

2011

NATIONAL HOUSEHOLD SURVEY

THE JEWISH POPULATION OF CANADA

PART 3
JEWISH SENIORS

PART 4
THE JEWISH POOR



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

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SEPTEMBER 2014

**2011 National Household Survey Analysis
The Jewish Population of Canada**

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Jewish Seniors**

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The Jewish Poor**

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Acknowledgments

Jewish Federations of Canada - UIA would like to thank Marc Pagé of Statistics Canada for his expertise and meticulous attention to detail. Without his assistance this report would not be possible.

The researchers would like to express particular appreciation to Howard Driman of Jewish Federations of Canada - UIA for his careful review of this document.

Finally, a special acknowledgment is extended to Duy Bach Nguyen for his diligent work in the extraction and verification of statistical data.

All data in this report are adapted from:
Statistics Canada, special order tabulations for Jewish Federations of Canada - UIA, CO-1421.

Highlights of Part 3

- There are 66,280 Jewish elderly 65+ years residing in Canada. Seniors comprise 16.9% of the 391,650 members of the Jewish community in this country. There are 31,985 Jews 75+ years, comprising 8.2% of the national Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the national Jewish community (16.9%) is higher than the proportion of seniors in the total Canadian population (13.9%). However, the gap between these two figures has diminished in the last two decades.
- A large number of elderly Jews reside in the Toronto metropolitan area (30,960), comprising almost half (46.7%) of the total senior Jewish population in Canada. There is also a large contingent of Jewish elderly in Montreal (18,525). Greater Vancouver has 3,625 Jewish seniors, Winnipeg has 2,580, and Ottawa has 1,970.
- A significant percentage (40.2%) of elderly Jewish women in this country live alone, comprising 14,095 individuals. Only 17.7% of men live in single person households, comprising 5,535 persons. There are 12,400 elderly Jewish women and 2,770 elderly Jewish men in this country who are widowed.
- A total of 10,395 Jewish seniors live below the poverty line, or 15.7% of the elderly Jewish population in Canada. More than a third (36.4%) of elderly women who live alone are poor, comprising 5,125 individuals. The number of poor elderly women in single person households is three times that of men.
- About half (50.2%) of Canada's Jewish elderly report they are suffering some level of disability.
- Statistical projections suggest that the figure of 66,280 Jewish elderly in 2011 will increase to 89,963 by 2021. As the Baby Boomers swell the ranks of the elderly, the 65-74 age group is predicted to increase significantly from 34,295 to 54,142 individuals in the current decade.

Highlights of Part 4

- There are 57,195 Jews living below the poverty line in Canada. The poor comprise 14.6% of a total population of 391,330 Jews residing in this country.
- There was a significant growth in the number of Jewish poor in this country between 2001 and 2011, with 6,605 more Jews living below the poverty line during that period. The economic recession that began in 2008, and which still has a significant impact on the Canadian economy, might have contributed to the higher poverty levels.
- The level of poverty among children 0-14 years in the Canadian Jewish population is 13.7%. There are 9,740 Jewish children in this country who live in economically disadvantaged circumstances.
- Almost one of six elderly Jews (65+ years) are poor, but senior women are significantly more likely to be disadvantaged than men (19.4% and 11.6% respectively).
- The largest number of disadvantaged Jews in the country is located in the Toronto metropolitan area (24,310). The Toronto CMA has 42.5% of the 57,195 Jewish poor residing in Canada. However, the Montreal Jewish population has the highest incidence of poverty of any major Jewish community in the country (20%).
- More than a quarter (27.3%) of individuals living in female single parent families are economically disadvantaged. The poverty level of children under 5 years living in these families is quite high (38.3%).
- More than half (56.4%) of individuals relying on social assistance or worker's compensation live below the poverty cut-off. Among individuals 55-64 years who rely on such payments, the poverty level is a staggering 71%.
- There are 10,230 "working poor" in the national Jewish population 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 Canada. 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 Canada based on figures from the 2011 National Household Survey. The findings confirm the large proportion of Jewish seniors in relation to the overall Jewish population in this country, and focus particularly on vulnerable elderly and those most likely to require community interventions.

The major Jewish Federations across the country have traditionally maintained a “continuum-of-care” model for responding to the needs of their members. That is, services have been available to Jews basically from “cradle to grave”. The Jewish

elderly have been a priority for community funding and intervention, particularly in Jewish centres where their numbers have been significant.

Across the country, and certainly within particular communities, there are wide differences in terms of the economic status, levels of mobility and living arrangements of seniors. Jewish Federations have responded by establishing a number of agencies, facilities and institutions that have met a wide variety of needs, from servicing well and younger seniors to the frailest elderly in need of institutional care.

The elderly are also a heterogeneous group with respect to different linguistic and cultural needs. Communities have increasingly had to respond in a culturally sensitive way to the growing numbers and needs of newly arrived Russian seniors. There have also been increased demands for services for Sephardic elderly in Montreal, and for Ultra-Orthodox seniors in Montreal and Toronto.

Table 1
Age by Gender
Jewish Population of Canada

Age Cohort	Total	Male		Female		Female / Male Ratio
	#	#	%	#	%	
0-14	71,275	36,825	51.7	34,455	48.3	0.94
15-24	52,390	26,835	51.2	25,560	48.8	0.95
25-39	69,535	34,590	49.8	34,935	50.2	1.01
40-54	73,570	35,945	48.9	37,625	51.1	1.05
55-59	28,950	14,260	49.3	14,690	50.7	1.03
60-64	29,655	14,555	49.1	15,100	50.9	1.04
65-69	19,525	9,835	50.4	9,695	49.6	0.99
70-74	14,765	7,080	48.0	7,685	52.0	1.09
75-79	11,835	5,615	47.4	6,220	52.6	1.11
80-84	10,025	4,465	44.5	5,560	55.5	1.25
85-89	7,200	2,975	41.3	4,225	58.7	1.42
90+	2,925	1,280	43.8	1,645	56.2	1.29
Total Canada	391,650	194,260	49.6	197,395	50.4	1.02
65+	66,280	31,245	47.1	35,035	52.9	1.12
75+	31,985	14,335	44.8	17,650	55.2	1.23

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

The topics covered in this presentation include age and gender breakdowns, historical and comparative perspectives, and information regarding living arrangements, marital status, poverty status, and disability of Jewish seniors. Long-range population projections for Canada's Jewish seniors until the year 2031 are provided as well.

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

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

Finally, Appendix 3 is a description of the "Low Income Cut-Offs" formulated by Statistics Canada, and how they were used to define poverty. Issues related to difficulties in defining economic disadvantage are discussed in the introduction to the second section of this report, which is devoted specifically to the topic of poverty.

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

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

Finally, the reader should note that any minor discrepancies found when totaling

Table 2
Age Breakdowns for Seniors
Jewish Population of Canada
1981-2011

Age Cohorts	2011		2001		1991		1981	
	#	%	#	%	#	%	#	%
65 - 74	34,295	51.7	28,685	46.2	34,415	55.9	33,595	67.8
75 - 84	21,860	33.0	25,450	41.0	22,545	36.6	13,830	27.9
85+	10,125	15.3	7,985	12.9	4,620	7.5	2,090	4.2
Total	66,280	100.0	62,120	100.0	61,580	100.0	49,515	100.0

Table 3
Percent Distribution of Elderly (65+ Years)
Jewish, Non-Jewish & Total Populations

Year	Total Canadian Population	Canadian Jewish Population	Canadian Non-Jewish Population
2011	13.9	16.9	13.8
2001	12.2	16.6	12.2
1991	10.9	17.1	10.8
1981	9.1	15.8	9.0

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 Canada. There are 66,280 elderly Jews 65+ years of age residing in this country. Seniors comprise 16.9% of 391,650 members of the national Jewish population. In other words, one in six Canadian Jews is a senior.

There are 31,985 Jewish elderly 75+ years in Canada, comprising 8.2% of the national Jewish population. That is, about one in twelve Jews living in this country is 75 years of age or older.

Finally, at the extreme end of the age distribution, there are 10,125 Jews who are 85+ years, comprising 2.6% of the total Jewish population in Canada. Since many of these elderly are likely frail, these figures have significant implications for service planning and provision in communities

where there are large numbers of “older” seniors.

Of 66,280 Jewish seniors in this country, 51.7% are between 65-74 years, 33% are between 75-84 years, and 15.3% are 85+ years. These figures suggest that the majority of seniors are “younger” elderly.

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 Jewish population’s demographic profile.

There are 31,245 elderly Jewish males in Canada, compared to 35,035 females. It is apparent from Table 1 that the female-male ratio is skewed toward females for each age category of seniors starting at 70-74 years. Thus, between 70-74 years, there are 1.09 women for every male. This ratio rises for subsequent cohorts. The discrepancy peaks at 85-89 years, where there are 1.42 women for every man.

Table 4A
Population of Jewish Seniors by Province

Province	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Nova Scotia	2,915	440	15.1	144,230	0.3
New Brunswick	860	125	14.5	114,395	0.1
Nfld. / Labrador	225	15	6.7	76,355	0.0
Prince Edward Island	190	0	0.0	21,025	0.0
(Total Atlantic)	(4,190)	(580)	(13.8)	(356,005)	(0.2)
Quebec	93,620	19,030	20.3	1,129,360	1.7
Ontario	226,615	36,810	16.2	1,752,440	2.1
Manitoba	14,345	2,655	18.5	157,505	1.7
Saskatchewan	1,905	195	10.2	141,300	0.1
Alberta	15,790	2,095	13.3	363,330	0.6
British Columbia	35,005	4,890	14.0	645,510	0.8
Territories	205	0	0.0	6,085	0.0
Total Canada	391,665	66,280	16.9	4,551,535	1.5

5-Year Breakdowns of Jewish Elderly					
65-69	70-74	75-79	80-84	85-89	90+
180	95	85	30	40	15
40	45	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
(220)	(140)	(85)	(30)	(40)	(15)
4,990	4,160	3,525	3,070	2,365	915
11,085	8,355	6,440	5,430	3,905	1,595
640	535	465	450	375	185
85	55	25	0	15	0
630	500	335	435	140	55
1,845	1,020	940	595	350	135
10	0	0	0	0	0
19,525	14,765	11,835	10,025	7,200	2,925

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

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

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

Historical & Comparative Perspectives on Elderly Demographics

Table 2 looks at historical breakdowns for Jewish seniors in Canada, spanning the Census / NHS years 1981 to 2011. A number of interesting findings gleaned from this table speak to the changing demographic profile of the Jewish elderly in the last three decades.

The total population of Jewish elderly in the country is at its highest level in its history, with 66,280 individuals. However, the increase in total Jewish elderly in the last decade (+4,160), is less impressive compared to the larger gain experienced between 1981 and 1991 (+12,065).

The 65-74 year cohort has increased in the last decade, from 28,685 in 2001 to 34,295 in 2011. The current level is slightly smaller than the peak experienced in 1991 (34,415 seniors).

The 75-84 age group has decreased somewhat in the last ten years, from 25,450 in 2001 to 21,860 in 2011. In fact, there are fewer seniors in this cohort than the total shown in 1991 (22,545). The peak was reached in 2001, with 25,450 individuals.

Table 4B
Population of Jewish Seniors by Metropolitan Area
(>250 total Jews)

Census Metropolitan Area	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
Halifax, NS	2,120	240	11.3	47,580	0.5
Moncton, NB	280	40	14.3	18,790	0.2
Fredericton, NB	250	25	10.0	12,160	0.2
Montreal, QC	90,780	18,525	20.4	504,950	3.7
Toronto, ON	188,710	30,960	16.4	666,050	4.6
Ottawa / Gatineau	14,010	1,970	14.1	142,530	1.4
Barrie, ON	1,445	230	15.9	21,645	1.1
Guelph, ON	925	40	4.3	18,095	0.2
Hamilton, ON	5,110	1,045	20.5	107,835	1.0
Kingston, ON	1,185	240	20.3	24,345	1.0
Kitchener - Waterloo, ON	2,015	165	8.2	54,265	0.3
London, ON	2,675	390	14.6	65,820	0.6
Oshawa, ON	1,670	140	8.4	41,370	0.3
Peterborough, ON	515	145	28.2	21,185	0.7

5-Year Breakdowns of Jewish Elderly				
65-69	70-74	75-79	80-84	85+
95	35	50	20	35
20	0	0	0	0
0	0	0	0	0
4,810	3,995	3,460	3,025	3,230
8,890	7,005	5,540	4,700	4,830
795	425	265	250	240
50	55	40	0	0
20	0	0	0	0
275	345	135	105	190
70	80	40	30	0
100	0	30	0	25
150	110	55	60	0
50	20	30	0	0
0	0	0	0	0

Finally, the 85+ year cohort has increased from 7,985 in 2001 to 10,125 in 2011. *This is the largest number of “older” elderly the national Jewish population has experienced in its history.* In fact, there are currently two times more Jews 85+ years than in 1991.

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

Table 3 presents a comparative analysis of the percent distribution of elderly across Jewish, non-Jewish and total populations, by Census / NHS year. The percentage of elderly in the national Jewish community (16.9%) is higher than the proportion of elderly for the total Canadian population (13.9%).

However, the gap has diminished somewhat in the last two decades. In 1991, there was a

6.2% difference between the percentages of elderly in the Jewish and total populations. This shrank to 4.4% in 2001 and to 3% in 2011. In fact, the proportion of elderly among the overall Canadian population has been increasing steadily, whereas the percentage of Jewish elderly in Canada had actually diminished between 1991 and 2001, and risen slightly in the last decade.

Where the Jewish Elderly Reside in Canada

Table 4A examines the distribution of Jewish seniors across provinces and territories in Canada. According to this table, the largest representation of Jewish elderly is found in Ontario (36,810). There is also a large number of Jewish seniors in Quebec (19,030). British Columbia has 4,890 Jewish elderly, Manitoba has 2,655 and Alberta has 2,095.

Seniors comprise more than a fifth of the Quebec Jewish population (20.3%). They also comprise a significant proportion of the Jewish community in Manitoba (18.5%).

The elderly comprise small minorities of Jewish populations in Newfoundland / Labrador (6.7%) and Saskatchewan

Table 4B
Population of Jewish Seniors by Metropolitan Area
(>250 total Jews)
(Continued)

Census Metropolitan Area	Total Jews	Total Elderly Jews	% Elderly	Total Elderly (Jews & Non-Jews)	% Jews of Total Elderly
St. Catharine's / Niagara	1,375	185	13.5	69,725	0.3
Windsor, ON	1,515	300	19.8	45,025	0.7
Winnipeg, MB	13,690	2,580	18.8	93,435	2.8
Regina, SA	900	40	4.4	25,360	0.2
Saskatoon, SA	735	95	12.9	28,575	0.3
Calgary, AL	8,335	1,110	13.3	107,295	1.0
Edmonton, AL	5,550	895	16.1	118,380	0.8
Vancouver, BC	26,255	3,625	13.8	292,565	1.2
Kelowna, BC	900	145	16.1	32,450	0.4
Victoria, BC	2,740	460	16.8	58,095	0.8

5-Year Breakdowns of Jewish Elderly				
65-69	70-74	75-79	80-84	85+
70	35	15	25	30
120	55	55	50	20
610	530	455	445	545
0	0	0	0	0
25	50	0	0	0
370	230	195	180	140
205	250	135	255	55
1,280	775	665	485	420
50	0	70	0	0
215	85	95	45	20

(10.2%). No seniors were registered in Prince Edward Island and the Territories. However, it may be that there are so few elderly here, that the figures are subject to sampling error and / or cell suppression (to protect the confidentiality of respondents).

Examining the five-year age breakdowns of Jewish elderly in Table 4A, and focusing on the “oldest” seniors, it can be seen that there are 5,500 Jewish seniors 85+ years in Ontario, and 3,280 in Quebec. These two provinces comprise 86.7% of Jews 85+ years residing in this country.

In terms of the “youngest” Jewish seniors (65-69 years), Ontario has 11,085 individuals and Quebec has 4,990. These two provinces have 82.3% of Jews 65-69 years residing in this country. British Columbia has 1,845 seniors in this age group.

Table 4B examines the distribution of Jewish seniors across major Census Metropolitan Areas (CMAs) in Canada. The table spans two pages, and includes metropolitan areas with Jewish populations of at least 250 individuals.

The largest number of Jewish elderly in the country resides in the Toronto Census Metropolitan Area (30,960). Montreal has 18,525 Jewish seniors, followed by the Vancouver CMA with 3,625, and Winnipeg with 2,580. Ottawa / Gatineau has 1,970 Jewish elderly, Calgary has 1,110, and Hamilton has 1,045.

Among metropolitan areas with Jewish populations of at least 1,500 people, the Hamilton Jewish community has the largest proportion of seniors (20.5%) in the country, followed by the Montreal community (20.4%), the Windsor community (19.8%), and the Winnipeg community (18.8%).

The Toronto Jewish population has 16.4% elderly, slightly lower than the national average of 16.9%. However, almost half of Jewish seniors in the country (46.7%) reside in the Toronto Metropolitan Area.

Among communities with Jewish populations of at least 1,500 individuals, the lowest proportions of Jewish seniors can be found in Kitchener / Waterloo (8.2%), Oshawa (8.4%), and Halifax (11.3%). Calgary also has a low percentage of seniors

Table 5
Living Arrangements
Jewish Seniors of Canada

	Total		Male		Female	
	#	%	#	%	#	%
Husband - Wife	41,760	63.0	24,405	78.1	17,355	49.6
Single Parent	2,170	3.3	515	1.6	1,655	4.7
Other Family Types	1,595	2.4	390	1.2	1,205	3.4
Living with Non-relatives	1,110	1.7	395	1.3	715	2.0
Living Alone	19,630	29.6	5,535	17.7	14,095	40.2
Total Seniors	66,265	100.0	31,240	100.0	35,025	100.0

Table 6
Marital Status
Jewish Seniors of Canada

	Total		Male		Female	
	#	%	#	%	#	%
Single / Never Married	2,080	3.1	1080	3.5	1,000	2.9
Divorced / Separated	6,635	10.0	2,675	8.6	3,960	11.3
Widowed	15,170	22.9	2,770	8.9	12,400	35.4
Now Married / Common Law	42,390	64.0	24,720	79.1	17,670	50.4
Total Seniors	66,275	100.0	31,245	100.0	35,030	100.0

(13.3%). Greater Vancouver's Jewish community has 13.8% elderly.

In terms of the “oldest” elderly 85+ years, the Toronto Metropolitan Area has 4,830 Jews in this age group, whereas Montreal has 3,230. These two metropolitan areas have more than three-quarters (79.6%) of Jews 85+ years in the country. Winnipeg has 545 “older” seniors, and the Vancouver CMA has 420.

Regarding the “youngest” elderly, the Toronto CMA has 8,890 individuals between 65-69 years, whereas Montreal has 4,810. These two Jewish communities have almost three-quarters (70.2%) of individuals 65-69 years residing in this country. The Vancouver CMA has 1,280 individuals in this cohort, and Winnipeg has 610.

The Living Arrangements & Marital Status of Seniors

Table 5 is a breakdown of the living arrangements of Jewish seniors in Canada. There are important gender differences related to these figures. Since women tend to outlive men, they are also more inclined to be living alone. For instance, 78.1% of male seniors live in a husband-wife arrangement, whereas only 49.6% of women live with a

spouse. On the other hand, 40.2% of elderly women live alone, compared to only 17.7% of men.

In terms of total numbers, there are 14,095 elderly Jewish women living alone in this country. This represents 2.5 times the 5,535 male Jewish seniors who live alone. A total of 19,630 Jewish seniors live in single person households in Canada.

These elderly who live alone may be more vulnerable to social isolation. Some may not have access to care provided by younger family members. In metropolitan areas such as Montreal and Winnipeg, many younger family members have migrated to other cities, leaving the burden increasingly on local Jewish communities to provide support services for these seniors.

In terms of the marital status of Jewish seniors living in Canada (Table 6), given the numbers on living arrangements, it is not surprising that 79.1% of elderly Jewish men are married or living in common law situations, compared to only 50.4% of women. On the other hand, 35.4% of elderly women are widowed, compared to only 8.9% of men.

Table 7
Living Arrangement by Poverty Status
Jewish Seniors of Canada

Living Arrangement	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Husband - Wife	1685	6.9	22,710	93.1	1000	5.8	16,335	94.2
Single Parent	50	9.8	460	90.2	250	15.1	1,410	84.9
Other Family Types	0	0.0	385	100.0	45	3.8	1,155	96.3
Living with Non-Relatives	190	48.1	205	51.9	350	48.3	375	51.7
Living Alone	1,685	30.4	3,850	69.6	5,125	36.4	8,965	63.6
Total Seniors	3,610	11.6	27,610	88.4	6,770	19.3	28,240	80.7

In terms of absolute numbers, there are 12,400 elderly women and 2,770 elderly men who are widowed. A total of 15,170 seniors in this country are widowed. These individuals may likewise be more vulnerable to social isolation and have a greater need for support services provided by local communities.

It is interesting that 2,080 Jewish seniors have never married. There is also a significant number (6,635) who are divorced or separated. Finally, of elderly living with a spouse or partner, 40,365 (95.2%) are married, whereas only 2,025 (4.8%) are living in common law arrangements.

It is clear that about half (49.6%) of senior women lack the support of a spouse because they are either single, divorced or widowed. This represents 17,360 individuals, a burgeoning figure, and one that has implications for community-based resources and services.

A Closer Look At Vulnerable Jewish Elderly

Seniors who live in poverty are an especially vulnerable group. A gap in support services or an inability to access necessary supports can have a major impact on the lives of

elderly persons who are economically disadvantaged. Here are some of the challenges such individuals face:¹

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

2) Medical supports: The additional health supports that some seniors may require are not always covered under government programs and benefits. A senior living in poverty or on a limited income may need financial support for dental care or the purchase of certain medications, or be forced to do without.

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

Table 8
Marital Status by Poverty Status
Jewish Seniors of Canada

Marital Status	Male				Female			
	Poor		Not Poor		Poor		Not Poor	
	#	%	#	%	#	%	#	%
Single / Never Married	290	26.9	790	73.1	335	33.3	670	66.7
Divorced / Separated	875	32.8	1,790	67.2	1,370	34.6	2,590	65.4
Widowed	730	26.3	2,045	73.7	3,975	32.1	8,425	67.9
Now Married / Common Law	1,725	7.0	22,985	93.0	1,095	6.2	16,570	93.8
Total Seniors	3,620	11.6	27,610	88.4	6,775	19.3	28,255	80.7

such as loneliness and depression, as well as poor physical and mental health.

4) Housing Insecurity: Housing costs are generally high, and rent often consumes a large portion of a senior's income. Some seniors may be forced to live in unsafe or inappropriate dwellings because they cannot afford decent housing.

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

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

7) The cost of "living Jewishly": This is an important issue for some Jewish seniors who

wish to maintain traditional observances, such as buying kosher foods. Their special requirements may introduce financial strains, as well as anxiety and shame when such needs are difficult to meet.

A total of 10,395 Jewish elderly in Canada live below the poverty line. About one in six seniors (15.7%) is poor. Of the total 57,195 Jewish poor in this country, almost a fifth (18.2%) are seniors. These figures suggest that many Jewish elderly in Canada suffer economic disadvantage.

There are important differences between genders as far as the issue of poverty among Jewish elderly is concerned (see Table 7). Female seniors are almost twice as likely as males to fall below the poverty line (19.3% and 11.6% respectively). There are 6,770 poor elderly women in Canada's Jewish population, compared to 3,610 poor elderly men.

Senior women are more inclined to experience poverty because many live alone. In fact, more than a third (36.4%) of elderly women who live alone are poor, comprising 5,125 individuals. Men living alone also have a high poverty level (30.4%), but

Table 9A
Vulnerable Jewish Seniors by Province

Province	Total Jewish Elderly 65+	Total Elderly Living Alone	% of Elderly Living Alone	Total Elderly Widowed	% of Elderly Widowed	Total Elderly Poor	% of Elderly Poor
Nova Scotia	440	95	21.6	65	14.8	0	0.0
New Brunswick	125	55	44.0	45	36.0	0	0.0
Nfld. / Labrador	15	0	0.0	0	0.0	0	0.0
Prince Edward Island	0	0	--	0	--	0	--
(Total Atlantic)	(580)	(150)	(25.9)	(110)	(19.0)	(0)	(0.0)
Quebec	19,030	6,095	32.0	4,705	24.7	3,620	19.0
Ontario	36,810	10,460	28.4	8,305	22.6	5,320	14.5
Manitoba	2,655	930	35.0	715	26.9	350	13.2
Saskatchewan	195	60	30.8	50	25.6	0	0.0
Alberta	2,095	450	21.5	390	18.6	300	14.3
British Columbia	4,890	1,475	30.2	885	18.1	780	16.0
Territories	0	0	--	0	--	0	--
Total Canada	66,280	19,635	29.6	15,170	22.9	10,390	15.7

because there are many more women who live alone, in absolute terms, the number of poor elderly women in single person households is about three times that of men.

Poverty is an issue for many seniors who live alone because they don't benefit from double pensions. Also, many older women had only limited participation in the labour market, usually received lower rates of pay, and often had jobs without benefits. The result is that private pensions and CPP benefits are less available for senior women, which contributes to their higher levels of poverty.

Important gender differences are also apparent when poverty is examined in the context of marital status (Table 8). About a third (32.1%) of elderly Jewish women who are widowed are poor. There are 3,975 senior widows in this country who fall below the poverty line. Elderly women are also susceptible to poverty if they are divorced (34.6%), or single (33.3%). In short, senior women who don't have the support of a spouse are much more inclined to experience financial disadvantage than those who are married.

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

Table 9A examines the distribution of vulnerable Jewish elderly across provinces and territories in Canada. It is clear that the majority of vulnerable seniors live in two provinces: Ontario and Quebec. This is due to the sheer numbers of Jewish elderly residing in the major cities of these provinces.

Ontario has 10,460 Jewish seniors who live alone, and Quebec has 6,095. British Columbia has 1,475 Jewish elderly who reside in single person households, whereas Manitoba has 930.

New Brunswick has the highest percentage of Jewish elderly living alone (44%), although in absolute terms the number is quite small. Manitoba has 35% of Jewish seniors living in single person households, whereas Quebec has 32%.

Table 9B
Vulnerable Jewish Seniors by Metropolitan Area

Census Metropolitan Area	Total Jewish Elderly 65+	Total Elderly Living Alone	% of Elderly Living Alone	Total Elderly Widowed	% of Elderly Widowed	Total Elderly Poor	% of Elderly Poor
Halifax, NS	240	40	16.7	35	14.6	0	0.0
Moncton, NB	40	0	0.0	0	0.0	0	0.0
Montreal, QC	18,525	5,995	32.4	4,640	25.0	3,615	19.5
Toronto, ON	30,965	8,785	28.4	7,135	23.0	5,035	16.3
Ottawa / Gatineau	1,970	465	23.6	330	16.8	110	5.6
Hamilton, ON	1,050	400	38.1	235	22.4	55	5.2
Kingston, ON	235	65	27.7	50	21.3	0	0.0
Kitchener - Waterloo, ON	170	60	35.3	65	38.2	0	0.0
London, ON	385	75	19.5	55	14.3	0	0.0
Windsor, ON	295	70	23.7	55	18.6	0	0.0
Winnipeg, MB	2,580	915	35.5	695	26.9	355	13.8
Regina, SA	40	0	0.0	0	0.0	0	0.0
Saskatoon, SA	95	30	31.6	0	0.0	0	0.0
Calgary, AL	1,110	255	23.0	220	19.8	150	13.5
Edmonton, AL	895	180	20.1	175	19.6	145	16.2
Vancouver, BC	3,625	1,080	29.8	690	19.0	600	16.6
Victoria, BC	460	105	22.8	45	9.8	50	10.9

There are 8,305 widowed elderly residing in Ontario, and 4,705 in Quebec. British Columbia has 885 widowed seniors, whereas Manitoba has 715.

New Brunswick has a high percentage of widowed Jewish seniors (36%), although again, in absolute terms, the actual number is quite small. Manitoba also has a high percentage of widowed elderly (26.9%).

Regarding economically disadvantaged seniors, there are 5,320 Jewish elderly living below the poverty line in Ontario, and 3,620 in Quebec. British Columbia has 780 poor Jewish seniors, whereas Manitoba has 350 such individuals.

Quebec has the highest incidence of poverty among Jewish elderly (19%), followed by British Columbia (16%).

Table 9B examines the distribution of vulnerable Jewish elderly across major metropolitan centres in Canada. The Toronto CMA has the largest number of Jewish seniors living alone (8,785), followed by Montreal (5,995). There are 1,080 Jewish elderly living in single person households in the Vancouver CMA, 915 in Winnipeg, and 465 in Ottawa.

Among the five largest Jewish communities in the country, Winnipeg has 35.5% of elderly Jews living in single person households, Montreal has 32.4%, the Vancouver CMA has 29.8%, Toronto has 28.4%, and Ottawa has 23.6%.

The Toronto Jewish community has 7,135 widowed elderly, whereas Montreal has 4,640. Winnipeg has 695 widowed Jewish seniors, Greater Vancouver has 690, and Ottawa has 330.

In terms of the five largest Jewish communities, 26.9% of Winnipeg's Jewish elderly are widowed. There are similar percentages of widowed seniors in Montreal (25%) and Toronto (23%). The Vancouver CMA has 19% widowed elderly, and the Ottawa community has 16.8% widowed seniors.

There are 5,035 elderly poor in Toronto, followed by 3,615 in Montreal, 600 in Greater Vancouver, and 355 in Winnipeg. Montreal has the highest percentage of elderly poor (19.5%). Greater Vancouver and Toronto have similar percentages of poor seniors (16.6% and 16.3% respectively).

Table 10
Disability by Gender
Jewish Seniors of Canada

	Total		Male		Female	
	#	%	#	%	#	%
Often Disabled	14,735	22.6	6,235	20.3	8,500	24.6
Sometimes Disabled	18,035	27.6	8,415	27.3	9,620	27.9
Not Disabled	32,550	49.8	16,135	52.4	16,415	47.5
No Response	965	--	460	--	505	--
Total Seniors	66,285	100.0	31,245	100.0	35,040	100.0

The Disabled Elderly

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

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

It should also be noted that not all individuals responded to the disability question. In fact, 1.5% of seniors did not answer this question at all. These persons were eliminated from the percentage base in all subsequent analyses involving disability.

According to Table 10, of 66,285 Jewish seniors in Canada, 14,735 claim they are disabled often, 18,035 say sometimes, 32,550 are not disabled, and 965 did not respond to this question. Eliminating the latter group from the total, we find that 22.6% of seniors are often disabled, and 27.6% sometimes disabled, for a total level of disability among elderly Jews of 50.2%.

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), 57.8% between 75-84 years, 81.8% between 85-94 years, and 86.5% are disabled among those 95+ years. Not surprisingly, the prevalence of disability among Jewish seniors increases significantly after 75 years of age.

Are Jewish elderly more inclined to report experiencing disabilities than the total elderly population in the country? Whereas the level of disability among Jewish seniors is 50.2%, it is 49.6% among total elderly in Canada. In short, there are very similar levels of disability among the Jewish and total populations of seniors.

Table 11A
Disabled Jewish Seniors by Province

Province	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*
Nova Scotia	445	190	42.7	0	0.0	65	14.6
New Brunswick	125	50	40.0	0	0.0	0	0.0
Nfld. / Labrador	15	0	0.0	0	0.0	0	0.0
Prince Edward Island	0	0	--	0	--	0	--
(Total Atlantic)	(585)	(240)	(41.0)	(0)	(0.0)	(65)	(11.1)
Quebec	19,025	8,150	43.4	1,905	10.1	3,210	17.1
Ontario	36,810	19,125	52.7	3,245	8.9	6,340	17.5
Manitoba	2,655	1,545	59.0	230	8.8	630	24.0
Saskatchewan	195	95	48.7	0	0.0	30	15.4
Alberta	2,100	1,165	56.3	230	11.1	285	13.8
British Columbia	4,865	2,445	50.9	590	12.3	900	18.7
Territories	0	0	--	0	--	0	--
Total Canada	66,250	32,770	50.2	6,210	9.5	11,490	17.6

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

Table 11A examines the distribution of disabled elderly across provinces and territories in Canada. The figures for disabilities experienced “often” and “sometimes” were combined for this analysis.

Ontario has a total of 19,125 disabled Jewish elderly, and Quebec has 8,150. There are 2,445 disabled Jewish seniors in British Columbia, 1,545 in Manitoba, and 1,165 in Alberta.

Ontario has 3,245 Jewish seniors who are disabled and poor, followed by 1,905 in Quebec, 590 in British Columbia, and 230 each in Manitoba and Alberta. These individuals are particularly vulnerable, not only because of economic difficulties, but also in terms of their personal health and quality of life.

Another very vulnerable segment includes Jewish seniors who are disabled and living alone. There are 6,340 such elderly in Ontario, 3,210 in Quebec, 900 in British Columbia, and 630 in Manitoba. These individuals in particular may suffer from social isolation, due to limitations regarding their mobility, and may have difficulty partaking of community services as well.

Table 11B examines the distribution of disabled Jewish seniors across major metropolitan centres in Canada. The Toronto CMA has the largest number of disabled seniors (16,060), followed by Montreal (7,905), Vancouver (1,770), and Winnipeg (1,510). Ottawa has 965 Jewish elderly who are disabled, whereas Calgary has 610.

There is wide variation in terms of the percentage of disabled Jewish seniors across metropolitan areas. Examining only the five largest Jewish communities, we find that Montreal has the lowest percentage of disabled seniors (43.2%). The Winnipeg CMA has the highest percentage of disabled elderly (59.1%), followed by Toronto (52.7%).

It is not clear why there is such a wide variability in the percentage of disabled among Jewish elderly in the different localities across the country.

The Toronto metropolitan area has 3,025 seniors who are disabled and poor. Montreal has 1,895 disabled seniors living below the poverty line, followed by Greater Vancouver with 445, Winnipeg with 235, and Calgary with 130.

Table 11B
Disabled Jewish Seniors by Metropolitan Area

Census Metropolitan Area	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
Halifax, NS	240	85	35.4	0	0.0	0	0.0
Moncton, NB	40	20	50.0	0	0.0	0	0.0
Montreal, QC	18,525	7,905	43.2	1,895	10.4	3,155	17.2
Toronto, ON	30,960	16,060	52.7	3,025	9.9	5,245	17.2
Ottawa / Gatineau	1,970	965	49.6	90	4.6	280	14.4
Hamilton, ON	1,050	495	48.5	20	2.0	225	22.1
Kingston, ON	240	100	41.7	0	0.0	25	10.4
Kitchener, ON	170	105	61.8	0	0.0	0	0.0
London, ON	385	205	53.2	0	0.0	55	14.3
Windsor, ON	295	145	49.2	0	0.0	40	13.6
Winnipeg, MB	2,580	1,510	59.1	235	9.2	625	24.5
Regina, SA	40	0	0.0	0	0.0	0	0.0
Saskatoon, SA	95	50	52.6	0	0.0	0	0.0
Calgary, AL	1,110	610	55.0	130	11.7	180	16.2
Edmonton, AL	900	500	55.6	100	11.1	95	10.6
Vancouver, BC	3,615	1,770	49.9	445	12.5	670	18.9
Victoria, BC	460	235	51.1	50	10.9	75	16.3

Finally, in terms of disabled Jewish seniors living alone, the Toronto CMA has 5,245 such individuals, Montreal has 3,155, Greater Vancouver has 670, Winnipeg has 625, and Ottawa has 280.

Projecting Into the Future

Table 12A presents projected counts of Jewish elderly in Canada 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 longer due to advancements in medical technology and improved home-care services. There may also be different migration patterns of elderly to/from Canada in the future. These projections should therefore be considered only as general or “best guess” estimates.

How accurate were previous projections of seniors done 10 years in advance? Similar extrapolations done from 1991 and 2001 census data, suggested that there would be 65,819 elderly in the Canadian Jewish population in 2011. The actual figure is 66,280, a difference of 461 individuals. In other words, the projections were “off” by 0.7%.

Keeping the aforementioned limitations in mind, the figures in Table 12A nonetheless describe interesting demographic scenarios in the coming years. In general terms, the total population of Canada’s Jewish seniors will continue to increase in size and in a very dramatic fashion by the year 2031.

In 2011, there were 66,280 Jewish elderly in Canada. As the Baby Boomers swell the ranks of the elderly, this total is projected to increase dramatically to 89,963 by 2021. The number of seniors is then projected to increase further to 96,807 by 2031. This points to a fundamental change in the demographic structure of the Jewish population in this country, and has important ramifications for service planning and resource allocation for Jewish communities across Canada.

Table 12A
Projections for Jewish Elderly (1991-2031)
Canada

Age Cohorts	1991		2001		2011 (Current)		2021 (Projected)		2031 (Projected)	
	#	%	#	%	#	%	#	%	#	%
65 - 74	34,415	55.9	28,685	46.2	34,295	51.7	54,142	60.2	44,699	46.2
75 - 84	22,545	36.6	25,450	41.0	21,860	33.0	26,135	29.1	41,260	42.6
85+	4,620	7.5	7,985	12.9	10,125	15.3	9,686	10.8	10,848	11.2
Total	61,580	100.0	62,120	100.0	66,280	100.0	89,963	100.0	96,807	100.0

There were 34,295 “younger seniors” (65-74 years) in 2011. In 2021, this number is projected to increase significantly to 54,142 individuals. This growth represents the Baby Boomers, who currently occupy the large 45-64 year cohort in the age distribution of the national Jewish population.

As this bulge “moves up”, or ages, the Baby Boomers will skew the distribution significantly toward the older cohorts, simply by virtue of their sheer numbers. The 65-74 age group is then predicted to decrease to 44,699 individuals by 2031, as the Baby Boomers move into the 75-84 year cohort in the age distribution.

The middle cohort (75-84 years) comprised 21,860 individuals in 2011. This number is projected to increase somewhat to 26,135 individuals by 2021. This age group is then predicted to literally explode in number to 41,260 by 2031, as the Baby Boomers begin to swell its ranks.

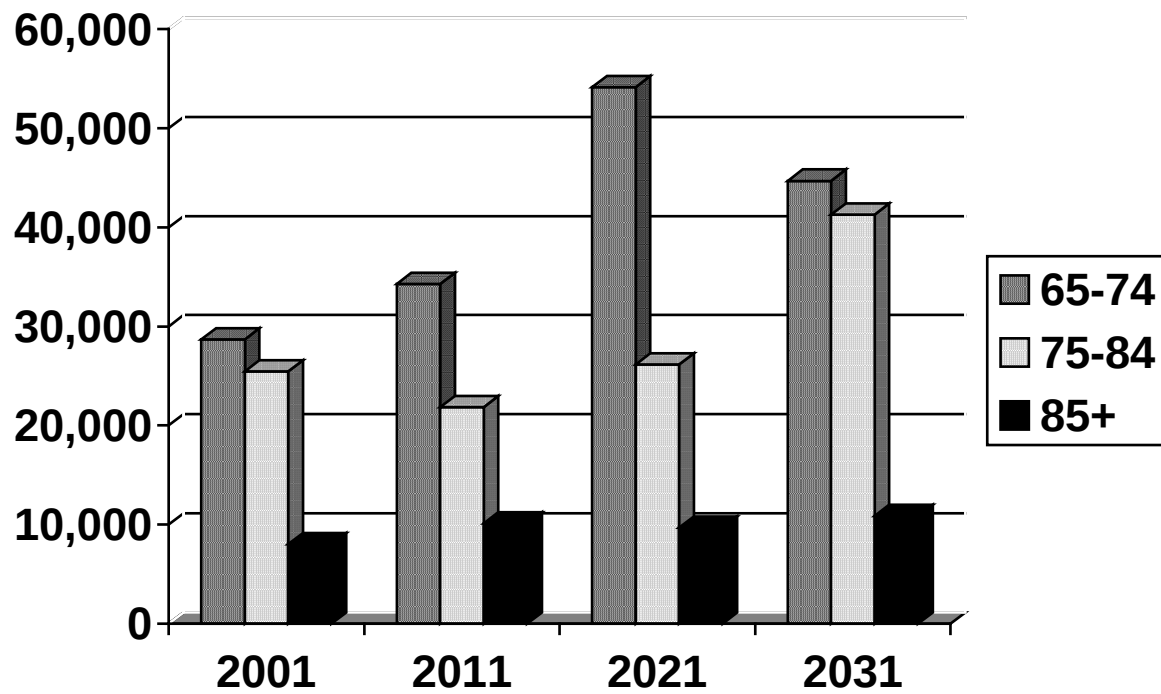
Finally, there were 10,125 “older seniors” (85+ years) in 2011. Their number is projected to decrease slightly to 9,686 individuals by 2021. Their total is then predicted to grow to 10,848 individuals 85+ years by the 2031 NHS.

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 by 2021 is the most prominent feature of this graph. The 75-84 year cohort has dipped somewhat in 2011, but is expected to rebound by 2021, and then increase significantly by 2031. Finally, the 85+ cohort is expected to remain relatively level in the next two decades, although showing a slight dip in 2021.

Table 12B shows projections of Jewish elderly populations across major metropolitan centres until the year 2031. Many of the Jewish communities described in this table are predicted to experience dramatic increases in their numbers of Jewish seniors, particularly in the decade between 2011 and 2021.

For instance, the Toronto metropolitan area had 30,960 Jewish seniors in 2011. The number of elderly is predicted to increase to 43,917 individuals by 2021, and 49,213 by 2031. The expected increase between 2011 and 2021 is staggering, and has profound implications for the demographic makeup of the Toronto Jewish community, and for the challenges it represents to community-based resources and services.

Figure 1
Elderly Cohorts by Census / NHS Year
Jewish Population of Canada



Note: 2021 and 2031 figures are based on projections.

The number of Jewish elderly in the Montreal CMA has been decreasing since its peak in 1991, when there were 22,725 Jewish seniors in this metropolitan area. The elderly population dipped to 18,525 individuals in 2011, but is predicted to rebound to 20,562 by 2021. It is doubtful that the number of Jewish seniors in the Montreal community will ever reach its 1991 peak, at least not in the foreseeable future.

The Jewish elderly population in the Vancouver CMA will continue to increase in size. In 2011, there were 3,625 Jewish seniors here. This total is projected to grow dramatically to 5,502 individuals by 2021, and 6,287 by 2031. The increases in the next two decades will represent a challenge for community-based resources as the demands for services increase as well.

The senior population of the Winnipeg Jewish community is projected to increase slightly in the next ten years, from 2,580 in 2011 to 2,761 in 2021. However, the Jewish elderly population here is predicted to dip again to 2,557 by 2031. It is unlikely that the Winnipeg population will ever reach its peak 1981 senior population of 3,805, at least not in the foreseeable future.

The Jewish senior population of the Ottawa / Gatineau CMA is predicted to increase from 1,970 in 2011 to 2,979 in 2021. It is then predicted to grow slightly to 3,105 elderly by 2031. The expected increase between 2011 and 2021 has important implications for service provision and the allocation of community resources in this metropolitan area.

Both the Calgary and Edmonton Jewish communities will experience increases in the sizes of their elderly populations. Calgary had 1,110 Jewish seniors in 2011. This total is projected to increase to 1,987 individuals by 2021, and 2,352 by 2031. Edmonton had 895 Jewish elderly in 2011. This total is projected to increase to 1,110 individuals by 2021, and 1,242 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 service establishments? 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 individual communities in ensuring that this quality of life is maintained?

Table 12B
Projections for Jewish Elderly
Major Metropolitan Areas
(2001 – 2031)

Provinces	2001	2011	2021 (Projected)	2031 (Projected)
Montreal, QC	20,165	18,525	20,562	19,254
Toronto, ON	27,615	30,960	43,917	49,213
Ottawa / Gatineau	1,585	1,970	2,979	3,105
Hamilton, ON	865	1,045	1,619	1,752
Winnipeg, MB	3,175	2,580	2,761	2,557
Calgary, AL	860	1,110	1,987	2,352
Edmonton, AL	765	895	1,110	1,242
Vancouver, BC	2,995	3,625	5,502	6,287

Because of the general strain in financial resources experienced by communities across the country, and the increasing numbers of seniors as aging Baby Boomers begin to swell their ranks, new and innovative programs must continue to be established. As the National Household Survey indicates, the burgeoning numbers of poor and disabled elderly compound the challenges.

The large numbers of frail seniors (75+ years) in many Jewish communities suggest the importance of a continued focus on support services in the coming years, with particular emphasis on interventions that promote independence, delay the onset of institutionalization, and combat social isolation. There will 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 Jewish seniors are to continue to enjoy a good quality of life well into their elder years, communities have a responsibility to provide opportunities for physical activity, proper nutrition, and social involvement.

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

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

As well, segments of elderly with different linguistic and cultural needs are gaining in numbers. For instance, in Montreal, many

Sephardim who immigrated in the 1960s and 1970s are reaching their senior years. Recent Russian immigrants, particularly in the Greater Toronto, Montreal and Vancouver communities, include seniors who may be isolated by their lack of English language skills and will need special outreach services that take this language barrier into account.

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 Jewish seniors are to feel welcome, understood and comfortable enough to ask for support.

There are some positive aspects in future scenarios regarding the elderly population in this country. For instance, seniors are

becoming more active and better informed, and are increasingly in a more favorable position to make decisions about their future, and to lobby effectively in terms of their interests.

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

Part 4: The Jewish Poor

This section examines the characteristics of economically disadvantaged Jews in Canada 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.

Poverty is pervasive in its consequences, affecting health, housing, academic success, job opportunities, self-image, and social interactions. Poverty stems from a diversity of causes and its reach is long and complex. Within the Jewish population, different age groups, immigrants and Canadian-born, religious and secular persons, are all represented among low-income earners.

Poor housing conditions, erratic work schedules, ill health, and poor transportation combine to further marginalize vulnerable Jewish 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.

How to deal with the issue of poverty has been at the forefront of the Jewish communal agenda for many decades, particularly in larger communities with significant numbers of poor. Jewish Federations across this country have implemented a number of programs and initiatives that have sought to alleviate the hardships that many Jews experience as a result of their economic disadvantage.

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

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

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

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

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

Individuals who are homeless are not included in the following analysis. Unfortunately, it is not possible to arrive at an estimate of the number of homeless Jews living in Canada, 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 under the “Low Income Cut-Off” (LICO). Hence, this criterion is based solely on information related to household size and household income.

There are some limitations related to this 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 under the poverty cut-off.

Also, there is a measure of arbitrariness regarding the definition employed by Statistics Canada. The low-income cut-offs are calculated taking into account how much of their total income Canadian households spend on food, shelter and clothing, and (arbitrarily) estimating that households spending about two-thirds (63.6%) or more of their income on such necessities would be in “strained” circumstances.²

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

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

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

Another issue regarding poverty relates to the cost of living “Jewishly”. The current definition of poverty does not take into account the cost of maintaining a Kosher diet, of buying various accoutrements necessary for proper holiday observances, or paying synagogue dues. Households experiencing financial strains may not be able to meet some of the basic demands of their traditions. This can represent a reality to disadvantaged observant Jews that is not necessarily part of the life experiences of secular Jews or non-Jews.

Despite the limitations described above, “The Poverty Line”, as derived from the low-income cut-off specified by Statistics Canada, remains the most comprehensive method for assessing financial disadvantage. In the case of the National Household

Table 13
Poverty Status
Selected Populations

	Poor		Not Poor		Total
	#	%	#	%	#
Canadian Jewish Population	57,195	14.6	334,135	85.4	391,330
Canadian Non-Jewish Population	4,731,410	14.8	27,263,430	85.2	31,994,840
Canadian Total Population	4,788,605	14.8	27,597,565	85.2	32,386,170

Table 14
Poverty Status
Canadian Jewish Population
(Historical Summary)

Census / NHS Year	Poor		Not Poor		Total
	#	%	#	%	#
2011	57,195	14.6	334,135	85.4	391,330
2001	50,590	13.6	322,490	86.4	373,080
1991	49,220	13.8	308,380	86.2	357,600
1981	42,075	13.5	270,710	86.5	312,785

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 57,195 Jews living below the poverty line in Canada, comprising 14.6% of 391,330 members of the Jewish population in this country. In other words, about one in seven Jews in Canada is economically disadvantaged.

Table 13 compares the incidence of poverty for the national Jewish, non-Jewish and total populations. The Jewish community has about the same level of poverty as the total population in this country. The overall Canadian populace has a 14.8% poverty rate, compared to 14.6% for the Jewish population.

The fact that the Jewish poverty level is slightly higher than that of the total population strongly contradicts preconceptions held by both Jews and non-Jews regarding the universal affluence of

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

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

According to Table 14, the proportion of Jewish poor in Canada has increased between 2001 and 2011, after fluctuating in a very narrow range for the previous two decades. In 1981, there were 13.5% Jewish poor. This figure increased slightly to 13.8% in 1991. In 2001, there were 13.6% poor, and 14.6% in 2011.

In absolute terms, there were only about three-quarters as many Jewish poor in 1981 as in 2011 (42,075 and 57,195 individuals respectively). In other words, as the Jewish population of the country has grown in the last thirty years, the number of poor has increased as well. However, it is only in the last decade that the number of poor has

Table 15
Poverty Status by Gender
Canadian Jewish Population

Gender	Poor		Not Poor		Total
	#	%	#	%	#
Male	26,755	13.8	167,360	86.2	194,115
Female	30,440	15.4	166,770	84.6	197,210
Total	57,195	14.6	334,130	85.4	391,325

increased faster than the overall Jewish population, and hence the percentage of economically disadvantaged has increased as well.

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

The large increase in the number of Jewish poor between 1981 and 1991 (see Table 14), might have been due to marked increases in the number of Jewish elderly, a segment that has generally experienced higher levels of poverty than other age groups. The recessionary period of the early 1980s was also a factor that eroded the economic status of many individuals in the Jewish community.

In the final analysis, the number of Jewish poor in this country has been rising steadily in the last three decades, and will likely continue to rise, despite the efforts of individual Jewish communities to deal with this complex problem.

The Basic Demographics of Poverty

Is there a significant gender difference in terms of poverty levels? According to Table 15, females are more inclined to fall below the poverty line than males, but the difference is not large (15.4% and 13.8% 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 16 examines poverty status by age cohorts. The level of child poverty in the national Jewish population is 13.7%. That is, about one in seven Jewish children in this country live below the poverty line. A further analysis reveals that 14.2% of Jewish children under 5 years live in economically vulnerable circumstances.

Table 16
Poverty Status by Age
Canadian Jewish Population

Age Cohort	Poor		Not Poor		Total
	#	%	#	%	#
0-14	9,740	13.7	61,465	86.3	71,205
15-24	9,015	17.2	43,350	82.8	52,365
25-44	13,430	14.6	78,685	85.4	92,115
45-64	14,625	13.4	94,780	86.6	109,405
65+	10,395	15.7	55,860	84.3	66,255
Total	57,205	14.6	334,140	85.4	391,345

The child poverty level (0-14 years) for the national Jewish community is below that of the total Canadian population (13.7% and 16.6% respectively).

All in all, there are 9,740 Jewish children in Canada who live in economically disadvantaged circumstances. Are Jewish children going hungry in this country? This question cannot be answered from the NHS data alone.

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

Children from low-income families are much more likely to suffer from high levels of anxiety, have higher rates of aggressiveness and hyperactivity, and are less socially accepted by their peers.⁵ Poverty is also associated with lower levels of self-esteem for children. In short, poverty

can take a serious toll on the social and psychological well-being of children.

According to Table 16, about one in six Jewish teenagers and young adults (15-24 years) live below the poverty line (17.2%). There are 9,015 individuals in this age group who are poor. Many of these persons live in economically disadvantaged families, but there are those who live on their own, attend school, and hold low-paying jobs. It is likely that the majority in this latter group will climb out of poverty once they establish a career path of their own.

There is a 14.6% poverty level among those 25-44 years. There are 13,430 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, 13.4% or 14,625 individuals live in poverty. This is the lowest poverty level of any age cohort, simply because many of the individuals in this group have reached their economic prime. On the other hand, many of the disadvantaged in this cohort experience

Table 17
Poverty Status: Gender by Age
Canadian Jewish Population

Gender	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Male	4,990	13.6	31,825	86.4
Female	4,750	13.8	29,640	86.2
Total	9,740	13.7	61,465	86.3

Gender	Non-Elderly Adults 15-64 Years			
	Poor		Not Poor	
	#	%	#	%
Male	18,145	14.4	107,925	85.6
Female	18,905	14.8	108,885	85.2
Total	37,050	14.6	216,810	85.4

Gender	Elderly Adults 65+ Years			
	Poor		Not Poor	
	#	%	#	%
Male	3,620	11.6	27,610	88.4
Female	6,780	19.4	28,245	80.6
Total	10,400	15.7	55,855	84.3

difficulties finding jobs due to age discrimination.

It is noteworthy that despite the fact that the 45-64 age group has the lowest poverty rate, in absolute terms, this cohort represents the largest contingent of disadvantaged individuals described in Table 16.

Finally, 10,395 of Jewish seniors are poor. This represents 15.7% of those 65+ years. Poor seniors are an especially vulnerable group, particularly if they suffer from disabilities, decreased physical mobility, or a lack of family and other social supports.

Table 17 shows poverty levels by gender and age. Male and female children under 15 years have very similar levels of financial disadvantage. Male children have a poverty level of 13.6% compared to 13.8% for females.

In terms of adults between 15-64 years, the levels of poverty are again similar between genders. Non-elderly adult males have a poverty level of 14.4% compared to 14.8% for females.

However, it is within the elderly population that gender differences in poverty levels are

most apparent. Female seniors are significantly more likely to be economically disadvantaged than males (19.4% and 11.6% respectively).

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

Where the Jewish Poor Reside in Canada

Table 18A examines the distribution of Jewish poor across provinces in Canada. According to this table, there are large representations of Jewish poor in Ontario (28,635) and Quebec (18,445). There is also a significant contingent of Jewish poor in British Columbia (5,530), followed by Manitoba (2,045) and Alberta (1,780).

The province of Quebec has the largest proportion of disadvantaged Jews (19.7%). British Columbia has the next highest

Table 18A
Poverty Status
Jewish Population by Province

Province	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Nova Scotia	2,915	340	11.7	115,605	0.3
New Brunswick	865	95	11.0	90,945	0.1
Nfld. / Labrador	220	10	4.5	59,875	0.0
Prince Edward Island	190	30	15.8	13,675	0.2
(Total Atlantic)	(4,190)	(475)	(11.3)	(280,100)	(0.2)
Quebec	93,620	18,445	19.7	1,267,900	1.5
Ontario	226,615	28,635	12.6	1,829,630	1.6
Manitoba	14,340	2,045	14.3	171,530	1.2
Saskatchewan	1,905	275	14.4	107,690	0.3
Alberta	15,790	1,780	11.3	412,945	0.4
British Columbia	35,005	5,530	15.8	718,810	0.8
Total Canada	391,665	57,195	14.6	4,788,605	1.2

percentage of Jewish poor (15.8%). Jews living in Prince Edward Island also have a 15.8% poverty rate, but their actual numbers are so small that they can be easily subject to sampling errors.

All the other provinces have a lower percentage of Jewish poor than the national average (14.6%). The region of Atlantic Canada has 11.3% Jewish poverty, Ontario has 12.6%, Manitoba has 14.3%, Saskatchewan has 14.4% and Alberta has 11.3%. The lowest incidences of Jewish poverty are thus found in the Atlantic Canada region and in Alberta.

Jews comprise very small proportions of the overall (Jewish & non-Jewish) poor across all provinces. This is not surprising since Jews make up only a small minority of the total populations in all the provinces of this country.

Table 18B examines the distribution of Jewish poverty across major metropolitan areas in Canada. The largest number of disadvantaged Jews is located in the Toronto Census Metropolitan Area (24,310). The Toronto CMA has 42.5% of the total 57,195 Jewish poor in Canada.

The Montreal CMA has 18,130 Jews living below the poverty line. The Montreal community has 31.7% of the Jewish poor in Canada, but only 23.2% of the total Jewish population in this country.

The Vancouver CMA has 4,220 Jewish poor, or 7.4% of the total Jewish poor in Canada. There are also significant contingents of disadvantaged Jews in Winnipeg (2,000), Ottawa / Gatineau (1,245), and Calgary (905).

The Montreal CMA has the highest proportion of poor of any major Jewish population in the country (20%). There are also relatively high levels of Jewish poor in Regina (17.2%), Vancouver (16.1%), and London (15%).

The Winnipeg (14.6%) and Windsor (14.5%) Jewish communities are closest to the middle of the national distribution as far as poverty is concerned. The lowest poverty levels for Jews are found in Ottawa / Gatineau (8.9%), Kingston (9.3%), and Kitchener (10.7%). The Moncton Jewish community seems to have no Jewish poor, but the numbers are too small to interpret with confidence.

Table 18B
Poverty Status
Jewish Population by Metropolitan Area
(>250 total Jews)

Census Metropolitan Area	Total Jewish Population	Total Jewish Poor	% Poor	Total Poor (Jews & Non-Jews)	% Jews of Total Poor
Halifax, NS	2,120	255	12.0	53,445	0.5
Moncton, NB	275	0	0.0	16,785	0.0
Montreal, QC	90,780	18,130	20.0	770,515	2.4
Toronto, ON	188,715	24,310	12.9	978,720	2.5
Ottawa / Gatineau	14,010	1,245	8.9	163,835	0.8
Hamilton, ON	5,110	615	12.0	111,105	0.6
Kingston, ON	1,185	110	9.3	20,075	0.5
Kitchener, ON	2,010	215	10.7	54,575	0.4
London, ON	2,675	400	15.0	69,730	0.6
Windsor, ON	1,515	220	14.5	53,565	0.4
Winnipeg, MB	13,690	2,000	14.6	129,065	1.5
Regina, SA	900	155	17.2	24,370	0.6
Saskatoon, SA	730	100	13.7	33,170	0.3
Calgary, AL	8,335	905	10.9	158,190	0.6
Edmonton, AL	5,550	730	13.2	150,045	0.5
Vancouver, BC	26,255	4,220	16.1	460,335	0.9
Victoria, BC	2,740	355	13.0	45,425	0.8

Table 19A
Poverty Status by Age
Jewish Population by Province

Province	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Nova Scotia	85	16.3	435	83.7
New Brunswick	25	21.7	90	78.3
Nfld. / Labrador	0	0.0	60	100.0
Prince Edward Island	0	0.0	55	100.0
(Total Atlantic)	(110)	(14.7)	(640)	(85.3)
Quebec	3,715	20.2	14,680	79.8
Ontario	4,210	10.4	36,135	89.6
Manitoba	490	19.9	1,975	80.1
Saskatchewan	70	15.6	380	84.4
Alberta	255	9.5	2,430	90.5
British Columbia	895	14.6	5,230	85.4
Total Canada	9,735	13.7	61,465	86.3

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
250	12.8	1,705	87.2
45	7.4	560	92.6
0	0.0	130	100.0
0	0.0	85	100.0
(295)	(10.6)	(2,480)	(89.4)
11,105	19.8	45,085	80.2
19,110	12.8	130,340	87.2
1,205	13.1	8,020	86.9
200	15.9	1,055	84.1
1,230	11.2	9,765	88.8
3,850	16.1	20,055	83.9
37,065	14.6	216,815	85.4

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
0	0.0	435	100.0
0	0.0	115	100.0
0	0.0	15	100.0
0	--	0	--
(0)	(0.0)	(565)	(100.0)
3,620	19.0	15,405	81.0
5,320	14.5	31,490	85.5
350	13.2	2,300	86.8
0	0.0	190	100.0
300	14.3	1,800	85.7
780	16.0	4,090	84.0
10,390	15.7	55,855	84.3

Table 19B
Jewish Population by Metropolitan Area (>250 total Jews): Poverty Status by Age

Census Metropolitan Area	Children: 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
Halifax, NS	40	10.4	345	89.6
Moncton, NB	0	0.0	15	100.0
Montreal, QC	3,655	20.5	14,180	79.5
Toronto, ON	3,545	10.4	30,640	89.6
Ottawa / Gatineau	155	6.9	2,095	93.1
Hamilton, ON	115	14.6	675	85.4
Kingston, ON	0	0.0	165	100.0
Kitchener, ON	40	7.7	480	92.3
London, ON	40	10.5	340	89.5
Windsor, ON	35	20.6	135	79.4
Winnipeg, MB	470	20.2	1,855	79.8
Regina, SA	55	23.9	175	76.1
Saskatoon, SA	0	0.0	175	100.0
Calgary, AL	140	10.3	1,220	89.7
Edmonton, AL	110	12.0	810	88.0
Vancouver, BC	630	13.4	4,055	86.6
Victoria, BC	55	14.7	320	85.3

Non-Elderly Adults: 15-64 Years			
Poor		Not Poor	
#	%	#	%
210	14.1	1,275	85.9
0	0.0	210	100.0
10,865	20.0	43,555	80.0
15,730	12.7	107,835	87.3
980	10.0	8,805	90.0
445	13.6	2,830	86.4
100	12.8	680	87.2
165	12.5	1,160	87.5
355	18.6	1,555	81.4
155	15.0	880	85.0
1,180	13.4	7,610	86.6
95	15.2	530	84.8
0	0.0	370	100.0
625	10.6	5,250	89.4
480	12.8	3,265	87.2
3,000	16.8	14,895	83.2
250	13.2	1,650	86.8

Elderly Adults: 65+ Years			
Poor		Not Poor	
#	%	#	%
0	0.0	240	100.0
0	0.0	40	100.0
3,615	19.5	14,910	80.5
5,035	16.3	25,925	83.7
110	5.6	1,860	94.4
55	5.3	990	94.7
0	0.0	235	100.0
0	0.0	160	100.0
0	0.0	385	100.0
0	0.0	285	100.0
355	13.7	2,230	86.3
0	0.0	40	100.0
0	0.0	90	100.0
150	13.5	960	86.5
145	16.3	745	83.7
600	16.6	3,020	83.4
50	10.9	410	89.1

A Closer Look at the Geographic Distribution of Jewish Poverty

Table 19A looks at where the Jewish poor reside by age cohort across provinces. The largest number of poor Jewish children live in the province of Ontario (4,210), followed closely by Quebec (3,715). In British Columbia, 895 Jewish children live below the poverty line.

The Jewish population in the province of Quebec has a very high incidence of child poverty (20.2%). That is, more than one in five Jewish children in the province live below the poverty cut-off. In comparison, there are 10.4% poor Jewish children in Ontario, and 9.5% in Alberta. The Jewish population of Manitoba has a high child poverty rate as well (19.9%).

In terms of Jewish adults between 15-64 years, the largest number of poor is found in Ontario (19,110), followed by Quebec (11,105), and British Columbia (3,850).

The highest incidence of disadvantaged adults between 15-64 years is found in Quebec (19.8%). British Columbia has 16.1% poor in this age group, compared to 12.8% in Ontario and 11.2% in Alberta.

According to Table 19A, there are large numbers of poor seniors in Ontario (5,320) and Quebec (3,620). These two provinces comprise 86% of the total Jewish elderly poor residing in Canada. There is also a noteworthy contingent of poor Jewish seniors in British Columbia (780).

The incidence of poverty among Jewish seniors is highest in Quebec (19%) and British Columbia (16%).

The distribution of Jewish poor across major metropolitan areas in Canada is described in Table 19B. The Montreal Jewish population has the largest number of disadvantaged children in the country (3,655). This likely relates to the significant population of Ultra-Orthodox in Montreal. Their large average family size pushes many Ultra-Orthodox households below the low-income cut-offs.

There is also a large contingent of Jewish disadvantaged children in the Toronto population (3,545). Greater Vancouver has 630 poor Jewish children and Winnipeg has 470.

Among major Jewish populations, the highest incidence of child poverty is evident

Table 20
Poverty Status by Living Arrangement
Canadian Jewish Population

Living Arrangement	Poor		Not Poor		Total
	#	%	#	%	#
A Couple	25,655	8.8	266,790	91.2	292,445
Female Single Parent	7,170	27.3	19,065	72.7	26,235
Male Single Parent	1,165	16.0	6,130	84.0	7,295
Living with Relatives	675	16.4	3,435	83.6	4,110
Unattached*	22,530	36.8	38,710	63.2	61,240
Total	57,195	14.6	334,130	85.4	391,325

*Includes individuals living alone or with non-relatives

in the Montreal Jewish community (20.5%), followed by the Winnipeg Jewish community (20.2%).

In terms of poor non-elderly adults, Toronto has the largest number (15,730), followed by Montreal (10,865). There are also significant numbers of disadvantaged adults 15-64 years in Greater Vancouver (3,000), Winnipeg (1,180), and Ottawa / Gatineau (980).

Montreal has the highest percentage of disadvantaged non-elderly adults (20%), followed by London (18.6%) and Greater Vancouver (16.8%). Among larger communities, Ottawa and Calgary have the lowest levels of poor non-elderly adults (10% and 10.6% respectively).

Finally, Toronto has the largest number of disadvantaged Jewish seniors (5,035), followed by Montreal (3,615). There are also significant contingents of poor elderly in Greater Vancouver (600) and Winnipeg (355).

The highest incidence of poverty among Jewish seniors is found in Montreal (19.5%). Among major Jewish communities, the

lowest level of senior poverty is found in Ottawa (5.6%).

Poverty & Living Arrangement

Table 20 contains data on poverty status by living arrangement for the national Jewish population. It is clear that unattached individuals (those living alone or with non-relatives) are at highest risk for poverty (36.8%). Unattached individuals are an economically vulnerable group because most don't have the benefit of a double income. They may be dealing with difficult life circumstances such as divorce, separation or widowhood. Some individuals who live alone suffer from social isolation and feel particularly alienated or estranged from society or community life.

The level of poverty among those residing in single parent households is 24.9%. There is a particularly high incidence of poverty among those living in female single parent families (27.3%). The level of poverty among persons living in male single parent households is higher than the average level of poverty for the community (16% and 14.6% respectively), but significantly lower than the incidence for those living in female single parent households.

Table 21A
Poverty Status by Living Arrangement by Age
Canadian Jewish Population

Living Arrangement	Children 0-14 Years			
	Poor		Not Poor	
	#	%	#	%
A Couple	6,950	11.0	56,075	89.0
Female Single Parent	2,365	36.6	4,100	63.4
Male Single Parent	275	18.2	1,240	81.8
Living with Relatives	150	75.0	50	25.0
Unattached*	0	--	0	--
Total	9,740	13.7	61,465	86.3

Non-Elderly Adults 15-64 Years			
Poor		Not Poor	
#	%	#	%
16,015	8.5	171,660	91.5
4,560	25.2	13,535	74.8
840	15.9	4,445	84.1
465	20.0	1,860	80.0
15,190	37.5	25,315	62.5
37,070	14.6	216,815	85.4

Elderly Adults 65+ Years			
Poor		Not Poor	
#	%	#	%
2,685	6.4	39,055	93.6
250	14.9	1,425	85.1
50	10.2	440	89.8
65	4.1	1,535	95.9
7,335	35.4	13,400	64.6
10,385	15.7	55,855	84.3

*Includes individuals living alone or with non-relatives

The level of poverty among those living in couple arrangements is 8.8%. It is clear that having two adults who share the economic and child rearing responsibilities of a family creates more favorable economic circumstances for the household.

The above analysis examines the relative incidence of poverty, as a proportion of the total numbers in a given living arrangement. However, in absolute terms, more poor live in couple arrangements (25,655) than in any other household type. There are 22,530 unattached poor, and 7,170 disadvantaged persons who live in female single parent families. Much fewer poor live in male single parent families (1,165) or with relatives such as grandparents or siblings (675).

A Closer Look at the Relationship of Poverty & Living Arrangement

Table 21A examines poverty status by living arrangement and age. There is a high level of poverty among children under 15 years living in single parent families. For instance, the incidence of poverty is 36.6% among children 0-14 years in female lone parent families, and 18.2% among those in male lone parent families.

The overall poverty level for children under 15 years living in a single parent household is 33.1%. In short, a third of children in lone parent families are economically disadvantaged. In comparison, the poverty level among children living in couple arrangements is lowest at 11%.

The incidence of poverty is particularly high among younger children (under 5 years) living in female single parent families (38.3%). These younger children are among the most vulnerable of any segment examined in this report. There are too few children under 5 years residing in male single parent families to reach valid statistical conclusions.

All in all, 9.8% of Jewish families in Canada are headed by single parents, and they are raising 27.1% of this community's poor children. This is a sobering finding that points to the economic hardships many lone parent families face.

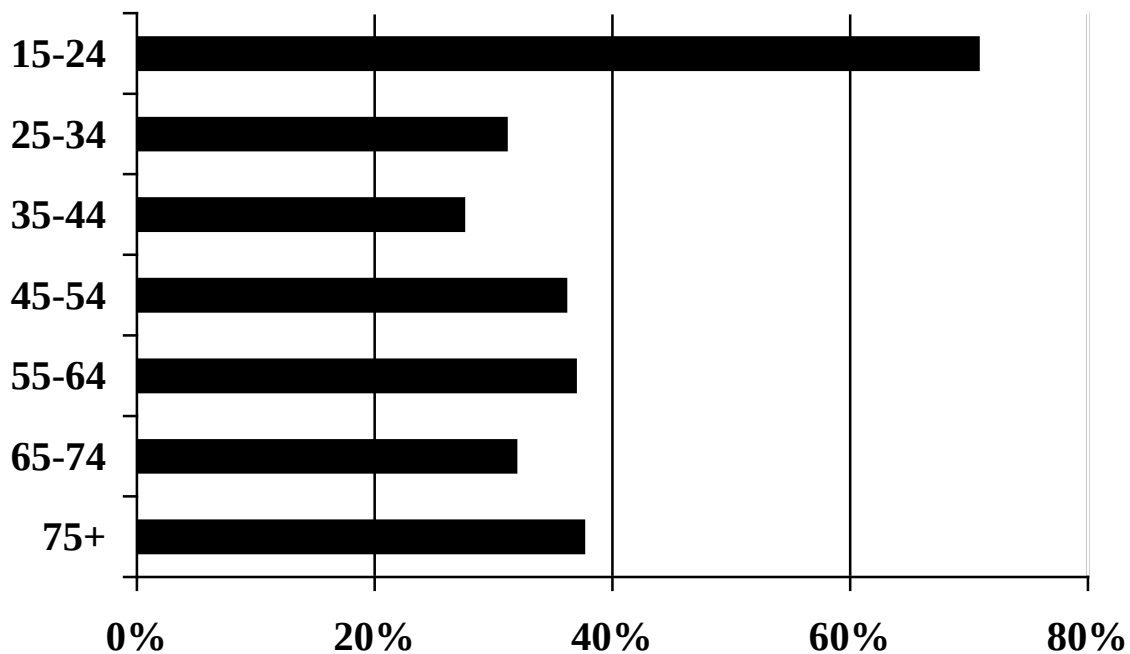
However, as Table 21A also shows, in absolute terms, there are 6,950 poor children living in couple arrangements, and 2,640 in lone parent arrangements. So while children living in single parent families are extremely

Table 21B
Poverty Status by Age Cohort
A Profile of Unattached Individuals*
Canadian Jewish Population

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	4,585	3,245	1,340	70.8
25-34	11,400	3,540	7,860	31.1
35-44	6,180	1,700	4,480	27.5
45-54	7,250	2,615	4,635	36.1
55-64	11,090	4,095	6,995	36.9
65-74	8,035	2,565	5,470	31.9
75+	12,705	4,775	7,930	37.6

*Includes individuals living alone or with non-relatives

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



vulnerable, in terms of sheer numbers, the bulk of impoverished children in the Jewish population 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 (37.5%) of unattached persons in this age range are poor. A quarter (25.2%) of non-elderly adults living in female single parent families are economically disadvantaged. There are lower levels of poverty among non-elderly adults living with relatives (20%), living in male single parent families (15.9%), and in couple arrangements (8.5%).

However, in absolute terms, the largest number of poor non-elderly adults live in couple arrangements (16,015). There are also large contingents of poor non-elderly adults who are unattached (15,190) and who live in female single parent families (4,560).

Finally, it is clear from Table 21A that unattached seniors 65+ years are an especially vulnerable segment in the Jewish population. More than a third (35.4%) of unattached elderly are poor. These elderly poor are especially at risk if they have difficulty accessing services, or have no family or other forms of social support. In

contrast, only 6.4% of seniors who live with a spouse are economically disadvantaged.

Table 21B and Figure 2 examine poverty status by age specifically for unattached individuals, that is, those living alone or with non-relatives. It is evident from this table that young adults 15-24 years who are unattached are a particularly vulnerable group. More than two-thirds (70.8%) live below the poverty line.

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

Other particularly vulnerable unattached segments include those 75+ years (37.6%), those between 55-64 years (36.9%), and those between 45-54 years (36.1%). A more detailed examination of the interactions between poverty status, gender and age for unattached individuals is presented in Appendix 4, Table 26.

Table 22
Poverty Status by Level of Education
Canadian Jewish Population

Level of Education	Poor		Not Poor		Total
	#	%	#	%	#
Elementary / Secondary	19,130	20.0	76,500	80.0	95,630
Community College / Trades Certificate	10,430	18.4	46,240	81.6	56,670
Bachelor's Degree	11,555	12.0	84,735	88.0	96,290
Master's Degree	5,060	9.5	48,445	90.5	53,505
Medicine Degree / Doctorate	1,280	7.1	16,760	92.9	18,040
Under 15 years of age	9,740	13.7	61,460	86.3	71,200
Total	57,195	14.6	334,135	85.4	391,330

The Education Factor

Table 22 looks at poverty status by level of education. There is almost a linear relationship between education and economic disadvantage. The less education an individual has, the greater the incidence of poverty.

A fifth (20%) of those who have only a primary or high school education are economically disadvantaged. About 18% of those who have a community college, CEGEP or trade certificate are poor; 12% of those with a Bachelor's degree are disadvantaged; 9.5% of those with a Master's degree; and only 7.1% of those with a Medical or Doctoral degree are poor.

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

On the other hand, although the relationship between education and poverty seems straightforward, it is not a particularly strong association. Many individuals who have only a primary or high school education are not poor. 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 23 examines poverty status by labour force activity. It is clear that unemployment is a major factor related to the incidence of poverty. Almost a quarter (23.7%) of unemployed individuals are disadvantaged. The economic impact of unemployment is related to age. Those unemployed between 35-44 years have the highest level of poverty (29.1%); followed by those 25-34 years (28.9%), and 45-64 years (27.4%).

The poverty level among those who are inactive (not in the labour force), such as students, pensioners, and homemakers, is 22.5%. It is 14.3% among those working part-time, and 8.7% among those who are working full-time.

Table 23
Poverty Status by Labour Force Activity
Canadian Jewish Population (15+ years)

Labour Force Activity	Poor		Not Poor		Total
	#	%	#	%	#
Employed: Full Time	12,980	8.7	136,295	91.3	149,275
Employed: Part Time	7,285	14.3	43,565	85.7	50,850
Unemployed	3,465	23.7	11,150	76.3	14,615
Inactive*	23,730	22.5	81,660	77.5	105,390
Total	47,460	14.8	272,670	85.2	320,130

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

In terms of absolute figures, the largest contingent of poor is found among inactive individuals (23,730). There are 20,265 employed individuals (full- or part-time) who are economically disadvantaged. These are the “working poor”, who are either working for minimal wages, or for too few hours to make a viable living. A more extensive analysis of the working poor will follow in the description of the next table.

Table 24A contains data on poverty by source of income. The most economically disadvantaged individuals are those who are relying on “Other Government Sources” which includes social assistance payments and worker’s compensation (disability payments), as well as miscellaneous sources such as payments from training programs and veterans’ pensions. More than half (56.4%) of individuals relying on such sources live below the poverty cut-off.

This high incidence of poverty suggests that such transfer payments are woefully inadequate in looking after the financial needs of individuals. There are 14,580 Jews in Canada who rely on income from “Other Government Sources”, and they represent more than a quarter (25.5%) of the total Jewish poor in this country.

Table 24B provides a detailed summary of the relationship between poverty and age for individuals receiving benefits from “Other Government Sources”. Among individuals between 55-64 years who rely on income from such sources, the poverty level is a staggering 71%. Among those who receive such transfer payments between the ages of 45-54 years, it is 67.7%. There are 5,915 Jews between 45-64 years in this country who rely on such assistance and who are poor.

Please refer to Table 27, Appendix 4 for an even more differentiated breakdown of poverty status by age and gender for those receiving benefits from “Other Government Sources”.

The National Council of Welfare had been highly critical of the difficult circumstances endured by individuals who receive social assistance. They noted that: “welfare incomes are so low that people are forced to spend all their energy on daily survival, and this completely undermines a person’s resolve to get back on their feet.”⁶ Although the Council had been in existence at the time of the 2011 National Household Survey, it ceased operation in 2012 when funding from the Federal government was discontinued.

Table 24A
Poverty Status by Major Income Source
Canadian Jewish Population

Major Income Source	Poor		Not Poor		Total
	#	%	#	%	#
Wages and Salaries	10,230	6.3	153,315	93.7	163,545
Self-Employment Income	4,590	14.2	27,815	85.8	32,405
Employment Insurance Benefits	935	21.2	3,480	78.8	4,415
Retirement Pensions	355	2.1	16,945	97.9	17,300
Government Pensions	10,270	34.2	19,780	65.8	30,050
Other Government Sources*	14,580	56.4	11,270	43.6	25,850
All Other Sources	2,700	8.4	29,515	91.6	32,215
Not Applicable**	13,540	15.8	72,020	84.2	85,560
Total	57,200	14.6	334,140	85.4	391,340

*Includes social welfare and disability payments.

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

The statistics regarding welfare transfer payments are quite stark. Looking at figures corresponding to the latest low income cut-offs (2012), in the province of Quebec, for instance, the average welfare income for a single employable person is \$8,233 per annum, which is only 42% of the poverty line (after taxes).⁷ In Ontario it is \$8,067, or 41.2% of the poverty line; in Alberta it is \$7,649 or 39% of the cut-off; and in British Columbia it is \$7,952 or 40.6% of the cut-off.

In other words, regarding these four provinces, single persons who are employable must subsist on between 39% and 42% of the income necessary for them to even rise above the poverty line.

In these same provinces, a person with disability receives between 50.3% and 70.3% of the poverty line; a single parent with one child receives between 68.5% and 79.6% of the cut-off; and a couple with two children receives between 60.4% and 67.3% of the cut-off.⁷ In short, welfare transfer payments are woefully inadequate, and don't even begin to provide the necessary basic level of income to pull their recipients out of impoverished conditions.

According to Table 24A, individuals relying on government pensions also have a high level of poverty (34.2%), as do those relying on Employment Insurance benefits (21.2%). People who are self-employed (14.2%) or who earn wages and salaries (6.3%) are among the least likely to experience poverty.

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

In absolute terms, there are 10,230 “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

Table 24B
Poverty Status by Age Cohort
Individuals Relying on Other Government Sources of Income*
Canadian Jewish Population

Age Cohort	Total	Poor	Not Poor	% Poor
15-24	5,040	2,100	2,940	41.7
25-34	5,500	2,970	2,530	54.0
35-44	5,320	2,750	2,570	51.7
45-54	4,710	3,190	1,520	67.7
55-64	3,840	2,725	1,115	71.0
65+	1,420	830	590	58.5

*Includes individuals on social welfare and disability payments

themselves. For instance, an individual working full time and earning \$10.25 an hour, would still be earning \$353 less a month than the most recent poverty cut-off.⁸ The report concludes that a full-time job doesn't guarantee freedom from poverty.

As Table 24A also indicates, there are 10,270 economically disadvantaged individuals who rely on government pensions as their major source of income. They are likely those who are living alone and receiving only one pension each month, as opposed to the combined benefits of two pensions in the case of an elderly couple. It is clear that a single pension is not sufficient to push an individual's income above the low-income cut-off.

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

For couples, the maximum supplement is \$9,091 for each spouse. Two maximum GIS benefits and two OAS pensions provide a total family income of \$25,465. This amount

is above the current poverty line of \$23,850. In short, having a dual pension makes a significant difference in the economic conditions experienced by seniors.

Focus on the Most Vulnerable Segments

Table 25 is a summary of the statistics cited throughout this report. It profiles the segments in the Canadian Jewish population 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 Jewish population with poverty rates of over 25% are shown in the table, which is divided into two parts.

The group at highest risk for poverty in Canada's Jewish population includes individuals between 55-64 years who rely on "Other Government Sources" of income such as social assistance (71%). Many of these individuals encounter discrimination regarding their age that limits their chances of finding adequate employment. Since they

Table 25
Profile of the Most Vulnerable Segments
Canadian Jewish Population
(32% - 75% Poor)

Segment	% Poor
Individual 55-64 yrs relying on "Other Government Sources" of income, such as social assistance	71.0
Individual 15-24 yrs who is living alone or with non-relatives (unattached)	70.8
Individual 45-54 yrs relying on "Other Government Sources" of income, such as social assistance	67.7
Any individual relying on "Other Government Sources" of income, such as social assistance	56.4
Individual 25-34 yrs relying on "Other Government Sources" of income, such as social assistance	54.0
Individual 35-44 yrs relying on "Other Government Sources" of income, such as social assistance	51.7
Male 55-64 yrs who is single / never married	42.8
Child less than 5 yrs living in a female single parent family	38.3
Females 75+ yrs who is living alone or with non-relatives (unattached)	37.6
Non-elderly adult (15-64 yrs) who is living alone or with non-relatives (unattached)	37.5
Individual 55-64 yrs who is living alone or with non-relatives (unattached)	36.9
Any individual who is living alone or with non-relatives (unattached)	36.8
Child less than 15 yrs living in a female single parent family	36.6
Female senior 65+ yrs living alone	36.4
Individual 45-64 yrs who is living alone or with non-relatives (unattached)	36.1
Senior 65+ yrs who is living alone or with non-relatives (unattached)	35.4
Individual relying on government pensions as their major income	34.2
Senior 65+ yrs who is divorced or separated	33.9
Female senior 75+ yrs who is widowed	33.7
Widowed female senior 65+ years	32.1
Individual 65-74 yrs who is living alone or with non-relatives (unattached)	31.9
Senior 75+ often disabled	31.9
Individual 45-64 yrs who is single / never married	31.8

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

(Table Cont'd)

are not yet eligible for senior pensions they struggle on meager welfare incomes that barely rise above subsistence levels. There are 2,725 economically disadvantaged individuals between 55-64 years relying on such transfer payments.

Also at high risk for poverty are unattached Jewish young adults (15-24 years) who live alone or with non-relatives (70.8%). 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 3,245 such individuals living under the poverty line in Canada.

According to Table 25, other vulnerable age groups who rely on “Other Government Sources” such as social assistance include those between 45-54 years (67.7%), 25-34 years (54%) and 35-44 years (51.7%). In fact, the likelihood of being poor among any individual relying on “Other Government Sources” of income is 56.4%.

Finally, among the most vulnerable of all the segments described in this report are children under 5 years living in female single parent families. More than a third (38.3%) of these children live under the poverty line. Many single mothers who have

very young children are in particularly difficult circumstances as they struggle to cope with the responsibilities of child-rearing and providing for their household. There are 540 Jewish children 0-4 years living in female single parent families who are economically disadvantaged in this country.

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 Jewish poor across the country in the last decade. A major factor has been the on-going 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

Table 25
Profile of the Most Vulnerable Segments
Canadian Jewish Population
(27% - 32% Poor)

Segment	% Poor
Individual 25-34 yrs who is living alone or with non-relatives (unattached)	31.1
Widowed senior 65+ yrs	31.0
Individual 65+ yrs who is divorced or separated	31.0
Individual 45-64 yrs who is divorced or separated	30.5
Individual 25-44 yrs who is divorced or separated	30.5
Male senior 65+ yrs living alone	30.4
Senior 65+ yrs who is single / never married	30.0
Unemployed individual 35-44 yrs	29.1
Unemployed individual 25-34 yrs	28.9
Female 35-44 yrs who is single / never married	27.8
Individual 35-44 yrs who is living alone or with non-relatives (unattached)	27.5
Unemployed individual 45-64 yrs	27.4
Any individual living in a female single parent family	27.3

Note: Some of these segments may overlap with one another

have drastically decreased in buying power as a result.

A two-parent, two-child family receiving welfare benefits has seen its real income from government sources decline. In 2012, a couple with two children in the province of Quebec was trying to provide for their needs at only 66.4% of the poverty line. In Ontario, welfare payments comprised 67.3% of the low income cut-off; in Alberta they comprised 61.7% of the cut-off; and in British Columbia they comprised 60.4% of the cut-off.⁷

While Medicare premiums have increased several times over the last few years, health services have been reduced. In most metropolitan areas, there has been an increase in the cost of housing, and a scarcity of affordable housing. Transportation costs have also increased significantly in most major urban centres.

Full-time low-income employment does not provide an escape from poverty either. In 2014, a full-time minimum-wage worker earned 80% of the Statistics Canada low-income cut-off in the province of Quebec, 84.7% of the cut-off in Ontario, 78.5% in Alberta, and 78.9% in British Columbia.

Moreover, many of these low paying jobs do not represent stable employment, with meager if any sick days or health benefits provided.

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

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

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

qualify for reduced or waived fees, they must usually agree to a review of their financial situation which, for some, can cause personal shame.

If they are to make a larger difference, local Jewish communities must confront the challenges of poverty on many levels. Many of the major Jewish Federations provide a host of responses, including access to Jewish education, emergency financial assistance, food services and affordable counseling to name but a few.

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

One avenue for promoting change is to work with anti-poverty and consumer groups to advocate for government changes in public policy on such issues as 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.

Each Jewish community has special challenges. The noteworthy numbers of Jewish children living in poverty necessitate that agencies consider how to better help large families. They 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.

Local communities must also frame interventions in ways that respond to the most marginal members of the Jewish population: middle-aged and elderly men and women living alone. They must continue to work on issues of health care, housing and socialization for their seniors and for members of their community living with disabilities, particularly those who cope with issues of mental health and developmental delays.

Poverty defines what people have, but not who they are. The challenges are major and poverty cannot be solved or eliminated by Jewish communities in isolation. The key

will be partnerships, government advocacy and an on-going political and communal will to tackle the difficult issues involved.

Notes

Part 3: Jewish Seniors

¹ These points were adapted from:

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

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

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

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

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

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

Part 4: The Jewish Poor

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

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

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

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

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

“Poverty: Where to Draw the Line.” The Canadian Centre for Policy Alternatives, May 31, 2000. Their Web Site can be accessed at:

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

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

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

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

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

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

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

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

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

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

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.

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

difficult to determine error ranges based on projections gleaned from the sample.

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

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

There may be several reasons why there has been a decline in Jewish ethnic identification, but only two will be

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

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

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

combination of religious and ethnic identification.

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

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

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

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

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

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

Appendix 2

The Revised Jewish Definition

Since 1971 all major analyses related to the Census have utilized what is known as the “Jewish Standard Definition” to distinguish who is Jewish from the rest of the population. Jim Torczyner of McGill University and the Jewish Federation of Montreal formulated this definition using a combination of religious and ethnic identification.

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

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

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

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

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

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

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

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

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

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

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

in numbers using the revised and standard definitions.

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

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

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

Appendix 3

The Definition of Poverty

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

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

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

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

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

Appendix 4

Additional Data Tables Related to Poverty

Table 26
Poverty Status by Age & Gender
Unattached Individuals*
Canadian Jewish Population
(15+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 15-24	2,180	1,410	770	64.7
Female: 15-24	2,410	1,835	570	76.1
Male: 25-34	6,330	2,060	4,265	32.5
Female: 25-34	5,080	1,480	3,595	29.1
Male: 35-44	3,510	970	2,535	27.6
Female: 35-44	2,680	730	1,945	27.2
Male: 45-54	4,100	1,430	2,665	34.9
Female: 45-54	3,155	1,185	1,970	37.6
Male: 55-64	5,145	2,070	3,070	40.2
Female: 55-64	5,970	2,025	3,925	33.9
Male: 65-74	2,840	820	2,015	28.9
Female: 65-74	5,205	1,745	3,455	33.5
Male: 75+	3,095	1,055	2,040	34.1
Female: 75+	9,610	3,720	5,890	38.7
Subtotal: 15-24	4,590	3,240	1,345	70.6
Subtotal: 25-44	17,600	5,240	12,340	29.8
Subtotal: 45-64	18,375	6,710	11,630	36.5
Subtotal: 65+	20,755	7,335	13,400	35.3

*Includes individuals living alone or with non-relatives

Table 27
Poverty Status by Age & Gender
Individuals Relying on Other Government Sources of Income*
Canadian Jewish Population
(15+ Yrs)

	Total	Poor	Not Poor	% Poor
Male: 15-24	2,930	1,125	1,800	38.4
Female: 15-24	2,120	980	1,140	46.2
Male: 25-34	2,320	1,380	940	59.5
Female: 25-34	3,180	1,590	1,590	50.0
Male: 35-44	1,545	1,075	475	69.6
Female: 35-44	3,770	1,675	2,095	44.4
Male: 45-54	2,145	1,660	480	77.4
Female: 45-54	2,575	1,530	1,040	59.4
Male: 55-64	2,290	1,630	655	71.2
Female: 55-64	1,560	1,095	460	70.2
Male: 65-74	380	255	125	67.1
Female: 65-74	375	235	140	62.7
Male: 75+	360	180	175	50.0
Female: 75+	310	160	150	51.6
Subtotal: 15-24	5,045	2,100	2,940	41.6
Subtotal: 25-44	10,820	5,720	5,095	52.9
Subtotal: 45-64	8,565	5,925	2,640	69.2
Subtotal: 65+	1,425	830	590	58.2

*Includes Individuals on Social Welfare and Disability Payments.