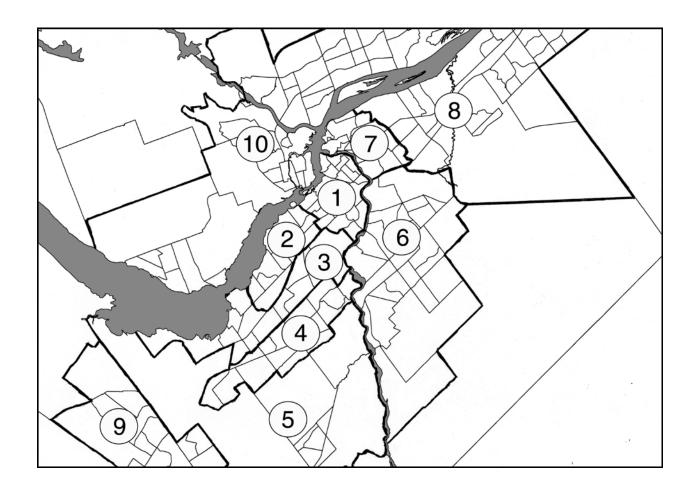
Kanata / Residual West:

North of Fernbank Road; East of Huntman Drive, Rothourne Road and 2nd Line Road; South of Old Carp Road; West of Herzberg Road, March Road, Eagleson Road and Richmond Road

Gatineau:

North of Ottawa River; East of Chemin Terry Fox; South of Boul.Taché, Aut 50 and Chemin Pink; West of Boul. de l'Aeroport

Ottawa CMA by Geographic Areas



Key

- 1. Centretown
- 2. Ottawa West
- 3.Nepean West
- 4. Nepean South
- 5. Barrhaven South
 - 6. Alta Vista
 - 7. Ottawa East
- 8. Orleans / Residual East
- 9. Kanata / Residual West
 - 10. Gatineau

Appendix 5 Additional Data Tables Related to Poverty

Table 25
Poverty Status by Age & Gender
Unattached Individuals*
Ottawa Jewish Population
(15+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 15-24	110	75	40	68.2
Female: 15-24	160	105	60	65.6
Male: 25-34	310	60	245	19.4
Female: 25-34	225	40	185	17.8
Male: 35-44	65	20	45	30.8
Female: 35-44	85	30	55	35.3
Male: 45-54	170	35	140	20.6
Female: 45-54	110	30	80	27.3
Male: 55-64	280	115	170	41.1
Female: 55-64	210	95	115	45.2
Male: 65-74	75	0	65	0.0
Female: 65-74	135	15	110	11.1
Male: 75+	85	0	75	0.0
Female: 75+	195	40	160	20.5
Subtotal: 15-24	275	180	95	65.5
Subtotal: 25-44	680	155	525	22.8
Subtotal: 45-64	770	270	500	35.1
Subtotal: 65+	490	75	415	15.3

^{*}Includes individuals living alone or with non-relatives