

TOIREM CANADA RESEARCH DOCUMENTATION

Comprehensive Evidence Base for Charitable Operations

Last Updated: December 30, 2025

RESEARCH OVERVIEW

This folder contains all research and evidence supporting Toirem Canada's charitable framework, demonstrating the financial challenges faced by Montreal's Hasidic community and justifying our assistance programs.

DOCUMENT INDEX

Core Research Documents

1. Quebec_Poverty_Line_2025.md

- Market Basket Measure (MBM) methodology
- 2025 poverty thresholds for Quebec
- Montreal-specific poverty statistics
- Comparison with Hasidic family costs
- **Key Finding:** Standard poverty line is \$52,000 for family of 4; Hasidic families need \$110,496

2. Montreal_Housing_Market_2025.md

- Current rental prices by unit size
- Large family housing challenges
- Orthodox community neighborhoods
- CMHC data and projections
- **Key Finding:** 4+ bedroom units average \$3,500-\$5,000/month with <2% availability

3. Kosher_Food_Costs_Montreal_2025.md

- Detailed price comparisons: kosher vs. regular
- Major kosher retailers and suppliers
- Weekly/annual budgets by family size
- Holiday and Shabbat costs
- **Key Finding:** Kosher food costs 40-80% more, adding \$7,400-\$15,800 annually

4. Jewish_Education_Costs_2025.md

- School-by-school tuition rates
- CAPS program subsidies and eligibility
- Real cost scenarios for families
- Additional education expenses
- **Key Finding:** Even with CAPS, families pay \$7,000-\$10,120 per child average

5. Montreal_Cost_of_Living_Analysis.md

- Base living costs for different family sizes
- Statistics Canada and Numbeo data
- Transportation, utilities, healthcare costs
- **Key Finding:** Family of 8 base costs: \$107,800 annually

6. Hasidic_Family_Cost_Differential.md

- Additional costs beyond general population
- Religious obligations breakdown
- Large family premiums
- Total cost comparisons
- **Key Finding:** Hasidic families face 40-85% premium over general costs

7. Montreal_Hasidic_Demographics_2025.md

- Population size and distribution
- Age and family structure
- Socioeconomic profile
- Employment and income data
- **Key Finding:** 45% of Hasidic families live below poverty line; median income \$42,000

Master Calculations

8. MASTER_CALCULATIONS_WITH_SOURCES_2025.md (Version 1.3)

- Comprehensive cost calculations
- All formulas and methodologies
- Source documentation with verification
- Deficit calculations and 60% formula rationale
- MBM/IRIS context and why they don't apply
- **Purpose:** Central reference for all financial calculations

9. Hasidic_Family_Cost_of_Living_Research_2025.md

- Detailed breakdown of all cost categories
- Family size variations
- Community-specific expenses
- Annual and monthly budgets
- **Purpose:** Complete cost analysis for different family compositions

KEY RESEARCH FINDINGS SUMMARY

Poverty Gap Analysis

Family Size	General Pop. Costs	Hasidic Family Costs	Annual Gap
Family of 4	\$65,584	\$110,496	\$44,912 (68.5%)
Family of 6	\$88,400	\$157,674	\$69,274 (78.4%)
Family of 8	\$107,800	\$198,074	\$90,274 (83.7%)
Family of 10	\$124,000	\$238,766	\$114,766 (92.6%)

Cost Drivers Breakdown

Category	Additional Annual Cost % of Total Premium	
Jewish Education	\$17,000-\$68,000	40%
Kosher Food	\$7,400-\$15,800	20%
Larger Housing	\$12,000-\$18,000	20%
Religious Obligations	\$15,966	15%
Family Size Needs	\$5,000-\$10,000	5%

Community Statistics

- **Population:** 28,000 Hasidic Jews in Montreal
- **Families Below Poverty:** 45% (approximately 1,800 families)
- **Median Family Size:** 6.8 children
- **Median Household Income:** \$42,000
- **Average Annual Deficit:** \$60,000-\$80,000 per family

RESEARCH APPLICATIONS

For CRA Compliance

- Documents demonstrate legitimate poverty relief need
- Provides evidence for charitable status
- Supports public benefit test requirements
- Justifies assistance amounts

For Program Design

- Informs assistance caps and tiers
- Guides eligibility criteria
- Supports two-tier model
- Validates 60% deficit formula

For Fundraising

- Demonstrates community need
- Provides donor impact metrics
- Supports grant applications
- Enables transparent reporting

For Operations

- Guides resource allocation
- Informs emergency priorities
- Supports assessment procedures
- Validates assistance requests

DATA SOURCES SUMMARY

Government Sources

- Statistics Canada (2025 data)
- CMHC Rental Market Reports

- Quebec Statistics Institute
- City of Montreal Demographics

Market Research

- Numbeo Cost of Living Index
- Centris.ca housing data
- Local grocery price surveys
- School tuition schedules

Community Sources

- Federation CJA studies
- MK Kosher certification
- Generations Fund (CAPS)
- Community organization surveys

International Comparisons

- London Orthodox community (evidence folder)
- New York Hasidic costs
- Global Jewish poverty studies

UPDATE SCHEDULE

Research should be updated:

- **Annually:** Poverty lines, education costs
- **Quarterly:** Housing market, food prices
- **As needed:** Demographics, government programs

USING THIS RESEARCH

For Staff

1. Reference when assessing applications
2. Use calculations for deficit formulas
3. Cite in board reports
4. Include in grant proposals

For Board

1. Review for strategic planning
2. Reference for policy decisions
3. Use for compliance reporting
4. Include in annual reports

For External

1. Share relevant portions with donors
2. Use in CRA submissions
3. Provide to auditors

4. Reference in public communications

NOTES

- All amounts in Canadian dollars
- Data current as of December 30, 2025
- Calculations use conservative estimates
- Sources fully documented
- Regular updates required
- Master Calculations document updated to Version 1.3 with all corrections applied

This research provides the evidence-based foundation for Toirem Canada's operations, demonstrating both the need for assistance and the rationale for our program design.

For questions about this research, contact: research@toirem.org