

2011

NATIONAL HOUSEHOLD SURVEY

THE JEWISH COMMUNITY OF CALGARY

PART 3
JEWISH SENIORS

PART 4
THE JEWISH POOR



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

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SEPTEMBER 2014

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

**Part 3
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 appreciation to Drew Staffenberg for contributing his knowledge and insights regarding the Calgary Jewish community

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: Jewish Seniors

- There are 1,110 Jewish elderly 65+ years residing in the Calgary CMA. Seniors comprise 13.3% of the 8,335 members of the Jewish community here. There are 515 individuals 75+ years, comprising 6.2% of the local Jewish population. These figures do not include Jewish seniors living in institutions.
- The percentage of elderly in the Jewish community (13.3%) is higher than the proportion of seniors in the overall Calgary population (8.9%). However, the percentage of Jewish seniors here is significantly lower than that for the Canadian Jewish population (16.9%).
- A significant number of elderly Jews reside in the SW sector of Calgary (845). There are 120 seniors residing in the SE sector, and 115 in the NW quadrant.
- More than a third (35.4%) of elderly Jewish women live alone, comprising 170 individuals. Only 14% of men live in single person households, comprising 80 persons. There are 155 elderly Jewish women in the Calgary CMA who are widowed.
- A total of 150 seniors live below the poverty line, or 13.5% of the elderly Jewish population. More than half (56.8%) of seniors, or 605 individuals, report experiencing some type of disability.
- A total of 475 disabled Jewish elderly reside in the SW sector. This area has 100 Jewish seniors who are disabled and poor, and 135 who are disabled and living alone. These latter groups are particularly vulnerable in terms of their health and quality of life.
- Statistical projections suggest that the figure of 1,110 Jewish seniors in 2011 will increase to 1,987 by 2021. As the Baby Boomers swell the ranks of the elderly, the 65-74 age group is predicted to increase significantly from 600 to 1,271 individuals in the current decade. This increase has important implications for service planning and the future allocation of community resources.

Highlights of Part 4: The Jewish Poor

- There are 905 Jews living below the poverty line in the Calgary CMA. The poor comprise 10.9% of a total population of 8,325 Jews residing in the local community.
- In the last decade, there has been a slight increase of 35 disadvantaged individuals in the Calgary Jewish population. The percentage of poor in the community has remained quite level, increasing slightly from 10.8% to 10.9% between 2001 and 2011.
- The largest number of Jewish poor live in the SW Sector (400), but there is also a significant representation in the NW Sector (315).
- About one in seven elderly Jews (65+ years) is poor, but senior women are almost twice as likely to be disadvantaged as men (18.3% and 9.2% respectively).
- The poverty level among unattached individuals (living alone or with non-relatives) is relatively high (33.5%), comprising 435 persons.
- Young Jewish adults between 15-24 years who are unattached (living alone or with non-relatives) are a particularly vulnerable group for poverty (65.7%). Another particularly high-risk segment of unattached Jews includes those 75+ years (45.8%).
- More than a half (52.5%) of individuals relying on social assistance or worker's compensation live below the poverty cut-off.
- There are 280 "working poor" in the Calgary Jewish community who earn wages that are not sufficient to push their income above the poverty line.

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2011 National Household Survey Analysis

Part 3: Jewish Seniors

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

This first section presents a comprehensive analysis of the elderly population in the Calgary Census Metropolitan Area (CMA) based on figures from the 2011 National Household Survey. The findings describe current and emerging issues that involve this population, and identify those groups of seniors that are most vulnerable and potentially in need of community interventions.

The Jewish community of Calgary recognizes the challenges facing the elder Jewish population. Changes in the demographics of the elderly, coupled with a steady decrease in the resources of the

public health system, underscore the need for the Jewish community to maintain a strong commitment to its senior members.

As the population of seniors grows and challenges increase, the need for community-wide planning initiatives has become more pressing. This analysis will attempt to shed further light on some of the issues regarding the needs and conditions of Jewish seniors in the Calgary CMA. Based on this information, the community will review existing services provided for this age group, from well and younger seniors to the frailest elderly in need of institutional care.

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

Table 1
Age by Gender
Jewish Population: Calgary CMA

| Age Cohort | Total | Male | | Female | | Female / Male Ratio |
|--------------------------|--------------|--------------|-------------|--------------|-------------|---------------------|
| | # | # | % | # | % | |
| 0-14 | 1,355 | 685 | 50.4 | 675 | 49.6 | 0.99 |
| 15-24 | 1,065 | 550 | 51.9 | 510 | 48.1 | 0.93 |
| 25-39 | 1,885 | 915 | 48.8 | 960 | 51.2 | 1.05 |
| 40-54 | 1,425 | 635 | 44.4 | 795 | 55.6 | 1.25 |
| 55-59 | 835 | 405 | 48.5 | 430 | 51.5 | 1.06 |
| 60-64 | 655 | 360 | 54.5 | 300 | 45.5 | 0.83 |
| 65-69 | 370 | 220 | 59.5 | 150 | 40.5 | 0.68 |
| 70-74 | 230 | 110 | 47.8 | 120 | 52.2 | 1.09 |
| 75-79 | 195 | 95 | 48.7 | 100 | 51.3 | 1.05 |
| 80-84 | 180 | 100 | 57.1 | 75 | 42.9 | 0.75 |
| 85-89 | 100 | 60 | 60.0 | 40 | 40.0 | 0.67 |
| 90+ | 40 | 10 | 25.0 | 30 | 75.0 | 3.00 |
| Total Calgary CMA | 8,335 | 4,145 | 49.8 | 4,185 | 50.2 | 1.01 |
| 65+ | 1,110 | 595 | 53.4 | 520 | 46.6 | 0.87 |
| 75+ | 515 | 265 | 52.0 | 245 | 48.0 | 0.92 |

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 columns or rows in the tables are due to random rounding of data. Such rounding up or down is built into the Statistics Canada processing and cannot be avoided. These rounding errors are minor, with minimal impact on the overall interpretation and reliability of the data.

The Distribution of Jewish Seniors

Table 1 examines the distribution of Jewish seniors in the Calgary CMA. There are 1,110 Jews 65+ years of age residing in the Calgary Metropolitan Area. Seniors comprise 13.3% of 8,335 members of the Jewish community here. In other words, about one in seven Jews in the Calgary CMA is senior.

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

| Age Cohorts | 2011 | | 2001 | | 1991 | | 1981 | |
|--------------|--------------|--------------|------------|--------------|------------|--------------|------------|--------------|
| | # | % | # | % | # | % | # | % |
| 65 - 74 | 600 | 53.8 | 390 | 45.3 | 360 | 55.4 | 415 | 66.9 |
| 75 - 84 | 375 | 33.6 | 345 | 40.1 | 245 | 37.7 | 185 | 29.8 |
| 85+ | 140 | 12.6 | 125 | 14.5 | 45 | 6.9 | 20 | 3.2 |
| Total | 1,115 | 100.0 | 860 | 100.0 | 650 | 100.0 | 620 | 100.0 |

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

| Year | Total Populations | | | Jewish Populations | | | | |
|------|-------------------|---------|---------|--------------------|-------------|----------|---------|-----------|
| | Canada | Alberta | Calgary | Canada | Calgary | Montreal | Toronto | Vancouver |
| 2011 | 13.9 | 10.2 | 8.9 | 16.9 | 13.3 | 20.4 | 16.4 | 13.8 |
| 2001 | 12.2 | 9.7 | 8.5 | 16.6 | 10.6 | 21.6 | 15.3 | 13.0 |
| 1991 | 10.9 | 8.3 | 7.3 | 17.1 | 8.9 | 22.4 | 15.2 | 13.1 |
| 1981 | 9.1 | 6.6 | 5.5 | 15.8 | 10.3 | 18.9 | 14.3 | 11.5 |

There are 515 Jewish elderly 75+ years in the Calgary CMA, comprising 6.2% of the total Jewish population. At the extreme end of the age distribution, there are 140 Jews who are 85+ years, comprising 1.7% of the local Jewish population.

Of 1,110 Jewish seniors in the Calgary CMA, 53.8% are between 65-74 years, 33.6% are between 75-84 years, and 12.6% are 85+ years. These figures indicate that a slight majority of the Jewish elderly population in this metropolitan area is “younger” elderly, less than 75 years old.

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

There are 595 elderly Jewish males in the Calgary CMA, compared to 520 females. The larger number of male seniors in the Calgary community is unusual, since in most population distributions throughout the

world, women tend to outlive men, and thus outnumber them in the older cohorts.

Historical & Comparative Perspectives on Elderly Demographics

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

The total population of seniors is generally at its highest level in the history of the Jewish community here, with 1,115 individuals. The increase in total Jewish elderly was more significant in the last decade (+255) than it was between 1981 and 1991 (+30) or between 1991 and 2001 (+210).

The 65-74 year cohort has increased significantly in the last decade, from 390 individuals in 2001 to 600 in 2011. The current number represents a peak figure for this age group. In other words, this is the highest level of individuals 65-74 years that the community has ever experienced.

**Table 4
Jewish Elderly by Geographic Area
Calgary CMA**

| District | Total Jews | Total Elderly Jews | % Elderly | Total Elderly (Jews & Non-Jews) | % Jews of Total Elderly |
|--------------------------|--------------|--------------------|-------------|---------------------------------|-------------------------|
| SW Sector | 5,280 | 845 | 16.0 | 31,510 | 2.7 |
| SE Sector | 1,125 | 120 | 10.7 | 21,235 | 0.6 |
| NW Sector | 1,260 | 115 | 9.1 | 28,560 | 0.4 |
| NE Sector | 355 | 25 | 7.0 | 17,210 | 0.1 |
| Rest of Calgary CMA | 320 | 0 | 0 | 8,775 | 0 |
| Total Calgary CMA | 8,335 | 1,110 | 13.3 | 107,295 | 1.0 |

| 5-Year Breakdowns of Jewish Elderly | | | | | |
|-------------------------------------|------------|------------|------------|------------|-----------|
| 65-69 | 70-74 | 75-79 | 80-84 | 85-89 | 90+ |
| 220 | 190 | 175 | 135 | 95 | 35 |
| 65 | 25 | 0 | 25 | 0 | 0 |
| 70 | 0 | 0 | 25 | 0 | 0 |
| 10 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| 370 | 230 | 195 | 180 | 100 | 40 |

The 75-84 year cohort has been increasing steadily since 1971. As Table 2 indicates, between 1981 and 1991, the number of “middle seniors” increased from 185 to 245 individuals. It increased to 345 in 2001 and 375 in 2011. The current number represents a peak for this cohort.

Finally, the 85+ year cohort has increased from 125 individuals in 2001 to 140 in 2011. This is the largest number of “older” elderly the Calgary Jewish community has experienced in its history.

Table 3 presents a comparative analysis of the percent distribution of elderly across selected populations, by Census / NHS year. The percentage of elderly in the Calgary Jewish community (13.3%) is slightly lower than the proportion of elderly for the total Canadian population (13.9%). However, it is higher than the percentages of seniors in the total Alberta population (10.2%), and in the total population of the Calgary CMA (8.9%).

The Jewish community in the Calgary CMA has a significantly lower percentage of seniors than the Canadian Jewish population (13.3% and 16.9% respectively). In fact, the local Jewish population has a lower

percentage of seniors than any other major Jewish center in Canada. The highest percentage of elderly among major Canadian Jewish communities is evident for Hamilton (20.5%), followed by Montreal (20.4%), Windsor (19.8%), and Winnipeg (18.8%). The Toronto Jewish population has 16.4% elderly, and the Vancouver CMA has 13.8% elderly.

Where the Jewish Elderly Reside in the Calgary CMA

Table 4 examines the distribution of Jewish seniors across geographic areas in the Calgary CMA. According to this table, there is a large representation of Jewish elderly in the SW sector of Calgary (845). In fact, more than three-quarters (76.1%) of Jewish seniors in the Calgary CMA reside in this area. There are 120 seniors in the SE sector, 115 in the NW sector, and 25 in the NE sector.

The elderly comprise 16% of the Jewish population in the SW sector. Seniors comprise 10.7% of the Jewish population in the SE quadrant, 9.1% of Jews in the NW quadrant and 7% of Jews in the NE quadrant.

Table 5
Living Arrangements of Jewish Seniors
Calgary CMA

| | Total | | Male | | Female | |
|----------------------|--------------|--------------|------------|--------------|------------|--------------|
| | # | % | # | % | # | % |
| Husband - Wife | 790 | 75.2 | 490 | 86.0 | 300 | 62.5 |
| Single Parent | 10 | 1.0 | 0 | 0.0 | 10 | 2.1 |
| Living Alone | 250 | 23.8 | 80 | 14.0 | 170 | 35.4 |
| Total Seniors | 1,050 | 100.0 | 570 | 100.0 | 480 | 100.0 |

Table 6
Marital Status of Jewish Seniors
Calgary CMA

| | Total | | Male | | Female | |
|--------------------------|--------------|--------------|------------|--------------|------------|--------------|
| | # | % | # | % | # | % |
| Divorced / Separated | 80 | 7.4 | 25 | 4.5 | 55 | 10.6 |
| Widowed | 195 | 18.1 | 40 | 7.2 | 155 | 29.8 |
| Now Married / Common Law | 800 | 74.4 | 490 | 88.3 | 310 | 59.6 |
| Total Seniors | 1,075 | 100.0 | 555 | 100.0 | 520 | 100.0 |

There are large numbers of total (Jewish and non-Jewish) elderly in the SW sector (31,510), and the NW sector (28,560). But Jews make up a very small percentage of seniors in these areas.

Examining the five-year age breakdowns of Jewish elderly in Table 4, and focusing on the “oldest” seniors (85+ years), it can be seen that they all reside in the SW sector of Calgary (130). There are no “older” Jewish seniors registered in the other areas. However, it may be that there are so few elderly 85+ years in these neighborhoods that the figures are subject to sampling errors and / or cell suppression. The latter procedure is employed by Statistics Canada to protect the confidentiality of respondents.

Looking at the “youngest” elderly (65-69 years), the SW quadrant has the largest number with 220 individuals. The NW sector has 70 “younger” Jewish seniors, the SE sector has 65, and the NE sector has 10 such individuals.

The Living Arrangements & Marital Status of Seniors

Table 5 is a breakdown of the living arrangements of Jewish seniors. There are important gender differences related to these

figures. For instance, 86% of male seniors live in a husband-wife arrangement, whereas 62.5% of women live with a spouse. On the other hand, 35.4% of elderly women live alone, compared to only 14% of men.

In terms of total numbers, there are 170 elderly Jewish women living alone. There are 80 male Jewish seniors who live alone. A total of 250 seniors live in single person households in the Calgary Jewish community. These elderly who live alone may be more vulnerable to social isolation, particularly if they lack family and social supports.

In terms of the marital status of Jewish seniors (Table 6), given the numbers on living arrangements, it is not surprising that 88.3% of elderly Jewish men are married or living in common law situations, compared to only 59.6% of women. On the other hand, 29.8% of elderly women are widowed, compared to only 7.2% of men.

In terms of absolute numbers, there are 155 elderly women and 40 elderly men in the Jewish community who are widowed, for a total of 195 seniors. These individuals may likewise be more vulnerable to social

Table 7
Vulnerable Jewish Elderly by Geographic Area

| District | Total Jewish Elderly 65+ | Total Elderly Living Alone | % of Elderly Living Alone | Total Elderly Widowed | % of Elderly Widowed | Total Elderly Poor | % of Elderly Poor |
|--------------------------|--------------------------|----------------------------|---------------------------|-----------------------|----------------------|--------------------|-------------------|
| SW Sector | 845 | 185 | 21.9 | 160 | 18.9 | 110 | 13.0 |
| SE Sector | 120 | 50 | 41.7 | 50 | 41.7 | 15 | 12.5 |
| NW Sector | 115 | 0 | 0.0 | 0 | 0.0 | 20 | 17.4 |
| NE Sector | 25 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Calgary CMA | 1,110 | 255 | 23.0 | 220 | 19.8 | 150 | 13.5 |

isolation and have a greater need for support services.

It is clear that a significant proportion of senior women (40.4%) lack the support of a spouse because they are divorced or widowed. This represents 210 individuals, a figure that again has implications for community-based resources and services.

A Closer Look At Vulnerable Jewish Elderly

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

A total of 150 seniors in the Calgary Jewish community live below the poverty line. Almost one in eight seniors (13.5%) is poor. Of the total 905 Jewish poor in the Calgary CMA, 16.6% are senior.

There are important differences between genders as far as the issue of poverty among Jewish elderly is concerned. Female Jewish seniors are almost twice as likely as males to fall below the poverty line (18.3% and 9.2%

respectively). There are 95 poor elderly women in the Jewish community, compared to 55 poor elderly men.

Table 7 examines where the vulnerable Jewish elderly reside in the Calgary CMA. The SW sector has 185 Jewish seniors who live alone. There are 50 Jewish elderly living in single person households in the SE sector.

The SW quadrant has 160 widowed Jewish seniors. There are 50 widowed Jewish elderly in the SE quadrant. In terms of economically disadvantaged seniors, there are 110 Jewish elderly living below the poverty line in the SW sector, 20 in the NW sector, and 15 in the SE sector.

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”.

Table 8
Disability of Jewish Seniors
Calgary CMA

| | Total | | Male | | Female | |
|----------------------|--------------|--------------|------------|--------------|------------|--------------|
| | # | % | # | % | # | % |
| Often Disabled | 270 | 25.4 | 140 | 24.6 | 130 | 26.3 |
| Sometimes Disabled | 335 | 31.5 | 170 | 29.8 | 165 | 33.3 |
| Not Disabled | 460 | 43.2 | 260 | 45.6 | 200 | 40.4 |
| Total Seniors | 1,065 | 100.0 | 570 | 100.0 | 495 | 100.0 |

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

Of 1,065 Jewish seniors in the Calgary CMA, 270 say they are disabled often, 335 say sometimes, and 460 are not disabled (Table 8). In percentage terms, about a quarter (25.4%) of seniors are often disabled, and 31.5% sometimes disabled, for a total level of disability among elderly Jews of 56.8%. In short, more than half of Calgary’s Jewish elderly report they are suffering from some type of disability.

The picture is more revealing when broken down by age cohorts. For instance, 47.1% of seniors between 65-74 years are disabled (“often” and “sometimes” combined), 58.9% between 75-84 years, and 82.1% are disabled among those 85+ years. Not surprisingly, the prevalence of disability among Jewish seniors increases significantly after 85 years of age.

Are Jewish elderly more inclined to report experiencing disabilities than the total (Jewish & non-Jewish) elderly population in the Calgary CMA? Whereas the level of disability among Jewish seniors is 56.8%, it is 52.1% among total elderly. In short, Jewish elderly are a little more inclined to report a disability than total seniors.

Table 9 examines where disabled Jewish seniors reside in the Calgary CMA. The figures for disabilities experienced “often” and “sometimes” were combined for this analysis. The SW sector has a total of 475 disabled Jewish elderly; and both the SE and NW each have 60 disabled seniors.

The SW quadrant has 100 Jewish seniors who are disabled and poor, and 135 who are disabled and living alone. These groups are particularly vulnerable in terms of their personal health and quality of life, and may have difficulty partaking of community services as well.

Projecting Into the Future

Table 10 presents projected counts of Jewish elderly in the Calgary CMA for the years 2021 and 2031. These figures are based on

Table 9
A Profile of Vulnerable Seniors
Disabled Jewish Elderly by Geographic Area

| District | Total Jewish Elderly 65+ | Total Disabled Jewish Elderly | % of Elderly Who Are Disabled* | Disabled & Poor | % of Elderly Disabled & Poor* | Disabled & Living Alone | % of Elderly Disabled & Living Alone* |
|--------------------------|--------------------------|-------------------------------|--------------------------------|-----------------|-------------------------------|-------------------------|---------------------------------------|
| SW Sector | 845 | 475 | 56.2 | 100 | 11.8 | 135 | 16.0 |
| SE Sector | 120 | 60 | 50.0 | 0 | 0.0 | 10 | 8.3 |
| NW Sector | 115 | 60 | 52.2 | 0 | 0.0 | 0 | 0.0 |
| NE Sector | 25 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Calgary CMA | 1,110 | 610 | 55.0 | 130 | 11.7 | 180 | 16.2 |

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

Keeping these limitations in mind, the figures in Table 10 nonetheless describe interesting demographic scenarios in the coming years. In general terms, the total population of Calgary’s Jewish seniors will continue to increase in size, and in a particularly dramatic fashion over the current decade.

In 2011, there were 1,115 Jewish elderly in the Calgary CMA. As the Baby Boomers

swell the ranks of the elderly, the number of seniors is projected to expand to 1,987 individuals by 2021. This points to a fundamental change in the demographic structure of the community, and has important ramifications for service planning and implementation.

There were 600 “younger seniors” (65-74 years) in 2011. The 65-74 year cohort is predicted to show a very strong burst of growth by 2021, with 1,271 individuals. This growth represents the Baby Boomers, who currently occupy the 49-68 year cohort in the age distribution of the Calgary Jewish community.

As this bulge “moves up”, or ages, the Baby Boomers will skew the distribution significantly toward the senior cohorts, simply by virtue of their sheer numbers. In fact, the size of the 65-74 cohort is predicted to decrease to 933 individuals by 2031, as the Baby Boomers move into the next age group.

The middle cohort (75-84 years) comprised 375 individuals in 2011. This number is projected to increase to 564 persons by 2021. The size of this age group will then

Table 10
Projections for Jewish Elderly (1991-2031)
Calgary CMA

| Age Cohorts | 1991 | | 2001 | | 2011 (Current) | | 2021 (Projected) | | 2031 (Projected) | |
|--------------|------------|--------------|------------|--------------|-------------------|--------------|---------------------|--------------|---------------------|--------------|
| | # | % | # | % | # | % | # | % | # | % |
| 65 - 74 | 360 | 55.4 | 390 | 45.3 | 600 | 53.8 | 1,271 | 64.0 | 933 | 39.7 |
| 75 - 84 | 245 | 37.7 | 345 | 40.1 | 375 | 33.6 | 564 | 28.4 | 1,206 | 51.3 |
| 85+ | 45 | 6.9 | 125 | 14.5 | 140 | 12.6 | 152 | 7.6 | 213 | 9.1 |
| Total | 650 | 100.0 | 860 | 100.0 | 1,115 | 100.0 | 1,987 | 100.0 | 2,352 | 100.0 |

increase significantly to 1,206 individuals, as the Baby Boomers begin to replenish it by 2031.

Finally, there were 140 “older seniors” (85+ years) in 2011. Their number is projected to rise slightly to 152 individuals by 2021, and then to increase to 213 individuals by 2031. The Baby Boomers will then feed into this cohort, whose numbers will likely increase significantly by 2041.

Figure 1 provides a further description of the projected age profiles of Jewish seniors across Census / NHS years. The sharp rise in the 65-74 year cohort from 2011 to 2021 is the most dramatic feature of this graph. The steady increase of the 75-84 year cohort is also a prominent feature. Finally, a modest but steady rise can be seen for the 85+ year cohort.

The Challenges Ahead

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

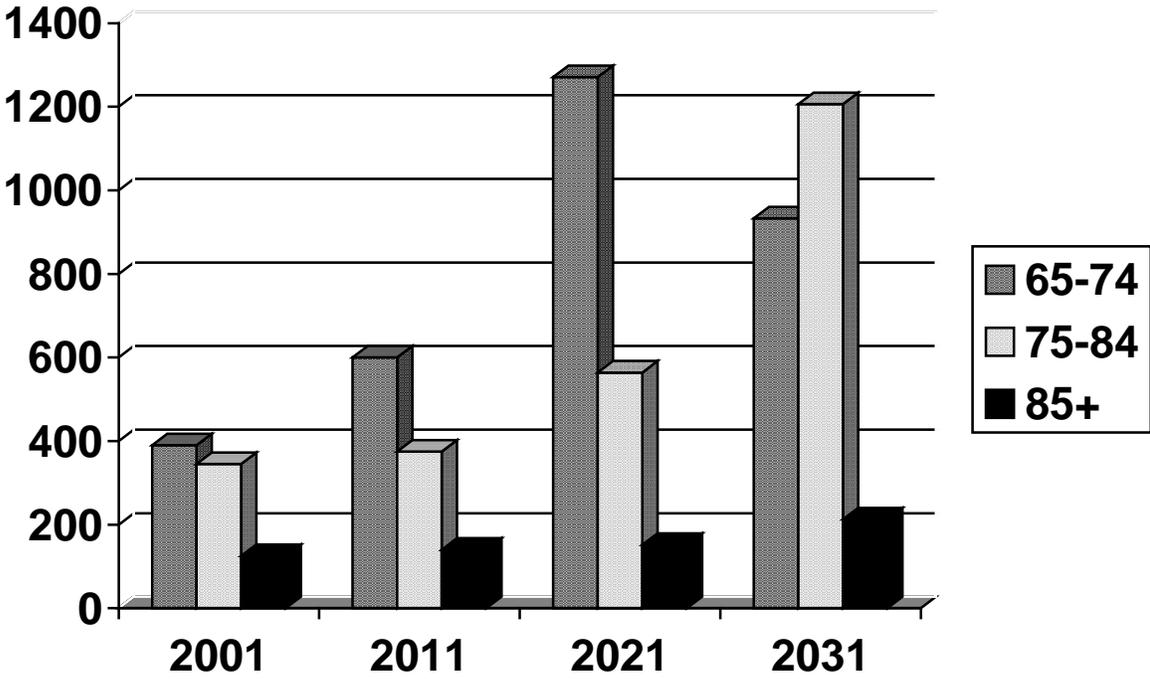
the role of the community in ensuring that this quality of life is maintained?

Because of the general strain in financial resources, and the changing demographics of the elderly themselves, new and innovative programs must be established. As the National Household Survey indicates, the numbers of poor and disabled elderly compound the challenges. The community must ensure adequate responses are in place to meet the needs of the most vulnerable in the senior population.

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

The Baby Boomers, who will swell the ranks of the elderly in the coming years, will require interventions that target their specific needs and interests. Their service requirements may be quite different from those of their parents, particularly considering their lifestyles and how they approach aging generally. Service delivery will have to take into account such factors as

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



Note: 2021 and 2031 figures are based on projections.

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.

The community will need to look at housing options for “older” seniors, as well as community support services for this growing population. Future services will have to focus on interventions that promote independence, combat social isolation, and delay the onset of institutionalization. There may also be an increased demand for socio-recreational activities that are geared to an older senior population.

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

Diminished resources in the public health system also present a challenge to meeting

the needs of the 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 be emphasized.

As well, the growing needs of elderly immigrants with different linguistic and cultural challenges continue to require a variety of responses. Enhancing the cultural sensibilities of service-providers, and creating services that address the gaps in meeting the needs of different segments, are critical if all seniors in our community are to feel welcome, understood and comfortable enough to ask for support.

The National Household Survey findings illuminate the growing needs of the senior population, the importance of expanding and diversifying senior-services, and the need to address these issues in a concerted manner, on a community-wide basis.

Part 4: The Jewish Poor

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

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

Economic disadvantage affects a wide spectrum of the Jewish community. Different cultures, age groups, immigrants and Canadian-born, religious and secular persons, are all represented among low-income earners. Poverty impacts on the relationships within families, schools,

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

Poor housing conditions, erratic work schedules, ill health, and poor transportation combine to further marginalize vulnerable families and individuals. If, in addition to living in poverty, any of these individuals have a mental illness or physical disability, the consequences become even more challenging for those involved.

This analysis will attempt to shed further light on the needs and conditions of the Jewish poor in Calgary. 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.

An important appendix directly relevant to this section is 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.

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

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

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

Finally, the reader should note that any minor discrepancies found when totaling columns or rows in the tables are due to random rounding of data. Such rounding up or down is built into the Statistics Canada processing and cannot be avoided. Given the small nature of these rounding errors, their impact on the overall interpretation and reliability of the data is minimal.

The Challenges of Defining Poverty

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

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

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

Also, there is a measure of arbitrariness regarding the definition employed by Statistics Canada. The low-income cut-offs are calculated taking into account how much of their total income Canadian households spend on food, shelter and clothing, and (arbitrarily) estimating that households spending about two-thirds (63.6%) or more of their income on such necessities would be in “strained” circumstances.¹

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

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

determine the cost of a “basket” of all necessities, including such expenditures as transportation, personal care, household supplies, recreation, health, and insurance. The main problem with this alternative approach is the difficulty of determining what ought to be included in the basket of basic necessities of life and what ought to be excluded.²

Another issue regarding poverty relates to the cost of living “Jewishly”. The current definition of poverty does not take into account the cost of maintaining a Kosher diet, of buying various accoutrements necessary for proper holiday observances, paying synagogue dues, paying for Jewish education, and other Jewish affiliation costs. 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

Table 11
Poverty Status
Selected Populations

| | Poor | | Not Poor | | Total |
|----------------------------------|------------|-------------|--------------|-------------|--------------|
| | # | % | # | % | # |
| Calgary Jewish Population | 905 | 10.9 | 7,420 | 89.1 | 8,325 |
| Calgary Non-Jewish Population | 157,290 | 13.2 | 1,032,225 | 86.8 | 1,189,515 |
| Total Calgary Population | 158,195 | 13.2 | 1,039,645 | 86.8 | 1,197,840 |
| Toronto Jewish Population | 24,315 | 12.9 | 164,400 | 87.1 | 188,715 |
| Montreal Jewish Population | 18,130 | 20.0 | 72,645 | 80.0 | 90,775 |
| Vancouver Jewish Population | 4,220 | 16.1 | 21,975 | 83.9 | 26,195 |
| Winnipeg Jewish Population | 2,000 | 14.6 | 11,690 | 85.4 | 13,690 |
| Ottawa Jewish Population | 1,245 | 8.9 | 12,770 | 91.1 | 14,015 |
| Canadian Jewish Population | 57,195 | 14.6 | 334,135 | 85.4 | 391,330 |
| Canadian Total Population | 4,788,605 | 14.8 | 27,597,565 | 85.2 | 32,386,170 |

Table 12
Poverty Status
Calgary Jewish Population
(Historical Summary)

| Census / NHS Year | Poor | | Not Poor | | Total |
|-------------------|-------|------|----------|------|-------|
| | # | % | # | % | # |
| 2011 | 905 | 10.9 | 7,420 | 89.1 | 8,325 |
| 2001 | 870 | 10.8 | 7,185 | 89.2 | 8,055 |
| 1991 | 1,360 | 18.6 | 5,965 | 81.4 | 7,325 |
| 1981 | 890 | 14.6 | 5,190 | 85.4 | 6,080 |

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

Comparative & Historical Perspectives

There are 905 Jews living below the poverty line in the Calgary CMA, comprising 10.9% of 8,325 members of the Jewish community here. In other words, about one in ten Jews in the Calgary CMA is economically disadvantaged.

Table 11 examines the incidence of poverty for selected populations. The local Jewish community has a lower level of poverty than the total (Jewish and non-Jewish) population in the Calgary metropolitan area. The overall population in Calgary has a 13.2% poverty rate, compared to 10.9% for the Jewish community.

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

figures, the Jewish poverty level strongly contradicts preconceptions held by both Jews and non-Jews regarding the universal affluence of Jews in our society. The data suggests that such judgments are in fact erroneous.

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

The Jewish community in the Calgary CMA has a lower level of poverty than the national Jewish population (10.9% and 14.6% respectively). It also has a lower poverty level than the overall population in this country (10.9% and 14.8% respectively).

According to Table 12, the proportion of Jewish poor in the Calgary CMA has remained fairly level in the last decade, after decreasing markedly in the decade before. In 1991, there were 18.6% poor here,

Table 13
Poverty Status by Gender
Calgary Jewish Population

| Gender | Poor | | Not Poor | | Total |
|--------------|------------|-------------|--------------|-------------|--------------|
| | # | % | # | % | # |
| Male | 475 | 11.5 | 3,660 | 88.5 | 4,135 |
| Female | 430 | 10.3 | 3,765 | 89.7 | 4,195 |
| Total | 905 | 10.9 | 7,425 | 89.1 | 8,330 |

Table 14
Poverty Status by Age
Calgary Jewish Population

| Age Cohort | Poor | | Not Poor | | Total |
|--------------|------------|-------------|--------------|-------------|--------------|
| | # | % | # | % | # |
| 0-14 | 140 | 10.3 | 1,215 | 89.7 | 1,355 |
| 15-24 | 205 | 19.3 | 855 | 80.7 | 1,060 |
| 25-44 | 255 | 11.3 | 2,005 | 88.7 | 2,260 |
| 45-64 | 150 | 5.9 | 2,385 | 94.1 | 2,535 |
| 65+ | 145 | 13.1 | 960 | 86.9 | 1,105 |
| Total | 895 | 10.8 | 7,420 | 89.2 | 8,315 |

compared to 10.8% in 2001 and 10.9% in 2011.

In absolute terms, the number of Jewish poor has increased slightly in the last ten years, with 870 disadvantaged individuals in 2001, and 905 in 2011.

The pronounced decrease in the proportion of Jewish poor in the Calgary CMA between 1991 and 2001 was likely part of a general drop in the percentage of poor in the overall Calgary population (from 17.2% in 1991 to 14.1% in 2001). This overall trend probably related to the buoyant oil economy, the drop in unemployment rates and an increase in the median household income in Alberta.

On the other hand, the fact that the poverty rate of Calgary's Jews has remained fairly level in the last decade, and has actually increased slightly in absolute terms, probably relates to the recessionary period that began in 2008, and which still has a significant impact on the Canadian economy. It may be that if it wasn't for this recent downturn in the economy, the level of poverty among Calgary's Jews would have diminished even further.

The Basic Demographics of Poverty

Is there a significant gender difference in terms of poverty levels? According to Table 13, males are slightly more inclined to fall below the poverty line than females (11.5% and 10.3% 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 14 examines poverty status by age cohorts. The level of child poverty in the Calgary Jewish population is 10.3%. This figure is significantly below the child poverty level of the total Calgary population (14.4%). It is also lower than the average level of child poverty for Jews across this country (13.7%).

All in all, there are 140 children in the local Jewish community who live in economically disadvantaged circumstances. Are Jewish children going hungry in the Calgary CMA? This question cannot be answered from the NHS data alone.

Although it is not possible to determine the extent to which certain basic needs are not being met for these children, there is a great

Table 15
Poverty Status: Gender by Age
Calgary Jewish Population

| Gender | Children 0-14 Years | | | |
|--------------|------------------------|------------|--------------|-------------|
| | Poor | | Not Poor | |
| | # | % | # | % |
| Male | 65 | 9.6 | 615 | 90.4 |
| Female | 65 | 9.7 | 605 | 90.3 |
| Total | 130 | 9.6 | 1,220 | 90.4 |

| Gender | Non-Elderly Adults 15-64 Years | | | |
|--------------|-----------------------------------|-------------|--------------|-------------|
| | Poor | | Not Poor | |
| | # | % | # | % |
| Male | 350 | 12.2 | 2,515 | 87.8 |
| Female | 260 | 8.7 | 2,730 | 91.3 |
| Total | 610 | 10.4 | 5,245 | 89.6 |

| Gender | Elderly Adults 65+ Years | | | |
|--------------|-----------------------------|-------------|------------|-------------|
| | Poor | | Not Poor | |
| | # | % | # | % |
| Male | 55 | 9.2 | 540 | 90.8 |
| Female | 95 | 18.3 | 425 | 81.7 |
| Total | 150 | 13.5 | 965 | 86.5 |

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.³

Also according to Table 14, about one in five Jewish teenagers and young adults (15-24 years) live below the poverty line (19.3%). There are 205 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 an 11.3% poverty level among those 25-44 years. There are 255 individuals in this cohort who live below the poverty line, comprising the largest disadvantaged group described in this table. Many of these individuals live alone, and some are relying on welfare benefits, or are holding low-paying jobs.

In terms of the 45-64 age group, 5.9% or 150 individuals, live in poverty. This is the lowest poverty level of any cohort, simply because many of the individuals in this age group have reached their economic prime. On the other hand, many of the disadvantaged in this cohort find it difficult to find employment due to age discrimination.

Finally, 13.1% of Jewish seniors are poor. This represents 145 individuals. Poor seniors are an especially vulnerable group, particularly if they suffer from disabilities, decreased physical mobility, or a lack of family and other social supports.

Table 15 shows poverty levels by gender and age. Male and female children under 15 years have about the same poverty levels (9.6% and 9.7% respectively).

In terms of adults between 15-64 years, males have a higher level of economic disadvantage than females. Non-elderly adult males have a poverty level of 12.2% compared to 8.7% for females.

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

Table 16
Poverty Status by Geographic Area
Calgary Jewish Population

| District | Total Jewish Population | Total Jewish Poor | % Poor | Total Poor (Jews & Non-Jews) | % Jews of Total Poor |
|--------------------------|-------------------------|-------------------|-------------|------------------------------|----------------------|
| SW Sector | 5,280 | 400 | 7.6 | 41,290 | 1.0 |
| SE Sector | 1,125 | 90 | 8.0 | 32,480 | 0.3 |
| NW Sector | 1,260 | 315 | 25.0 | 36,780 | 0.9 |
| NE Sector | 350 | 75 | 21.4 | 40,005 | 0.2 |
| Rest of Calgary CMA | 320 | 25 | 7.8 | 7,635 | 0.3 |
| Total Calgary CMA | 8,335 | 905 | 10.9 | 158,190 | 0.6 |

Table 17
Poverty Status
Age by Geographic Area

| District | Children 0-14 Years | | | |
|--------------------------|------------------------|-------------|--------------|-------------|
| | Poor | | Not Poor | |
| | # | % | # | % |
| SW Sector | 40 | 4.8 | 800 | 95.2 |
| SE Sector | 10 | 5.1 | 185 | 94.9 |
| NW Sector | 80 | 32.0 | 170 | 68.0 |
| NE Sector | 0 | 0.0 | 40 | 100.0 |
| Rest of Calgary CMA | 0 | 0.0 | 20 | 100.0 |
| Total Calgary CMA | 140 | 10.3 | 1,220 | 89.7 |

| Non-Elderly Adults 15-64 Years | | | |
|-----------------------------------|-------------|--------------|-------------|
| Poor | | Not Poor | |
| # | % | # | % |
| 245 | 6.8 | 3,350 | 93.2 |
| 55 | 7.0 | 735 | 93.0 |
| 210 | 23.5 | 685 | 76.5 |
| 55 | 20.4 | 215 | 79.6 |
| 0 | 0.0 | 255 | 100.0 |
| 625 | 10.6 | 5,250 | 89.4 |

| Elderly Adults 65+ Years | | | |
|-----------------------------|-------------|------------|-------------|
| Poor | | Not Poor | |
| # | % | # | % |
| 110 | 13.0 | 735 | 87.0 |
| 15 | 11.5 | 115 | 88.5 |
| 20 | 17.4 | 95 | 82.6 |
| 0 | 0.0 | 20 | 100.0 |
| 0 | -- | 0 | -- |
| 150 | 13.5 | 960 | 86.5 |

Table 18
Poverty Status by Living Arrangement
Calgary Jewish Population

| Living Arrangement | Poor | | Not Poor | | Total |
|-----------------------|------------|-------------|--------------|-------------|--------------|
| | # | % | # | % | # |
| A Couple | 305 | 4.8 | 6,065 | 95.2 | 6,370 |
| Female Single Parent | 135 | 28.4 | 340 | 71.6 | 475 |
| Male Single Parent | 20 | 20.0 | 80 | 80.0 | 100 |
| Living with Relatives | 0 | 0.0 | 70 | 100.0 | 70 |
| Unattached* | 435 | 33.5 | 865 | 66.5 | 1,300 |
| Total | 895 | 10.8 | 7,420 | 89.2 | 8,315 |

*Includes individuals living alone or with non-relatives.

most apparent. Female seniors are about twice as likely to be economically disadvantaged as males (18.3% and 9.2% 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 the Calgary CMA

Table 16 examines the distribution of Jewish poor across geographic areas in the Calgary CMA. According to this table, there is a large representation of Jewish poor in the SW Sector of Calgary (400). There is also a significant contingent of Jewish poor in the NW Sector (315). The SE and NE sectors have fewer Jews who live below the poverty line (90 and 75 individuals respectively).

In terms of the incidence of poverty, the NW quadrant has the highest relative proportion of Jewish poor. A quarter (25%) of Jews

residing in the NW sector live in economically vulnerable conditions. The Jewish population in the NE region also has a high incidence of poverty (21.4%).

Jews do not comprise large proportions of the total (Jewish & non-Jewish) poor in any of the geographic areas under consideration in Table 16. This is not surprising since Jews make up only a small minority of the populations in all of the areas in question.

Table 17 looks at where the Jewish poor reside by age cohort. The largest numbers of disadvantaged Jewish children live in the NW sector (80), followed by the SW quadrant (40).

In terms of Jewish adults between 15-64 years, the largest number of poor is found in the SW sector (245), followed by the NW sector (210). Information related to family structure and labor force activity presented later in this report will yield more insights as to the conditions such individuals face.

According to Table 17, there are 110 disadvantaged seniors in the SW sector. This area comprises 73.3% of the total elderly Jewish poor residing in the Calgary CMA.

Table 19A
Poverty Status: Living Arrangement by Age
Calgary Jewish Population

| Living Arrangement | Children 0-14 Years | | | |
|-----------------------|------------------------|-------------|--------------|-------------|
| | Poor | | Not Poor | |
| | # | % | # | % |
| A Couple | 75 | 6.1 | 1,145 | 93.9 |
| Female Single Parent | 55 | 50.0 | 55 | 50.0 |
| Male Single Parent | 15 | 42.9 | 20 | 57.1 |
| Living with Relatives | 0 | -- | 0 | -- |
| Unattached* | 0 | -- | 0 | -- |
| Total | 145 | 10.6 | 1,220 | 89.4 |

| Non-Elderly Adults 15-64 Years | | | |
|-----------------------------------|-------------|--------------|-------------|
| Poor | | Not Poor | |
| # | % | # | % |
| 200 | 4.6 | 4,150 | 95.4 |
| 80 | 22.9 | 270 | 77.1 |
| 0 | 0.0 | 55 | 100.0 |
| 0 | 0.0 | 25 | 100.0 |
| 315 | 30.4 | 720 | 69.6 |
| 595 | 10.2 | 5,220 | 89.8 |

| Elderly Adults 65+ Years | | | |
|-----------------------------|-------------|------------|-------------|
| Poor | | Not Poor | |
| # | % | # | % |
| 30 | 3.8 | 765 | 96.2 |
| 0 | 0.0 | 20 | 100.0 |
| 0 | -- | 0 | -- |
| 0 | 0.0 | 30 | 100.0 |
| 120 | 46.2 | 140 | 53.8 |
| 150 | 13.6 | 955 | 86.4 |

*Includes individuals living alone or with non-relatives

Poverty & Living Arrangement

Table 18 presents data on poverty status by living arrangement for the Calgary Jewish community. It is clear that unattached individuals (those living alone or with non-relatives) are at highest risk for poverty (33.5%). There are 435 unattached individuals living below the poverty line in the Calgary CMA.

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 disadvantaged 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 27%. There is a higher incidence of poverty among those living in female single parent families (28.4%), than among those living in male single parent households (20%). In terms of absolute numbers, there are 135 poor individuals residing in female single parent households, compared to 20 in male single parent households.

The level of poverty among those living in couple arrangements is 4.8%. 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. On the other hand, in absolute terms, a significant number of Jewish poor live in couple arrangements (305).

A Closer Look at the Relationship of Poverty & Living Arrangement

Table 19A examines poverty status by living arrangement and age. It is clear that most of the poor Jewish children in the Calgary CMA live in couple arrangements (75), but almost as many live in single parent households (70). Half (50%) of children living in female lone parent families are at risk for experiencing poverty.

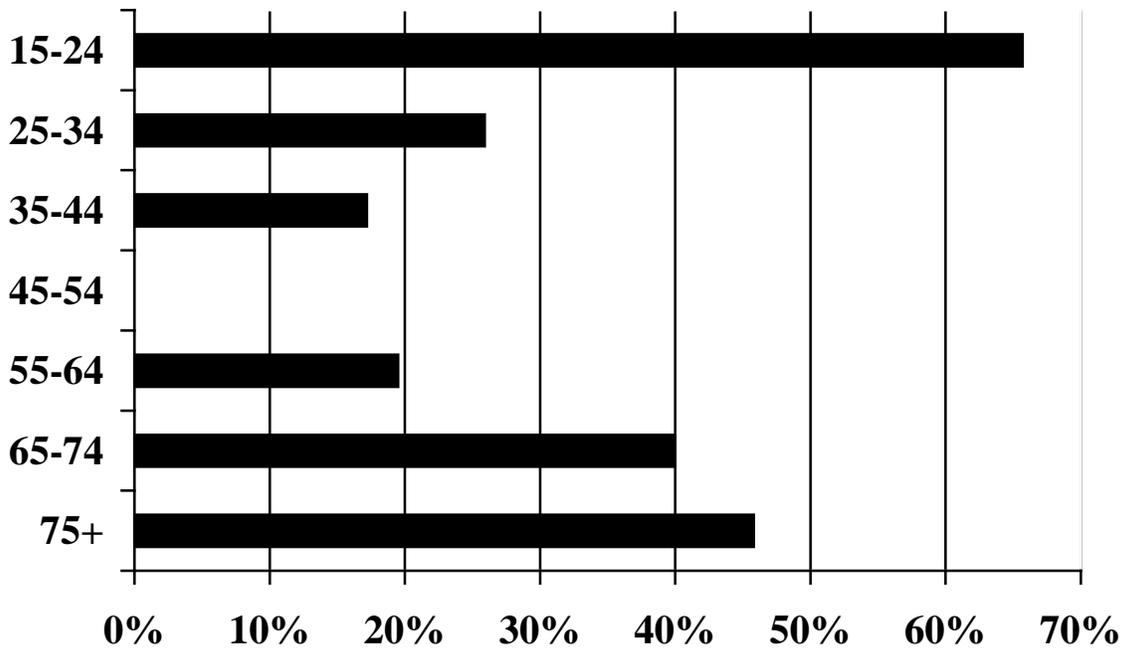
In terms of adults 15-64 years, the group at highest risk for poverty includes unattached individuals (30.4%). They comprise the largest number of poor non-elderly adults of any household type (315). They are followed by those living in a couple arrangement (200), and those residing in a female single parent family (80).

Table 19B
Poverty Status by Age Cohort
A Profile of Unattached Individuals*
Calgary Jewish Population

| Age Cohort | Total | Poor | Not Poor | % Poor |
|------------|-------|------|----------|--------|
| 15-24 | 175 | 115 | 60 | 65.7 |
| 25-34 | 425 | 110 | 315 | 25.9 |
| 35-44 | 145 | 25 | 120 | 17.2 |
| 45-54 | 75 | 0 | 75 | 0.0 |
| 55-64 | 205 | 40 | 165 | 19.5 |
| 65-74 | 125 | 50 | 75 | 40.0 |
| 75+ | 120 | 55 | 65 | 45.8 |

*Includes individuals living alone or with non-relatives

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



Finally, it is clear from Table 19A that unattached seniors 65+ years are an especially vulnerable segment in our community. A significant proportion (46.2%) 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 3.8% of seniors who live with a spouse are economically disadvantaged.

Table 19B and Figure 2 examine poverty level by age specifically for unattached individuals, that is, those living alone or with non-relatives. It is evident from this table that young adults 15-24 years who are unattached are a particularly vulnerable group. More than half (65.7%) live below the poverty line. Young adults under 25 years who are no longer living with their parents may be studying full-time, and holding down low paying jobs or relying on student loans to support themselves. As mentioned previously, they are not likely to remain poor once they approach their economic potential.

Another particularly high-risk segment of unattached Jews includes those 75+ years (45.8%). In short, it seems that the most

economically vulnerable individuals who are unattached are at the extreme ends of the age distribution (see Figure 2). Unattached seniors 65-74 years also have a high poverty rate (40%).

The Economics of Poverty

Table 20 looks at poverty status by level of education. For the most part, the less education an individual has, the greater the incidence of poverty, but the relationship is not as straightforward as one might expect.

About one in six (16.8%) of those who have only a primary or high school education are economically disadvantaged. However, poverty levels are similar among those with a community college education / trade certificate (9.1%), a Bachelor's degree (10%), or a Master's degree (8.1%). Finally, only 3.5% of those with a Medical or Doctoral degree live below the poverty line.

Table 21 examines poverty status by labour force activity. The poverty level among those who are inactive, such as students, pensioners, and homemakers, is 19.6%. It is 9.8% among those who are unemployed,

Table 20
Poverty Status by Level of Education
Calgary Jewish Population

| Level of Education | Poor | | Not Poor | | Total |
|--|------------|-------------|--------------|-------------|--------------|
| | # | % | # | % | # |
| Elementary / Secondary | 330 | 16.8 | 1,635 | 83.2 | 1,965 |
| Community College / Trades Certificate | 110 | 9.1 | 1,100 | 90.9 | 1,210 |
| Bachelor's Degree | 220 | 10.0 | 1,975 | 90.0 | 2,195 |
| Master's Degree | 95 | 8.1 | 1,085 | 91.9 | 1,180 |
| Medicine Degree / Doctorate | 15 | 3.5 | 415 | 96.5 | 430 |
| Under 15 years of age | 140 | 10.3 | 1,220 | 89.7 | 1,360 |
| Total | 905 | 10.9 | 7,420 | 89.1 | 8,325 |

9.1% among those working part-time, and 7.4% among those who are working full-time.

In terms of absolute figures, there are 380 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. Another large contingent of poor is found among inactive individuals (355).

Table 22 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 (52.5%) 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. A total of 160 persons in our community rely on income from “Other Government Sources”.

The National Council of Welfare had been highly critical of the difficult circumstances endured by individuals who receive social assistance. They noted that: “welfare incomes are so low that people are forced to spend all their energy on daily survival, and this completely undermines a person’s resolve to get back on their feet.”⁴ Although the Council had been in existence at the time of the 2011 National Household Survey, it ceased operation in 2012 when funding from the Federal government was discontinued.

The statistics regarding welfare transfer payments are quite stark. Looking at figures corresponding to the latest low income cut-offs (2012), in the province of Alberta, the average welfare income for a single employable person is \$7,649 per annum, which is only 39% of the poverty line (after taxes).⁵ In other words, single persons who are employable have to subsist on considerably less than half of the income necessary for them to even rise above the poverty cut-off.

Table 21
Poverty Status by Labour Force Activity
Calgary Jewish Population (15+ years)

| Labour Force Activity | Poor | | Not Poor | | Total |
|-----------------------|------------|-------------|--------------|-------------|--------------|
| | # | % | # | % | # |
| Employed: Full Time | 270 | 7.4 | 3,360 | 92.6 | 3,630 |
| Employed: Part Time | 110 | 9.1 | 1,105 | 90.9 | 1,215 |
| Unemployed | 30 | 9.8 | 275 | 90.2 | 305 |
| Inactive* | 355 | 19.6 | 1,460 | 80.4 | 1,815 |
| Total | 765 | 11.0 | 6,200 | 89.0 | 6,965 |

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

Table 22
Poverty Status by Major Income Source
Calgary Jewish Population

| Major Income Source | Poor | | Not Poor | | Total |
|-------------------------------|------------|-------------|--------------|-------------|--------------|
| | # | % | # | % | # |
| Wages and Salaries | 280 | 6.5 | 4,030 | 93.5 | 4,310 |
| Self-Employment Income | 40 | 8.7 | 420 | 91.3 | 460 |
| Employment Insurance Benefits | 0 | 0.0 | 85 | 100.0 | 85 |
| Retirement Pensions | 0 | 0.0 | 190 | 100.0 | 190 |
| Government Pensions | 160 | 28.6 | 400 | 71.4 | 560 |
| Other Government Sources* | 160 | 52.5 | 145 | 47.5 | 305 |
| All Other Sources | 35 | 4.6 | 720 | 95.4 | 755 |
| Not Applicable** | 215 | 13.1 | 1,420 | 86.9 | 1,635 |
| Total | 890 | 10.7 | 7,410 | 89.3 | 8,300 |

*Includes social welfare and disability payments.

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

A person with disability receives \$9,850 in social assistance, or 50.3% of the 2012 poverty line; a single parent with one child receives \$16,333, or 68.5% of the cut-off; and a couple with two children receives \$22,856, or 61.7% of the cut-off. In short, welfare transfer payments have been woefully inadequate, and haven't even begun to provide the necessary basic level of income to pull their recipients out of impoverished conditions.

According to Table 22, individuals relying on government pensions also have a high level of poverty (28.6%). People who are self-employed (8.7%) or who earn wages and salaries (6.5%) 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) are the least likely to be economically disadvantaged. In fact, their poverty rate was found to be 0%. There is little doubt that building a financial "nest-egg" for one's retirement years, and not relying solely on government benefits, can make a considerable difference as far as the economic conditions of pensioners are concerned.

In absolute terms, there are 280 "working poor" who earn wages that are not sufficient to push their income above the poverty line. A person who works full-time (35) hours per week, and is making minimum wage or slightly more, will still not have an adequate enough income to push their wages above the low-income cut-off.

A report by the Citizens for Public Justice confirms the difficult circumstances in which minimum wage workers find themselves. For instance, an individual working full time and earning \$10.25 an hour, would still be earning \$353 less a month than the most recent poverty cut-off.⁶ The report concludes that a full-time job doesn't necessarily guarantee freedom from poverty.

As Table 22 also indicates, there are 160 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.

Table 23
Profile of the Most Vulnerable Segments
Calgary Jewish Population
(25%-66% Poor)

| Segment | % Poor |
|---|--------|
| Individual 15-24 yrs who is living alone or with non-relatives (unattached) | 65.7 |
| Any individual relying on “Other Government Sources” of income, such as social assistance | 52.5 |
| Child less than 15 yrs living in a female single parent family | 50.0 |
| Senior 65+ yrs who is living alone or with non-relatives (unattached) | 46.2 |
| Any individual who is living alone or with non-relatives (unattached) | 33.5 |
| Child less than 15 yrs living in NW Sector | 32.0 |
| Non-elderly adult (15-64 yrs) who is living alone or with non-relatives (unattached) | 30.4 |
| Individual relying on government pensions as their major income | 28.6 |
| Any individual living in a female single parent family | 28.4 |
| Any individual living in the NW Sector | 25.0 |

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

Focus on the Most Vulnerable Segments

Table 23 is a summary of the statistics cited throughout this report. It profiles the segments in the Calgary Jewish community which are at highest risk for poverty. Some segments are not included because they represent relatively few individuals, or because they overlap with other categories, and do not offer any further insights into a particular socio-economic group or condition. Only segments of the community with poverty rates of over 25% are shown in the table.

The group at highest risk for poverty in the Jewish community is unattached young adults (15-24 years) who live alone or with non-relatives (65.7%). 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 175 such poor young adults in our community.

Another high-risk group involves individuals who rely on “Other Government Sources” of income such as social assistance (52.5%). Many of these individuals struggle on meager welfare incomes that barely rise above subsistence levels. There are 160

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

Among the most vulnerable of all the segments described in this report are children under 15 years living in female single parent families. Half (50%) of these children live below the poverty line. Many single mothers who have young children are in particularly difficult circumstances as they struggle to cope with the responsibilities of child-rearing and providing for their household.

Seniors 65+ years who live alone are also a particularly vulnerable segment. Almost half (46.2%) of these elderly are poor. Many have outlived their spouse and must subsist on government pensions that don't raise their living standards above the poverty line. There are 120 such seniors living in economically vulnerable circumstances in our community.

The Challenges Ahead

As mentioned in the introduction to this section, and as suggested by the figures cited throughout the last few pages, the issue of Jewish poverty is a complex one. Poverty

has its roots in familial breakdown, limited educational or training opportunities, government policies, and a vicious cycle of negative self-perceptions. Poverty leads to social stigma, isolation from the community, a general loss of self-esteem, and strains on mental and physical health.

Several factors have affected the poor in the Calgary Jewish community over 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 have drastically decreased in buying power as a result.

In 2012, a couple with two children in Alberta receiving welfare benefits experienced amongst the lowest standard of living for this family type in Canada, trying to provide for their needs at only 61.7% of the poverty line.⁵

There has also been an increase in the cost of housing, and there is a scarcity of affordable housing throughout the city, but particularly in the southwest, where Jewish institutions are clustered. As a result, accessing Jewish communal life is more

difficult for the Jewish poor who do not necessarily live in proximity to such services.

In 2013, the average rent for a 1-bedroom apartment in Calgary was \$1,040, and \$871 for a bachelor.⁷ The rent for a 1-bedroom unit was thus significantly more than the monthly welfare payment for a single person (\$637), and a bachelor also exceeded total benefits. In short, rents were generally far from affordable for those relying on welfare incomes.

Full-time low-income employment does not provide an escape from poverty either. In 2014, a full-time minimum wage worker in Alberta earned 78.5% of the Statistics Canada low-income cut-off (before taxes). Moreover, many of these low paying jobs do not represent stable employment, with meager if any 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 looking after aging parents. 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.

If it is to make a larger difference, the Jewish community must confront the challenges of poverty on many levels. Our community currently provides a host of responses, including access to Jewish education, emergency financial assistance, food services and affordable counseling to name but a few.

Many of these services provide short-term solutions, and do little to address the underlying problems at the root of poverty, such as inadequate income, and social inequities and exclusion. The community thus needs to focus on system change and partner with other communities and advocacy groups to confront the larger

social and economic issues that support poverty.

One avenue for promoting change is to work with anti-poverty and consumer groups to advocate for government changes in public policy on such issues as affordable housing, increases in minimum wages that allow workers to live above the poverty line, and "welfare to work" programs that actually provide training, supports and incentives to work. Government must be encouraged to invest in families and not cut increases in family allowances, pensions and other benefits.

In addition, governments need to consider living wage rather than minimum wage legislation, that is, legislation that guarantees that working people are assured safe housing, food for their families, and that all basic needs are met without undue struggle.

Within our own community we have special challenges. The numbers of Jewish children living in poverty necessitate that we consider how to better help families who struggle financially. We must also consider how to work with diverse groups within the Jewish community to develop responses that

respect differences in language, observance and culture, while allowing families and communities to sustain and enrich themselves.

Although helping families with children must always be a priority, we must frame our interventions in ways that also respond to the most marginal members of our community: middle-aged and elderly men and women living alone. We must continue to work on issues of health care, housing and socialization for our seniors and for

members of our community living with disabilities, particularly those who cope with issues of mental health and developmental delays.

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

Notes

- ¹ Giles, Philip. “Low Income Measurement in Canada”. Income Research Paper Series. Statistics Canada, 2004. Catalogue # 75F0002ME. The report can be accessed at:
<http://www.statcan.gc.ca/pub/75f0002m/75f0002m2004011-eng.pdf>
- ² For a more comprehensive analysis of the LICO as a measure of poverty, see:

“Low Income Lines, 2009-2010.” Income Research Paper Series. Statistics Canada, 2011. Catalogue # 75F0002M. The report can be accessed at:
<http://www.statcan.gc.ca/pub/75f0002m/75f0002m2011002-eng.pdf>
- “Poverty: Where to Draw the Line.” The Canadian Centre for Policy Alternatives, May 31, 2000. Their Web Site can be accessed at:
<http://www.policyalternatives.ca/manitoba/FastFactsMay31-00.pdf>
- ³ 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>
- ⁴ “Welfare Incomes for 2003.” National Council of Welfare. Minister of Public Works and Government Services Canada. Spring, 2004.
- ⁵ 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>
- ⁶ “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>

⁷ “Rental Market Report: Calgary CMA.” Canada Mortgage and Housing Corporation (CMHC).
Fall 2013. The report can be accessed at:

http://www.cmhc-schl.gc.ca/odpub/esub/64371/64371_2013_A01.pdf?fr=1406151997374

Appendix 1

Methodological Considerations

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

The National Household Survey (NHS) was distributed to a third of the households in Canada, compared to 20% of households for the Census Long Form. However, whereas the Census had an almost universal rate of response, the NHS had a 73.9% response rate across Canada, and 76.4% in the Calgary CMA.

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

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

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

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

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

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

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

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

combination of religious and ethnic identification.

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

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

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

the demographic situation of the Calgary 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.