

Poverty in the Jewish community is real, and it has many faces.

Not only are there Jews in the Greater Toronto Area (GTA) who are experiencing significant challenges with finding gainful employment or launching careers, but many Jews are lacking the basic necessities for living such as food, clothing, housing and adequate healthcare.

These financial hardships are damaging enough for the individuals and families who live in poverty. They also have a serious impact on our community, as many of the economically disadvantaged are also unable to fully participate in Jewish life.

The 2011 National Household Survey told us...

24,000+
JEWISH POOR
in the GTA in 2011,
an increase of
over 5,000 people
since 2001

5,000+
seniors and
3,500+
children under 15
are poor

14,450
Jewish
households
have an income
less than \$30,000



Poverty is on the rise
for Jewish populations
in York Region

2001 **4,000 people**
2011 **8,000 people**



UJA Federation
OF GREATER TORONTO

About The Face of Poverty: A Jewish Community Study

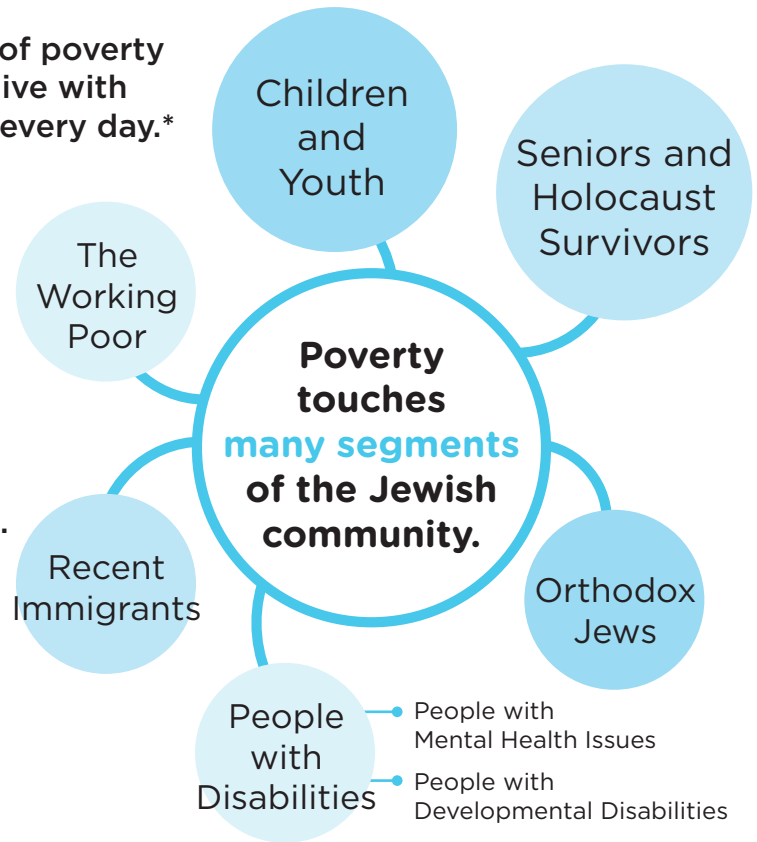
This study digs deeper to uncover the impact of poverty as described through the voices of Jews who live with economic hardship and have to make choices every day.*

**“My apartment is in terrible condition.
A basement apartment with
no windows. Dirty. Mouldy.
We got really sick
during the winter.”** ~ group participant

Poverty does not discriminate.

Poverty cuts across the lifespan and impacts our youngest and oldest community members.

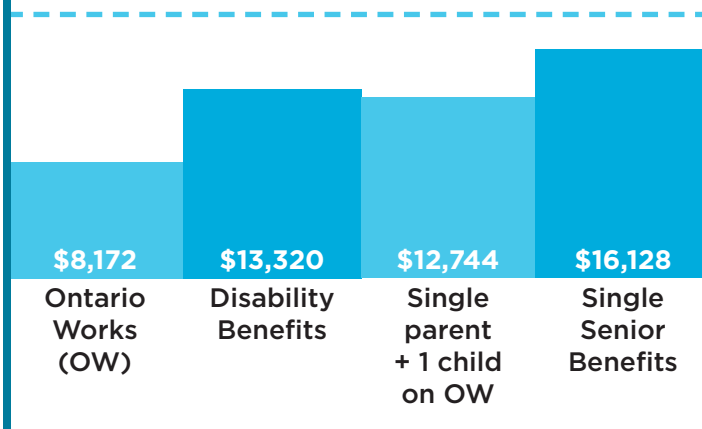
The study uncovered that the Jewish poor live in all geographic areas of the GTA.



Fast Facts: What Does Poverty Mean?

Maximum government benefit eligibility falls short of poverty line

Low Income Cut Off: \$20,386/year (after tax)



The study revealed that **education is not a determining factor of poverty** in the Jewish community. The issues faced by people are situational, not because they are not educated.

21% have elementary or high school
23% have trade school or community college
29% have a university undergraduate degree
19% have a university graduate degree

38% of those with a university degree are **looking for work**



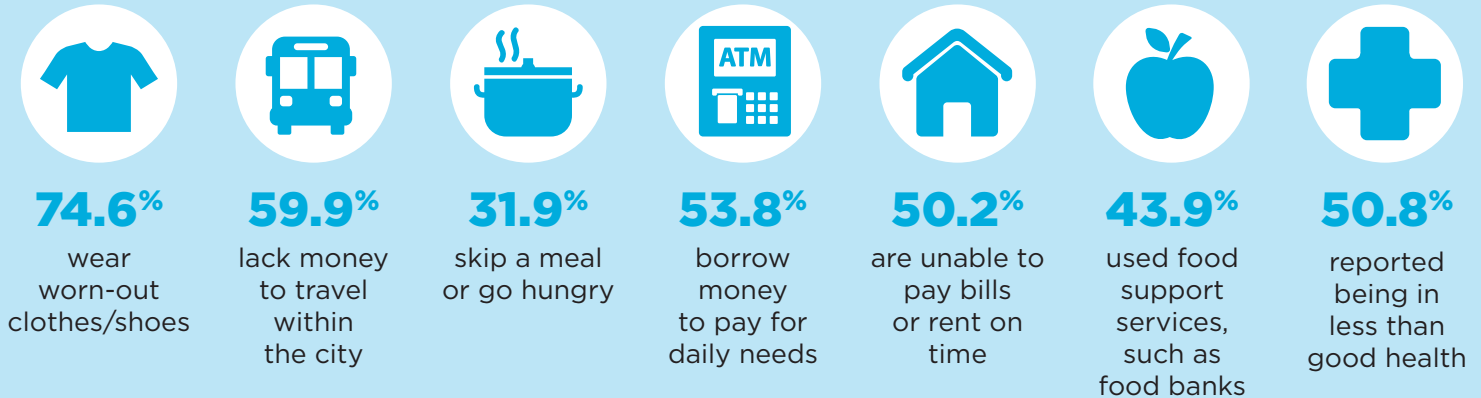
“It is a vicious cycle of financial problems, consuming every moment of thought, leading to increased self-doubt. This leads to an inability to find a way out of the situation or feel worthy of work or retraining, or being able to maintain focus and confidence long enough to actually look into any possible education or employment options.” ~ group participant

* The study was conducted by: Project Lead Randal Schnoor, Ph.D. with Project Team Michelle Goldberg, Ph.D., Ilene Hyman, Ph.D., and Charles Shahar, M.A. The research is based on 274 respondents to the survey, 15 individual interviews and 33 focus group participants

The Jewish poor are struggling to meet basic needs

The “working poor” endure similar hardships to those under the poverty line

Of the respondents accounted for in the study:



“If you are always concerned with basic needs, you use up all your energy and cannot focus on anything else.” *Cindy*

Why don't we see the Jewish poor? They are silent and isolated.

As one social worker explained, there is an attitude that *“Jews are educated and hard workers, fighters and Holocaust survivors; Jews should thus be able to pull themselves up by their bootstraps and fight their way out of poverty.”* Economically disadvantaged Jews thus feel a need to maintain an image while living in shame.

“I did not eat for two days – I simply couldn't do it because I needed to keep that money for [my job expenses]. I needed to keep the appearance that I am successful.” *~ Nathan*

45.3%
feel looked down upon
or isolated from the Jewish community.

75.5%
say that lack of income
is the main reason they feel looked down upon
or isolated from the Jewish community.

Poverty is an added barrier to “Living Jewishly”

Poverty can decrease levels of engagement in mainstream Jewish life. Many sacrifices may need to be made in terms of being able to live Jewishly. In Toronto, for example, there is a premium to be paid to live along the “Bathurst corridor” – with proximity to synagogues, Jewish schools, Jewish stores and indeed Jewish interaction and community. Living close to friends and Jewish amenities is particularly important for seniors and single adults.

Economic Barriers to Participation in Jewish Life

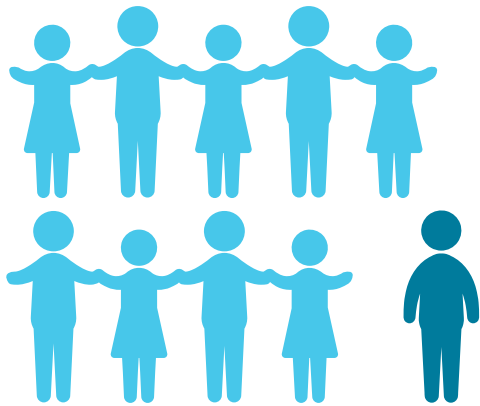
Cost of

- Jewish education
- Jewish summer camp
- Kosher food
- Synagogue membership/tickets
- Jewish events/functions



How Children and Youth Face Poverty

What we know from the 2011 National Household Survey



1 in 10 Jewish children is economically disadvantaged (3,545 children 0-14 | 10.4%)

Costs of education (formal and informal) and social programs (camps) prevent youth from connecting with Jewish identity



One quarter of people living in female single parent families are economically disadvantaged (25.4%)

In female single parent families,
more than 1/3
of children under 5 years
live in impoverished conditions (34.6%)

What we've learned from 'The Face of Poverty' Report

Children, especially those of single-parent households, face serious challenges with basic needs and lack of social and recreational opportunities.

Poverty can be a repetitive cycle

There is real danger that the effects of poor nutrition, inadequate education and health care, or a lack of opportunities can bring about intergenerational poverty: poor children being raised by poor parents are more likely to become poor themselves.

"It is detrimental for planning anything...

So it is ultimately detrimental to you, because if you are always concerned about basic needs and since energy is resourcing basic needs, you use up a lot of energy doing that." ~ Melanie

Living in poverty impacts the social and psychological well-being of the whole family

For children, poverty can lead to:

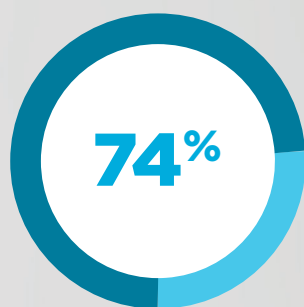
- increased anxiety
- higher rates of aggression and hyperactivity
- less social acceptance by peers
- lower self-esteem

For parents, poverty impacts the relationship with their children.

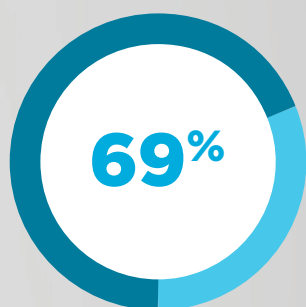
"My parenting has definitely been affected. I am far more irritable because of the financial stress. I don't show the best of myself when I have all this financial stress...I have a full-time job and four kids and it's draining. I don't have the energy to deal with this." ~ Evan

Failing to meet the needs of children

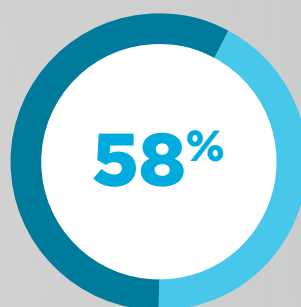
Of the children accounted for in the study:



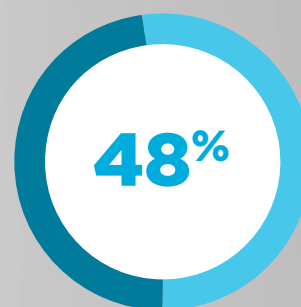
do not have new clothes



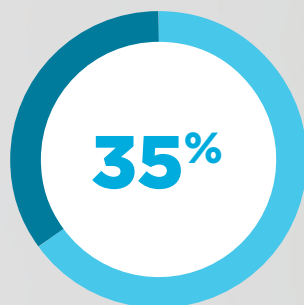
do not participate in extracurricular activities



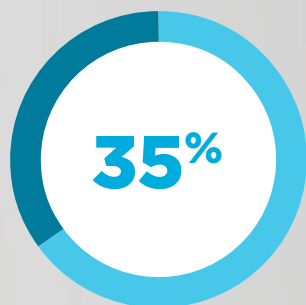
do not have new shoes or boots that fit



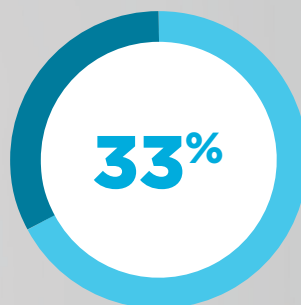
do not attend summer camp



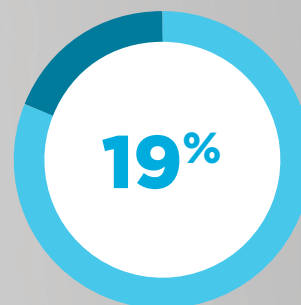
are not eating healthy food



do not have computer or internet access



do not have necessary school supplies



do not eat three meals a day

The inability to afford Jewish education or Jewish camp can inhibit children from developing a strong Jewish identity.

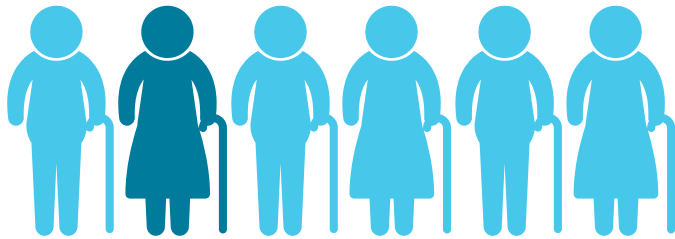
When asked about the main reasons why their child was not receiving any Jewish education, **more than half (52.2%) said it is too expensive.**

Of those families whose children attended Jewish camp, **91% said they received financial assistance.**



How Seniors Face Poverty

What we know from the 2011 National Household Survey



1 in 6 Jewish seniors is poor in Toronto
(5,035 seniors | 16.3%)

There will be more Jewish seniors
over the next 10 years



There were 4,830 “older seniors” (85+ years) in 2011. This age group is projected to increase to 4,930 individuals by 2021 and to 5,759 by 2031.

What we’ve learned from ‘The Face of Poverty’ Report

Many seniors lack funds to pay for food, shelter, transportation, medical services and supplies, making it impossible to cope and forcing them to make difficult choices.

Poverty steals independence from seniors

Seniors living in poverty are isolated, lonely and feel cut off from the community. A lack of funds removes their sense of independence, especially when seniors experience chronic illness and mental health issues.

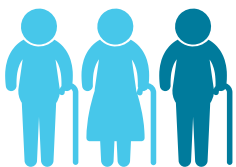
Poor seniors do not have access to transportation

Without transportation, seniors experience difficulty accessing the services they need. Given their reduced mobility, it is important for seniors to be able to live close to services and programs and near other Jewish community members so they feel connected.

Immigrant seniors have higher poverty risk

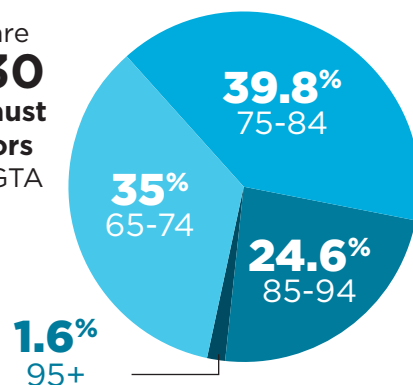
When seniors are immigrants, sponsored by and dependent on their adult children and unable to speak English, these issues are compounded, further inhibiting their ability to connect with people and access information and services, including government services.

Holocaust survivors continue a life of burden under poverty



1/3 of Jewish seniors residing in the Toronto area are Holocaust survivors

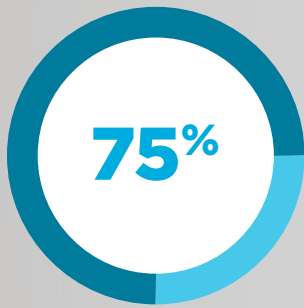
There are **8,930** Holocaust survivors in the GTA



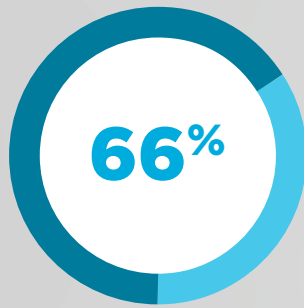
- Survivors are **twice as likely to be poor** as non-survivors
- **More than half** of poor survivors live alone (2,810 people)
- **About a quarter of female survivors 66-74 years are poor** (26.5%); and 31.2% of those 85+ years are poor.
- 63% of survivors **suffer from a disability** (hearing, seeing, mobility)

Failing to meet the needs of seniors

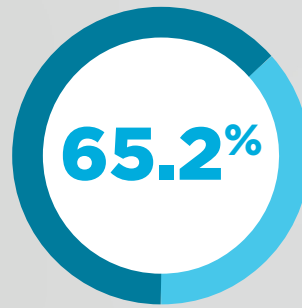
Of the seniors accounted for in the study:



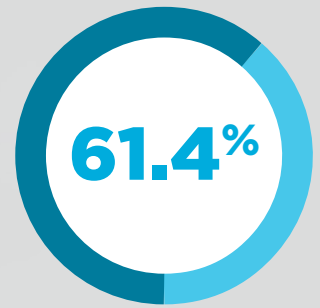
live alone and are socially isolated



young seniors who are poor between ages 65 and 75 have chronic health issues



wear worn out clothes or shoes



have postponed dentist visits because money is tight

“I believe so strongly that socializing and networking is the key to healthy living”. ~ group participant

Challenges for seniors living in poverty:

- Affording medications, dental care
- Access to decent housing and transportation
- Lack of awareness of services

“It’s tough. I am embarrassed to be at synagogue. Because I haven’t paid....So I tend to go less because I don’t feel I am really contributing like a normal person who had money would. My social life has contracted so much. I am very isolated.” ~ group participant





Being poor is not a choice. Anyone can live a life of poverty and the numbers are growing.

The study found that poverty is a serious problem in our community. The number of Jews who are socially and economically vulnerable is growing. It can be the result of a series of unfortunate life events that could happen to any one of us. It could be you, your parent, a friend or cousin. No one can predict the early passing of parents, the suffering of an abusive marriage or ongoing mental health challenges. All these factors can have a dramatic effect on one's finances and lead down the slippery slope into poverty.

Together, we can stem the tide of Jewish poverty.

We need to address the growing issue and come together as a community, ensure a life of dignity for our most vulnerable community members and build a stronger Jewish identity for generations to come.

- Educate yourself
- Raise awareness — keep the conversation going
- Give your time
- Donate professional services (accounting, legal, dental, home repair)
- Mentor someone and connect them to opportunities
- Develop a personal connection to someone who's isolated
- Donate funds

**“All Jews
are responsible
for one another.”**

The Talmud

**“The highest
degree of charity—
above which there
is no higher—
is he who
strengthens
the hand of his
poor fellow Jew.”**

Maimonides



UJA Federation supports the following social service partner agencies who serve thousands of members of our community:

