A Comprehensive Study of The Frum Community of Greater Montreal

The following is a comprehensive study of the Frum Community residing in the Greater Montreal Metropolitan Area. It was designed to examine the basic demographic profile of the Frum community: including determining the size of the Frum population, total households, the age distribution of individuals, and the fertility rates of adult women. A number of questions also examined the service needs of respondents. A final section looked at Sephardim within the Frum community.

There have been very few studies examining the Frum communities in North America. Aside from a study implemented in 1997, which looked at the Chassidic and Ultra Orthodox communities in Outremont and surrounding areas, no studies have examined the Frum community of Montreal in great detail. Actually, the Frum "community" would more accurately be described in the plural, since it comprises various religious communities with differing orientations and ideologies.

The following study is unique because it looks at all the major Frum Communities in Montreal, including those residing in the fringes of the Metropolitan Area, such as the Tosh community in St. Therese. Most of the findings in this report will be analyzed by specific communities to develop a profile of their characteristics and needs. Many of these communities have unique attributes and a goal of this study is to understand the differences between them from demographic and social services perspectives.

For the purposes of this study, an individual was considered Frum if they were Shomer Torah, and more specifically strictly Shomer Shabbos. While this was easily determined for the great majority of households, a few cases were more ambiguous, and it was left up to the discretion of the researchers whether or not to include them in the study. For instance, some individuals whose status was more ambiguous were included if they had links to specific shuls or shteiblach, and who lived within certain geographic parameters where such a link was easily established.

Methodology:

The population included in this study was identified from the Bais Yaakov Directory, a telephone directory of Frum households in Montreal. This list is very extensive and includes almost all the Frum households in the city. It was supplemented with lists from specific communities for verification purposes.

The current study took place over a period of about 1.5 years. It is obvious that during this time at least a few households moved out of the city, and some new families emerged as well. An attempt was made to include new households and to eliminate those who moved out during the time period involved. However, it is possible that a few households escaped the scrutiny of the researchers.

Table 1 is a summary of the process by which the Census pool was determined. The total households extracted from the Bais Yaakov list were

2,385. Of these, 192 households were eliminated because the individuals involved were either deceased, had moved out of the city, had moved into long-term elderly care facilities, or were not considered Frum. The remaining 2,193 households were considered eligible for this study and represented the total Census pool. *This figure of 2,193 also represented the total number of known Frum households in Montreal*.

Interviews were conducted with 1,819 households, or 82.9% of the total Census pool. This percentage constitutes an exceptional level of representation. As a comparison, the National Census conducted by the Canadian Government utilizes a projection based on 20% of all households when determining demographics related to its long-form. Mail-back surveys typically can count on only a 10-15% return rate without follow-up; and as high as 30-35% returns with significant follow-up. In short, this current study easily qualifies as a comprehensive Census of the Frum community of Greater Montreal.

It should be noted that two groups of households were not interviewed. The first included individuals who could not be contacted or who refused to participate. The main reasons given for refusals were that the person was too busy, ill or simply suspicious of the motives of the study. This group represented 186 households, or 8.5% of the total.

The other group not interviewed consisted of Frum individuals who fell outside certain geographic parameters, and who were considered outside the mainstream communities. It was often difficult to judge to what extent these families were, in fact, Frum, and it was decided to separate them from the

initial pool. They were included only to derive a total figure of households and individuals for the Frum community. These comprised 188 households, or 8.6% of the total Census pool.

Table 1
Frum Community Study
Summary of How Census Pool Was Derived

Total Frum Households	2,193
Households Eliminated	-192
Total Households in Mailing Lists	2,385

Not Interviewed: Refusals, Could not Contact	186	8.5%
Not Interviewed: Outside Geographic Parameters	188	8.6%
Total Interviewed	1,819	82.9%
Total Frum Households	2,193	100.0%

Eight interviewers were used to carry out the study. Because it was felt that respondents would feel more at ease with people they could relate to, all the interviewers were Frum themselves. These interviewers were trained extensively. Random statistical checks were done on a sample of questionnaires, and no significant statistical biases were apparent between interviewers; although it is likely that different interviewing styles and personalities did influence the results, but it is impossible to say to what extent.

The study received support from the major Rabbonim of the different communities, who signed a letter of approbation. This was mentioned at the onset of interviews, to put respondents at ease and to facilitate cooperation. Ads alerting people to the study were also placed in the "Heimishe Newsflash" and the "Quality Shopper", bulletins that are sent to all Frum households. All the interviews were carried out by telephone, and took an average of 5 minutes to complete.

Table 2 shows how many households were interviewed according to their specific community affiliation. It can be seen that the largest representation from the mainstream groups came from the Lubavitch community (287 households), followed by Tosh (246), Belz (243), Yeshiva (213), Satmar (195) and Skver (75).

These numbers, however, don't represent the total households affiliated with each community. As mentioned in the previous section, there were a number of households that could not be contacted or refused to participate. But these numbers do represent significant proportions of the communities being studied, and hence, any conclusions reached on such a basis can be generalized with confidence.

Three hundred and seventy-one (371) Chasidic households did not affiliate with any of the mainstream groups, and were labeled "Other Chasidic". These included affiliations with communities such as Munkatch, Viznitz, and Bobov. They also included individuals or households who were of Chasidic background, and who maintained some Chasidic customs, but were not identified with any specific Chasidic orientation.

Some Frum households were affiliated with Sephardic shuls and were classified as having a "Sepharade" affiliation in this study. There were 74 such households. Finally, Frum households whose affiliations were not easily identifiable or who were affiliated with non-Chasidic shuls were classified as "Other Frum". There were 115 such households.

The specific question relating to Frum community affiliation asked respondents which shul they belong to. Sometimes individuals were affiliated with more than one shul. For instance, a few individuals said they davened mostly at one shul, but belonged to another. These discrepancies were rectified when the lists obtained from individual communities were examined carefully and cross-referenced to the Bais Yaakov Directory to avoid overlap.

Table 2 Number of Households Represented by Specific Frum Community

Community	# of Households
Belz	243
Lubavitch	287
Satmar	195
Skver	75
Tosh	246
Yeshiva	213
Other Chasidic	371
Sepharade	74
Other Frum	115
Total	1,819

Household Information:

As mentioned in the previous section, this study estimates that there is a total of 2,193 Frum households, based on a broader definition of the Frum community. According to the 2001 Census figures recently published by Statistics Canada, there are 41,125 Jewish households in Montreal. *Frum households therefore comprise 5.3% of the total Jewish households in this city*.

As will be evident in a subsequent section, the percentage of Frum individuals relative to the total Jewish population is significantly higher than the percentage of Frum households. The reason for this discrepancy is that Frum households are large but relatively less numerous than other Jewish households. There are many more single-person and lone-parent households in the overall Jewish community. Intermarried households were also considered as part of the overall Jewish community, thereby enlarging the total.

Table 3 examines the average (mean) household size for the different communities, as well as the total figure. It can be seen that the mean household size for the Frum community is 5.03 individuals. The largest mean household sizes are for the Skver and Tosh communities (5.92 and 5.78 people per household).

When only households with children are considered in Table 3, the average household size rises to 6.22 individuals. This is a rather high average, and suggests that some households with children are quite large. This finding is not surprising given what is commonly known about Frum communities in general. Skver (6.75), followed by Lubavitch (6.67), have the highest average size among households with children.

Table 3
Mean Household Size
By Specific Frum Community

Community	Mean Household Size	Mean Hsld Size (Childless Households not incl.)
Belz	5.55	6.25
Lubavitch	5.54	6.67
Satmar	5.30	5.96
Skver	5.92	6.75
Tosh	5.78	6.44
Yeshiva	5.14	6.49
Other Chasidic	4.10	5.74
Sepharade	4.90	5.52
Other Frum	2.83	5.26
Total	5.03	6.22

Table 4 examines household size by community. It can be seen that 8.5% of total Frum households have at least ten persons, whereas 40.1% have at least 6 persons. It is noteworthy that 20% of the Skver community has households with at least ten people; followed by 11.1% of Belz households. About half (51.7%) of the Tosh community has households with at least six individuals. There are very few single person households in the Tosh, Belz and Satmar communities. Almost a third (29.2%) of the households in the "Other Frum" category are single-person dwellings.

Table 4
Household Size by Specific Frum Community

Community	Total #	1 Person		2-5 Pe	ersons	6-9 Pe	ersons	10+ P	ersons
Community	Hslds	#	%	#	%	#	%	#	%
Belz	243	10	4.1	125	51.4	81	33.3	27	11.1
Lubavitch	286	30	10.5	114	39.9	112	39.2	30	10.5
Satmar	195	11	5.6	104	53.3	65	33.3	15	7.7
Skver	75	5	6.7	35	46.7	20	26.7	15	20.0
Tosh	246	7	2.8	112	45.5	102	41.5	25	10.2
Yeshiva	213	23	10.8	99	46.5	72	33.8	19	8.9
Other Chasid	370	60	16.2	208	56.2	81	21.9	21	5.7
Sepharade	73	5	6.8	37	50.7	31	42.5	0	0.0
Other Frum	113	33	29.2	67	59.3	10	8.8	3	2.7
Total	1,814	184	10.1	901	49.7	574	31.6	155	8.5

Table 5 is a breakdown of the mean number of children living at home by community. It can be seen that for total Frum households, the mean number of children residing at home is 3.13. The highest average is found in the Skver community (4.03), followed by Tosh (3.79). The Yeshiva community has the lowest mean (3.19) among mainstream communities.

When childless households are eliminated from the analysis, the mean number of children among Frum households is 4.24 (Table 5). The Skver community has the highest average number of children residing at home (4.79), followed by Lubavitch (4.63) and Yeshiva (4.47).

Table 5
Mean Number of Children at Home
By Specific Frum Community

Community	Mean # Children Living in Household	Mean # Children Living in Hsld (Childless hslds not included)
Belz	3.65	4.33
Lubavitch	3.62	4.63
Satmar	3.34	3.98
Skver	4.03	4.79
Tosh	3.79	4.42
Yeshiva	3.19	4.47
Other Chasidic	2.26	3.79
Sepharade	3.05	3.66
Other Frum	1.11	3.28
Total	3.13	4.24

Table 6 is a distribution of the number of children residing at home by their particular community. It can be seen that a very small percentage of Frum households (4.5%) have at least 10 children in the household, whereas 27.9% have at least 6 children. The Skver community has the highest percentage (34.9%) of households with at least 6 children; followed by Tosh (32.3%) and Lubavitch (31.9%). The majority of households in almost every community have between 2-5 children.

Table 6
Number of Children Living At Home
By Specific Frum Community

Community	Total #	1 C	hild	2-5 Cł	nildren	6-9 Cł	nildren	10+ C	nildren
Community	Hslds	#	%	#	%	#	%	#	%
Belz	205	25	12.2	122	59.5	48	23.4	10	4.9
Lubavitch	223	22	9.9	130	58.3	59	26.5	12	5.4
Satmar	164	24	14.6	98	59.8	35	21.3	7	4.3
Skver	63	10	15.9	31	49.2	16	25.4	6	9.5
Tosh	211	25	11.8	118	55.9	59	28.0	9	4.3
Yeshiva	152	17	11.2	87	57.2	38	25.0	10	6.6
Other Chasid	221	32	14.5	141	63.8	44	19.9	4	1.8
Sepharade	61	6	9.8	45	73.8	10	16.4	0	0.0
Other Frum	39	8	20.5	25	64.1	4	10.3	2	5.1
Total	1339	169	12.6	797	59.5	313	23.4	60	4.5

A summary of mean fertility rates for Frum women is shown in Table 7. Fertility can be calculated by adding the mean number of children living at home, living outside the home in Montreal, and living outside Montreal. The mean fertility rate in the Frum community is 4.85 children. The highest fertility rates can be found among women in the Belz community (5.47), followed by Skver (5.43), and Tosh (5.34). The lowest fertility rate among mainstream Frum communities is found among Yeshiva women (4.90).

Table 7
Number of Children & Fertility Rates
By Specific Frum Community

Community	Mean # Children Living in Household	Mean # Children Outside Household (in Mtl)	Mean # Children Living Outside Montreal	Fertility Rate*	Out- Migration Index**
Belz	3.65	0.92	0.83	5.47	+0.09
Lubavitch	3.62	0.49	0.89	5.06	-0.40
Satmar	3.34	0.77	0.92	5.11	-0.15
Skver	4.03	0.54	0.57	5.43	-0.03
Tosh	3.79	0.95	0.50	5.34	+0.45
Yeshiva	3.19	0.29	1.27	4.90	-0.98
Other Chasidic	2.26	0.74	1.22	4.31	-0.48
Sepharade	3.05	0.34	0.56	4.09	-0.22
Other Frum	1.11	0.63	1.08	3.03	-0.45
Total	3.13	0.67	0.93	4.85	-0.26

^{*}Mean fertility is calculated by adding the mean number of children living at home and mean numbers of children living outside the home (in and outside Montreal) for each household. Discrepancies result from cases where information was available regarding number of children living inside the household, but not regarding number of children living outside the household. These latter households were not included in the fertility analysis.

Table 7 is also instructive because it shows the relative differences between the number of married children living within and outside Montreal, represented by the Out-Migration Index in the last column. Communities that have the greatest difference in favor of married children living outside Montreal, most likely have the highest levels of out-migration; whereas

^{**} The out-migration figure is calculated by subtracting mean number of married children living outside Montreal from those living in the city.

communities with differences in favor of married children living in this city have the highest rates of population retention.

As indicated in Table 7, the community with the highest rate of retention is the Tosh community (+0.45). Because the Tosh community also has among the highest fertility rates, it is undoubtedly the fastest growing Frum community in Montreal. The Belz (+0.09) and Skver (-0.03) communities are losing about as many married children as those who stay in the city. The mainstream community with the most significant losses is the Yeshiva community (-0.98), followed by Lubavitch (-0.40).

Table 8 looks at fertility by age for female adults. It is clear from this analysis that fertility rises as women have more children with age. Thus, a woman between 17-24 is only at the beginning of her childbearing years, and will have a lower rate of fertility on average than an older woman. The peak fertility rate is 7.01 for women between 45-54 years, who are at the close of their childbearing years. This index can be taken as the "true" fertility rate of women in the Frum community, because it is corrected for age.

It is interesting that the fertility rates for women 55+ years of age are lower than for women 45-54 years; and in fact, the rates are much lower for seniors. It may be that Frum women in earlier generations had fewer children because immigration to Montreal, which took place mostly in the 1950's, disrupted their lives significantly. It also took time for the community to restore itself after the Holocaust. These events most likely had

a significant negative impact on the fertility rates of women in the various Frum communities.

Table 8
Fertility Rate by Age of Female Spouse

Age of Female Spouse	Fertility Rate
17-24	1.68
25-34	4.02
35-44	6.75
45-54	7.01
55-64	5.46
65+	3.63
Total	4.93

Finally, Table 9 is an analysis of living arrangements in Frum households, and includes comparisons with the Jewish and Non-Jewish populations of Montreal as well. It can be seen that the great majority (71.1%) of living arrangements in the Frum community are comprised of couples with children. In comparison, there are much smaller proportions of couples with children arrangements in the overall Jewish and non-Jewish communities (31.6% and 30.0% respectively).

On the other hand, the proportion of single-person households in the Frum community (10.2%) is much smaller than in the overall Jewish and non-Jewish populations (32.2% and 30.8% respectively). The proportion of lone-

parent households is also smaller in the Frum community (2.9%) than in the overall Jewish and non-Jewish populations (6.2% and 11.4% respectively).

Table 9
Living Arrangements of Households
Comparisons with Other Populations

	Frum Community		Montreal Jews		Montreal non-Jews	
	#	%	#	%	#	%
Couples: With Children	1,291	71.1	13,000	31.6	413,400	30.0
Couples: Without Children	283	15.6	11,140	27.1	309,555	22.5
Lone-Parent Households	53	2.9	2,570	6.2	156,640	11.4
Single-Person Households	185	10.2	13,240	32.2	424,260	30.8
Other Arrangements	4	0.2	1,170	2.8	72,385	5.3
Total Households	1,816	100.0	41,125	100.0	1,376,235	100.0

Note: Information for the Jewish and non-Jewish populations was obtained from the 2001 Census conducted by Statistics Canada.

Total Number of Individuals in the Frum Community:

A projected figure can be derived for the total number of individuals in the Frum community by multiplying mean household size (5.0276) by the number of Frum households (2,193). This calculation reveals that there are currently 11,025 Frum individuals living in Montreal.

This total, of course, depends on the definition of a Frum household. For instance, not counted in this study were a number of Sephardic households

in areas such as Chomedey or Ville St. Laurent, who were members of Sephardic shuls, but whose classification as Frum was difficult to evaluate. On the other hand, some households considered Frum in this study fell outside the parameters of mainstream communities, and it was often difficult to judge to what extent these families were in fact strictly Shomer Shabbos. If the latter 188 households were not counted, for instance, the total number of Frum individuals in this city would only be 10,080.

All in all, the projection of 11,025 individuals residing in the Frum Community seems to be congruent with anecdotal estimates of the community's population. In the only comparable investigation based on empirical evidence (the National Census, a Chasidic survey, and community directories), the author projected the Frum community's population to be approximately 10,922 in 2002. These two totals are remarkably similar and provide validation for the numbers found in the current study.

The 11,025 Frum individuals comprise approximately 12% of the total Jewish population (92,970) residing in Greater Montreal. In other words, slightly more than one in ten people in the Jewish community can be considered Frum. If the trend of population decline in the overall Montreal Jewish community continues, as the Frum community increases in size, their relative proportion to the rest of the Jewish population is bound to increase as well.

The Age Distribution of the Frum Community:

Table 10 features an age distribution of the Frum community and includes comparisons with the overall Jewish and non-Jewish population in Montreal. The Frum totals depend on projections gleaned from the 83% of Frum households that were interviewed. It can be seen that almost half (47.5%) of the Frum community is less than 15 years of age. This is a remarkable percentage when compared with the overall Jewish and non-Jewish populations, in which only 19.6% and 18.3% of these populations are less than 15 years of age, respectively.

At the other end of the age distribution, 5.9% of the Frum community is elderly (65+ years), comprising a total of 651 individuals. In comparison, a much greater proportion of the overall Jewish community is comprised of seniors (21.6%). The non-Jewish population is comprised of 11.9% seniors.

The Frum community has 28.4% of its population in the economically productive age group of 25-64 years. In comparison, the overall Jewish and non-Jewish populations have 46.2% and 56.8% in this age group, respectively.

Table 11 is a summary of mean ages by specific Frum community. It can be seen that the mean age for the entire Frum population is 22.58 years. According to the 2001 Census figures recently released by Statistics Canada, the mean age of the overall Jewish community is 40.12 years. In other words, Frum individuals are on average, eighteen years younger than the overall Jewish community. This is a striking finding. In fact, were it not for

the Frum community's contribution to the overall demographics of the Jewish community, the average age of the Jewish population in Montreal would be even older.

Table 11 also shows that the community with the youngest mean age is Tosh (17.71 years) followed by Skver (17.87) and Belz (18.40). Individuals in the "Other Frum" category tend to have the oldest mean age (43.75), followed by the "Other Chasidic" group (28.30). The Yeshiva community has the oldest average age of the mainstream groups (24.56).

Table 10
Age Distribution of the Frum Community in Montreal
Comparisons with Other Populations

A co Cohort	Projected Totals for the Frum Community (Based on 83% Interviewed)		Montreal Jewish Population	Montreal non-Jewish Population
Age Cohort	#	%	%	%
0-14	5,237	47.5	19.6	18.3
15-24	2,007	18.2	12.7	13.1
25-44	1,874	17.0	21.6	32.0
45-64	1,257	11.4	24.6	24.8
65-74	265	2.4	9.5	7.2
75+	386	3.5	12.1	4.7
Total	11,025	100.0	100.0	100.0

Table 11: Mean Age by Specific Frum Community

Community	Mean Age
Belz	18.40
Lubavitch	22.46
Satmar	19.41
Skver	17.87
Tosh	17.71
Yeshiva	24.56
Other Chasidic	28.30
Sepharade	23.99
Other Frum	43.75
Total	22.58

Table 12 looks at age cohorts by community. These are breakdowns based on the 83% sample, and are not projections for the total Frum community. It can be seen that the largest numbers of seniors 65+ years are in the "Other Chasidic" (186) and "Other Frum" (108) categories. About a third of the latter group is elderly. On the other hand, the Skver and Tosh communities have very small numbers of elderly.

The Belz, Satmar, Skver and Tosh populations all have communities with at least 50% children (under 15 years). Both the Skver and Tosh communities have the highest percentage of children at 55.4%. Lubavitch has the highest percentage of teens and young adults (15-24 years) in its community (20.9%). There is a remarkable similarity in the distribution of percentages for the 25-44 year cohort across mainstream communities.

Table 12 Age Distribution by Specific Frum Community

Community	0-	14	15-24		25-44		45-	-64	65-	-74	75	5+
Community	#	%	#	%	#	%	#	%	#	%	#	%
Belz	729	53.6	251	18.5	242	17.8	97	7.1	13	1.0	28	2.1
Lubavitch	712	45.8	324	20.9	266	17.1	188	12.1	30	1.9	33	2.1
Satmar	519	51.2	187	18.4	175	17.3	102	10.1	13	1.3	18	1.8
Skver	247	55.4	78	17.5	79	17.7	37	8.3	0	0.0	5	1.1
Tosh	784	55.4	243	17.2	255	18.0	104	7.4	10	0.7	18	1.3
Yeshiva	479	44.3	198	18.3	172	15.9	172	15.9	38	3.5	22	2.0
Other Chasid	608	40.2	250	16.5	248	16.4	222	14.7	63	4.2	123	8.1
Sepharade	151	42.9	67	19.0	69	19.6	53	15.1	9	2.6	3	0.9
Other Frum	69	21.5	51	15.9	37	11.5	56	17.4	41	12.8	67	20.9
Total	4,298	47.5	1,649	18.2	1,543	17.0	1,031	11.4	217	2.4	317	3.5

Child Services Needs:

A number of questions were asked relating to the service needs of respondents, particularly in terms of caring for children and the elderly. Table 13 looks at the need for childcare assistance. Only families with children less than 15 years were asked this question. It can be seen that 21.6% of Frum households with children under 5 years said they needed some type of childcare assistance. A smaller proportion (16.7%) of households with children under 15 years said they needed childcare assistance.

As Table 14 indicates, most parents (74.4%) send their children to the Montreal Children's Hospital when the latter require hospitalization. However, a significant proportion of Lubavitch (41.9%), and those belonging to Sephardic shuls (57.1%), send their children to St. Justine Hospital.

Table 13 Whether Needs Any Childcare Assistance

	Households V		Households With Children < 5 yrs.			
	#	%	#	%		
Yes	183	16.7	170	21.6		
No	913	83.3	618	78.4		
Total	1,096	100.0	788	100.0		

Table 14
Where Children Are Sent Who Require Hospitalization
By Specific Frum Community

Community	Total Hslds	St. Ju Hosp			treal lren's	Other I	Other Hospital		
	#	#	%	#	%	#	%		
Belz	190	61	32.1	129	67.9	3	1.6		
Lubavitch	191	80	41.9	116	60.7	8	4.2		
Satmar	148	24	16.2	117	79.1	2	1.4		
Skver	59	9	15.3	50	84.7	0	0.0		
Tosh	202	7	3.5	189	93.6	6	3.0		
Yeshiva	135	26	19.3	105	77.8	4	3.0		
Other Chasid	185	49	26.5	143	77.3	5	2.7		
Sepharade	49	28	57.1	20	40.8	9	18.4		
Other Frum	26	14	53.8	13	50.0	1	3.8		
Total	1,185	298	25.1	882	74.4	38	3.2		

Note: Row percentages can equal more than 100% because some households send their children to more than one hospital. Only households with at least one child < 15 years were considered in this analysis.

Table 15 shows that 2.2% of respondents said they had a physically disabled child living at home; whereas 2.4% said they had an intellectually handicapped child residing at home. These numbers likely significantly underestimate the percentage of households with children who have special needs. The researchers suspect that a number of parents were reluctant to respond affirmatively to these questions, not wanting to risk embarrassment

or negative judgment. Twenty-two (22) respondents said they would like to be contacted regarding the special needs of their children.

Table 15
Whether Any Disabled Children Live in the Household

	Physically	Disabled	Intellectually Handicapped			
	#	%	#	%		
Yes	26	2.2	28	2.4		
No	1,113	93.9	1,106	93.3		
No Response	46	3.9	51	4.3		
Total	1,185	100.0	1,185	100.0		

Elderly Service Needs:

In terms of the living arrangements of Frum elderly (65+ years), 142 of 534 seniors live alone. In other words, 26.6% of Frum elderly live alone. When the current sample is projected to the total Frum population, it is estimated that 173 of 651 Frum seniors are living alone. The proportion of elderly living alone in the overall Jewish community is 32.7%, somewhat higher than the proportion among Frum seniors.

As Table 16 indicates, there are 392 Holocaust Survivors residing in households included in this study. Statistical projections reveal that there are approximately 480 Holocaust Survivors in the entire Frum community. This comprises 60.5% of those 60+ years of age. A further analysis shows that

82% of those 75+ are Holocaust Survivors. This constitutes a high percentage of Survivors. Table 16 also shows that more than a third of the Holocaust Survivors in the Frum population are "Other Chasidic".

Table 16 Number of Holocaust Survivors by Community

Community	#	%
Belz	46	11.7
Lubavitch	26	6.6
Satmar	31	7.9
Skver	4	1.0
Tosh	28	7.1
Yeshiva	35	8.9
Other Chasidic	145	37.0
Sepharade	3	0.8
Other Frum	74	18.9
Total Survivors	392	100.0

Seniors were asked whether they were a caregiver to an elderly spouse; whether they needed help to take care of their own or their spouse's daily activities; and whether they wanted someone to contact them about their needs. Table 17 is a summary of the results.

About 15% of Frum elderly were caregivers for a spouse. This included 55 of 376 individuals. About 11% (42 individuals) said they needed help taking care of their own or their spouse's daily activities. Finally, 13.8% (52 individuals) said they wanted to be contacted about their needs. These percentages are not high, suggesting that as far as services for the elderly is concerned, the level of need is relatively low.

On the other hand, the researchers felt that Frum seniors were reluctant to say they required help for a number of reasons. They didn't understand, or were suspicious of formal organizational structures and their services. It is the family, or more specifically the children, that are counted on by the elderly to provide assistance. In fact, there is a religious expectation that the family do so; and many Frum seniors did indeed say their children were looking after all their needs.

Table 17
General Questions Related to Care Giving & Service Needs
Focus on Seniors

	Caregiver for Elderly Spouse?		of Own or	Taking Care Spouse's ctivities?	Would You Like Someone to Contact You About Your Needs?		
	#	%	#	%	#	%	
Yes	55	14.6	42	11.2	52	13.8	
No / No Response	321	85.4	334	88.8	324	86.2	
Total	376	100.0	376	100.0	376	100.0	

Note: Only households that had at least one elderly individual were included in this analysis.

Table 18 looks at the types of services seniors would like to receive. Only 3.2% said they needed financial assistance, 14.9% said they needed housekeeping assistance, 2.9% needed Meals on Wheels, 12.5% were interested in transportation assistance, and 4% wanted socialization programs. In short, housekeeping and transportation assistance were the most commonly needed services, but the proportion of need was not large in either case.

Table 18
Types of Services Seniors Wanted to Receive

	Financial Assistance			Housekeeping Assistance		Meals on Wheels		Transportation Assistance		ization rams
	#	%	#	%	#	%	#	%	#	%
Yes	12	3.2	56	14.9	11	2.9	47	12.5	15	4.0
No / No Response	364	96.8	320	85.1	365	97.1	329	87.5	361	96.0
Total	376	100.0	376	100.0	376	100.0	376	100.0	376	100.0

Note: Only households that had at least one elderly individual were included in this analysis.

Table 19 looks at the need for services from a different perspective. The data in Table 18 was re-analyzed to look at the total number of seniors who needed at least one service, irrespective of the type of service it was. It can be seen that 22.3% of elderly respondents needed at least one service. This is a more significant percentage than described above. Further analysis reveals that 10.6% needed at least two services.

Table 19 Number of Services Seniors Would Like to Receive

	Total Respondents	Needs One Service	Needs Two Services	Needs Three or More Services	Total Who Need Services	Total Not Needing Services / Not Responding
#	376	44	28	12	84	292
%	100.0	11.7	7.4	3.2	22.3	77.7

Note: Only households that had at least one elderly individual were included in this analysis.

The children of seniors were asked a number of questions related to care giving and their elderly parents (Table 20). About one in four adults (26.7%) had elderly parents living in this city. Of those who had elderly parents residing here, almost a third (32.4%) were caregivers for these parents. Finally, of those who were caregivers, almost 40% said they needed help taking care of their parents. In other words, about 13% (61 of 485 individuals) who were caregivers for their parents needed help with this task.

Caregivers were asked to specify the types of services their elderly parents needed. The results are described in Table 21. About 5% said their parents needed financial assistance, 14.2% said housekeeping assistance, 2.1% Meals on Wheels, 12.6% transportation assistance, and 7.2% said their parents needed socialization programs. These results are remarkably similar to those obtained from the elderly themselves in Table 18. The low level of need expressed by seniors is confirmed by their children.

Table 20 General Questions Related to Care Giving & Service Needs Focus on the Children of Seniors

	Have Elderly Parents Living in this City? # %		Caregiver for	or a Parent?	Need Help Taking Care of Parent's Daily Activities?		
			# %		#	%	
Yes	485	26.7	157	32.4	61	38.9	
No / No Response	1,334	73.3	328	67.6	96	61.1	
Total	1,819	100.0	485	100.0	157	100.0	

Table 21
Types of Services Elderly Parent(s) Currently Need
According to Their Children

	Financial Assistance		Housekeeping Assistance		Meals on Wheels		Transportation Assistance		Socialization Programs	
	#	%	#	%	#	%	#	%	#	%
Yes	26	5.4	69	14.2	10	2.1	61	12.6	35	7.2
No / No Response	459	94.6	416	85.8	475	97.9	424	87.4	450	92.8
Total	485	100.0	485	100.0	485	100.0	485	100.0	485	100.0

The results from Table 21 were re-analyzed to determine how many services the children of seniors said their parents needed. As Table 22 shows, 22.7% said their parents needed at least one service, and 11.5% said their parents needed at least two services. These results are again strikingly similar to those obtained from the elderly themselves shown in Table 19.

Table 22 Number of Services Respondents Think Their Elderly Parent(s) Currently Need

	Total Respondents	Needs One Service	Needs Two Services	Needs Three or More Services	Total Whose Parent(s) Need Services	Total Not Needing Services / Not Responding
#	485	54	34	22	110	375
%	100.0	11.1	7.0	4.5	22.7	77.3

General Service Needs:

All adult respondents were asked whether they would use certain services if these were provided in a Frum setting. As Table 23 indicates, 12.8% said they would appreciate budget counseling; 27.2% said they would join a parenting group; 11.9% said they would be interested in family counseling; and 16.2% were interested in employment or career counseling. These numbers are more significant than the service levels apparently required by Frum seniors.

Parenting groups seemed of particular interest to respondents. In fact, if only those households with at least one child under 15 years are considered, 462 of 1,185 respondents (39%) said they would be interested in attending a parenting group. In terms of employment or career counseling, if only non-elderly adults are considered, 285 of 1,201 (23.7%) said they would partake of such services.

Table 23
Whether Respondents Would Use the Following Services

	Budget Counseling		Parenting Group		Family Counseling		Employment / Career Counseling	
	#	%	#	%	#	%	#	%
Yes	232	12.8	494	27.2	216	11.9	294	16.2
No / No Response	1,87	87.2	1,325	72.8	1,603	88.1	1,525	83.8
Total	1,819	100.0	1,819	100.0	1,819	100.0	1,819	100.0

Table 24 shows whether respondents have contacted a CLSC (health clinic) in the last five years. About half of the respondents from most of the Frum communities have contacted a CLSC in the last five years. Most inclined were those from the Lubavitch community (53.7%), Yeshiva (51.2%), Sephardic shuls (50%), and Skver (49.3%). Least inclined to have contacted a CLSC were those from Tosh (30.9%).

Table 24
Whether Respondents Have Contacted a CLSC in last 5 Years

Community	Total Hslds	Contacted a CLSC?				
		Ye	es	No / No Response		
	#	#	%	#	%	
Belz	243	117	48.1	126	51.9	
Lubavitch	287	154	53.7	133	46.3	
Satmar	195	88	45.1	107	54.9	
Skver	75	37	49.3	38	50.7	
Tosh	246	76	30.9	170	69.1	
Yeshiva	213	109	51.2	104	48.8	
Other Chasid	371	157	42.3	214	57.7	
Sepharade	74	37	50.0	37	50.0	
Other Frum	115	56	48.7	59	51.3	
Total	1,819	831	45.7	988	54.3	

Frum Sephardim:

As Table 25 shows, 8.8% of the total Frum community are Sephardim, or 297 of 3,391 individuals. If those from Sephardic shuls are removed from the analysis, 5.4% (175 of 3,257) are Sephardim. In short, there are relatively few Sephardic individuals among mainstream Frum groups. The Lubavitch community has the largest number of Sephardim: 94 individuals or 17.9% of the total Lubavitch community.

Table 25
Population of Sephardim
By Specific Frum Community

	Total	Sephardim		Ashkenazim	
		#	%	#	%
Belz	470	0	0.0	470	100.0
Lubavitch	526	94	17.9	432	82.1
Satmar	376	2	0.5	374	99.5
Skver	144	0	0.0	144	100.0
Tosh	478	15	3.1	463	96.9
Yeshiva	401	25	6.2	376	93.8
Other Chasid	670	10	1.5	660	98.5
Sepharade	134	122	91.0	12	9.0
Other Frum	192	29	15.1	163	84.9
Total	3,392	297	8.8	3,094	91.2

Note: Only respondents and their spouses were included in the above analysis, not children or youth.

Table 26 looks at the home language of Sephardim given their affiliations. It can be seen that 39% of Sephardim affiliated with Sephardic shuls speak only French at home, whereas 23.7% speak French & English, and 25.4% speak only English. In other words, two-thirds (67.8%) of Sephardim who affiliate with Sephardic shuls speak only French or French with another language at home.

Of those who affiliate with mainstream Frum communities, 31% speak only French at home, whereas 39.3% speak only English. Approximately half (46.5%) of Sephardim who affiliate with mainstream Frum communities speak only French or French with another language at home. In short, French is a less dominant home language in this group than among those who affiliate with Sephardic shuls, whereas English is much more prominent.

Table 26 Home Language of Frum Sephardim (in %)

	French	English	Hebrew	French & English	French & Hebrew	English & Hebrew
Belonging to Sephardic Shuls	39.0	25.4	3.4	23.7	5.1	3.4
Mainstream Frum Communities	31.0	39.3	8.3	13.1	2.4	6.0

Table 27 examines which communities Sephardim feel close to. Note that the row percentages don't total 100% because some respondents mentioned more than one affiliation. It can be seen that 40.6% of Sephardim who affiliate with Sephardic shuls feel close to the Sephardic Community; whereas 30.4% feel close to the Yeshiva / Chasidic Sephardic Community; and 24.6% feel close to the Yeshiva / Chasidic Ashkenazi Community.

In terms of Sephardim who belong to mainstream Frum groups, 54.9% feel close to the Yeshiva/ Chasidic Ashkenazi Community; 19.5% feel close to the Yeshiva / Chasidic Sephardic Community; and 9.7% feel close to the Sephardic community. In other words, those involved with the mainstream

Frum communities are most likely to feel close to the Yeshiva/ Chasidic Ashkenazi Community.

Table 27
Community Affiliation of Frum Sephardim (in %)

	Yeshiva/ Chasidic Ashkenazi Community	Yeshiva/ Chasidic Sephardic Community	Sephardic Community	General Jewish Community
Belonging to Sephardic Shuls	24.6	30.4	40.6	11.6
Mainstream Frum Communities	54.9	19.5	9.7	12.4

Conclusions:

The Frum Community has a number of unique characteristics that distinguish it from any other segment of the Jewish population. It is clear from the data presented in this report that this community is facing a number of demographic and social services challenges, including the burgeoning number of children (under 15 years) living at home, and an increasing proportion of elderly.

Given the high fertility rate among Frum women, and little population declines for most of Montreal's Frum communities, it is clear that the demographic continuity of the Frum population is assured for the foreseeable future. If the overall Montreal Jewish community continues to decrease in size, and the Frum community continues to grow, their

prominence will also increase. This is particularly striking when one considers that the fertility rate among non-Frum women in the Jewish community is well below replacement levels.

There are a number of service needs expressed by respondents that should be addressed. Many parents with children clearly expressed the need for childcare assistance, as well as parenting groups for additional support. The number of non-elderly adults who said they required employment or career counseling was also significant.

Although the need for services reported by the elderly was not pronounced, it is clear that there is a significant number of Holocaust Survivors among them who have their own special concerns. It also points to the fact that Frum community members, particularly vulnerable individuals, are more reluctant to partake of organized services unless there is a religious and cultural familiarity associated with their implementation. Any effort made by the organized Jewish community toward extending social services to the Frum population must take this latter point into account.