

HASIDIC JEWISH FAMILY COST OF LIVING ANALYSIS

Montreal, Quebec - 2025

Prepared for: Faire un Don Canada / Toirem Canada
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Purpose: Documentation for CRA Compliance

EXECUTIVE SUMMARY

Hasidic Jewish families in Montreal face significantly higher living costs compared to the general population baseline of **\$65,344** (Statistics Canada Survey of Household Spending 2023, Table 11-10-0222-01), averaging **40-85% higher expenses** due to religious requirements, larger family sizes, and community-specific needs. This document provides evidence-based research demonstrating these increased costs to justify enhanced assistance thresholds for this population.

Key Finding: A typical Hasidic family of 6 requires approximately **\$115,000-\$145,000** annually for basic living expenses, compared to \$88,214 for a non-Hasidic family of the same size (based on Statistics Canada equivalence scales).

1. FAMILY SIZE DIFFERENTIAL

Average Children per Family

Population	Average # of Children	Source
Quebec Average	1.6 children	Statistics Canada Census 2021
Montreal CMA	1.5 children	Census 2021 Profile
Modern Orthodox Jewish	3.3 children	Federation CJA Study 2018
Hasidic/Chassidic	6.8 children	Community demographics
Montreal Hasidic	6-8 children	Federation CJA Demographics

Impact: The average Hasidic family has **4-5 times** more children than typical Canadian families, directly multiplying housing, food, clothing, and education costs.

Source: Federation CJA Montreal Demographics Report; Daniel Staetsky, "Jewish World in Data" 2022

Age Demographics

- Median age in Tosh (Boisbriand): **14.7 years**
- Median age in Outremont Hasidic: **17.6 years**
- 52% of Jewish children aged 0-14 in Montreal are ultra-Orthodox

Source: "What the latest population statistics say about Jewish Montreal's present and future," The Canadian Jewish News, 2024

2. KOSHER FOOD COSTS

Price Differential Analysis

Regular prices from Statistics Canada Table 18-10-0245-01 (November 2025). Kosher certification regulated by CFIA under Safe Food for Canadians Regulations.

Food Category	Regular Cost	Kosher Cost	% Increase
Meat/Poultry	\$100/week	\$150-200/week	50-100%
Dairy Products	\$40/week	\$55-60/week	38-50%
Packaged Foods	\$80/week	\$110-120/week	38-50%
Passover Food	N/A	+\$3,000/year	Special expense

Current Market Context (December 2025)

Statistics Canada CPI Data: Food inflation exceeded overall CPI for 9 consecutive months through October 2025, with food from stores rising 3.4% YoY (November 2025 CPI release).

Annual Impact for Family of 8:

- Base grocery cost (non-kosher): \$16,800
- Kosher premium (40% average): +\$6,720
- **Total kosher food cost: \$23,520**
- With potential tariffs: Up to \$33,600

Sources:

- "As food prices rise, kosher consumers are struggling," The Canadian Jewish News, 2024
- "The Kosher Trade War: Why This Passover May Be More Expensive," Rabbi Yisroel Bernath, Medium, 2025
- Conference Board of Canada Report on Supply Management Impact

3. JEWISH EDUCATION COSTS

Tuition Per Child (Montreal 2025-2026)

Quebec government provides 60% of public school per-pupil funding to qualifying private religious schools (Ministère de l'Éducation du Québec, Budget Rules 2025-2026)

School Type	Annual Tuition	Notes
Public School	\$0	French-language requirement
Jewish Day School	\$7,000-\$10,120	After provincial subsidy + CAPS
Yeshiva/Bais Yaakov	\$7,000-\$8,500	With subsidies
High School	\$8,500-\$12,000	After subsidies

Family Education Costs

For a family with 6 school-age children:

- **Minimum:** \$31,800/year (lowest tuition)
- **Average:** \$48,000/year

- **Maximum:** \$60,720/year

Note: CAPS program provides some relief but doesn't cover full costs for larger families.

Sources:

- Generations Fund CAPS Program 2025
- "Day school fees vary across Canada," The Canadian Jewish News
- Federation CJA Education Support Data

4. RELIGIOUS OBLIGATIONS & HOLIDAY COSTS

Annual Religious Expenses

Category	Annual Cost	Details
Sabbath Preparation	\$6,266	Extra food, candles, wine (52 weeks x ~\$120/week)
Jewish Holidays	\$4,500	Rosh Hashanah, Yom Kippur, Sukkot, Passover
Ritual Items	\$1,200	Tallit, tefillin, mezuzot, books
Synagogue Membership	\$1,500	Family membership
Charity Obligations	\$2,000	Tzedakah (10% giving minimum)
Modest Clothing	+\$2,400	Higher costs for coverage requirements
TOTAL	\$17,866	Not applicable to general population

5. HOUSING REQUIREMENTS

Space Needs for Large Families

Family Size	General Pop.	Hasidic Need	Reason
2 adults + 6 children	3 bedrooms	4-5 bedrooms	Gender separation required
Monthly Rent	\$2,600	\$3,200-3,800	Larger unit needed
Annual Difference	\$31,200	\$38,400-45,600	+\$7,200-14,400/year

Additional Requirements:

- Proximity to synagogue (walking distance for Sabbath)
- Kosher kitchen setup (double sinks, separate storage)
- Sukkah space requirement

Source: Canada Mortgage and Housing Corporation; Community housing surveys

6. COMPARATIVE ANNUAL BUDGET ANALYSIS

Family of 6 (2 Adults + 4 Children)

Expense Category	General Population	Hasidic Family	Difference
Housing	\$36,000	\$42,000	+\$6,000
Food (Kosher)	\$13,200	\$20,000	+\$6,800
Education	\$0	\$28,000	+\$28,000

Religious Obligations	\$0	\$17,866	+\$17,866
Transportation	\$7,200	\$3,600	-\$3,600
Clothing	\$4,800	\$7,200	+\$2,400
Healthcare	\$3,600	\$3,600	\$0
Utilities	\$4,800	\$5,400	+\$600
Other	\$6,000	\$6,000	\$0
TOTAL	\$75,600	\$133,666	+\$58,066

Percentage Increase: 76.8%

Family of 8 (2 Adults + 6 Children)

Expense Category	General Population	Hasidic Family	Difference
Housing	\$42,000	\$48,000	+\$6,000
Food (Kosher)	\$16,800	\$28,000	+\$11,200
Education	\$0	\$42,000	+\$42,000
Religious Obligations	\$0	\$17,866	+\$17,866
Transportation	\$7,200	\$3,600	-\$3,600
Clothing	\$7,200	\$10,800	+\$3,600
Healthcare	\$4,800	\$4,800	\$0
Utilities	\$5,400	\$6,000	+\$600
Other	\$8,400	\$8,400	\$0
TOTAL	\$91,800	\$169,466	+\$77,666

Percentage Increase: 84.6%

7. POVERTY LINE ADJUSTMENTS

Recommended Income Thresholds for Hasidic Families

Based on the documented cost increases of 35-85%, we recommend the following adjusted thresholds:

Family Size	Standard Threshold	Hasidic Adjustment (+40%)	Recommended Threshold
Single	\$35,000	+\$14,000	\$49,000
Couple	\$49,000	+\$19,600	\$68,600
Family of 3	\$60,000	+\$24,000	\$84,000
Family of 4	\$72,000	+\$28,800	\$100,800
Family of 5	\$84,000	+\$33,600	\$117,600
Family of 6	\$96,000	+\$38,400	\$134,400
Family of 7	\$108,000	+\$43,200	\$151,200
Family of 8	\$120,000	+\$48,000	\$168,000

8. COMMUNITY VULNERABILITY FACTORS

Additional Challenges

1. **Language Barriers:** Many speak Yiddish as first language, limiting employment options

2. **Limited Secular Education:** Religious studies prioritized, affecting earning potential
3. **Single-Income Households:** Mothers typically home with large families
4. **Community Isolation:** Limited access to government services
5. **No Birth Control:** Family planning not practiced, continuous childcare costs

Support System Gaps

- Government subsidies don't scale for 6+ children
 - Child Tax Benefit caps don't reflect actual costs
 - Daycare subsidies unavailable (use religious childcare)
 - CAPS education program has income limits
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9. EVIDENCE FROM COMMUNITY ORGANIZATIONS

Agency Reports

Agence Ometz (Montreal Jewish Social Services):

"We've seen increased demand from lower middle class and even well-to-do families struggling with food costs" - Susan Karpman, Chief Program Officer, 2024

Federation CJA:

- 2,800 children receive financial subsidies totaling \$3 million
 - 56% of Jewish children attend day schools requiring tuition
 - Growing need for assistance in Orthodox communities
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10. CONCLUSIONS AND RECOMMENDATIONS

Key Findings

1. **Hasidic families face 35-85% higher living costs** than general population
2. **Primary drivers:** Kosher food (+40%), education (avg \$7,000/child), religious obligations (\$15,000+/year)
3. **Average family size** is 4-5 times larger than Canadian average
4. **Current poverty thresholds** don't reflect these realities

Recommendations for Toirem Canada

1. **Apply 40% adjustment** to standard income thresholds for Hasidic families
 2. **Recognize family size** impacts (6+ children is common, not exceptional)
 3. **Consider religious expenses** as necessary, not discretionary
 4. **Account for education costs** as basic need for community integration
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SOURCES AND REFERENCES

Academic Research

1. Staetsky, Daniel. "Jewish World in Data: Household Size." Institute for Jewish Policy Research, 2022.

2. Schnoor, Randal F. "The Hasidim of Outremont." Hasidic Jewish Communities Study, McGill University.

News and Reporting

3. "As food prices rise, kosher consumers are struggling." The Canadian Jewish News, 2024.
4. Bernath, Rabbi Yisroel. "The Kosher Trade War: Why This Passover May Be More Expensive Than Ever." Medium, February 2025.
5. "What the latest population statistics say about Jewish Montreal." The Canadian Jewish News, 2024.

Official Government Sources

Statistics Canada

6. **Survey of Household Spending 2023:** Table 11-10-0222-01
 - <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201>
 - Quebec household average: \$65,344
7. **Census 2021:** Family and household characteristics
 - <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm>
 - Quebec average household size: 2.2 persons
8. **Consumer Price Index - Food:** November 2025
 - <https://www150.statcan.gc.ca/n1/daily-quotidien/251215/dq251215a-eng.htm>
 - Food inflation: 3.4% YoY
9. **Monthly Average Retail Prices:** Table 18-10-0245-01
 - <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1810024501>

Other Federal Sources

10. **CFIA Kosher Requirements:**
 - <https://inspection.canada.ca/en/food-guidance-commodity/meat-products-and-food-animals/requirements-ritual-slaughter-food-animals>
11. **CMHC Rental Market Report 2025:**
 - <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research>

Provincial Sources

12. **Ministère de l'Éducation du Québec:**
 - Budget Rules 2025-2026 for private schools
 - 60% funding formula for qualifying schools

Community Organizations

13. **Federation CJA:** 2018 Montreal Jewish Community Study (most recent)

14. **Generations Fund CAPS Program:** <https://www.generationsfund.ca/en/caps/>
 15. **Agence Ometz:** Annual Report on Community Needs, Montreal, 2024
 16. **Vaad Ha'ir (MK):** Kosher Certification and Cost Analysis, Montreal, 2024
 17. **Centre for Israel and Jewish Affairs (CIJA):** Economic Challenges Facing Jewish Communities, 2024
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APPENDIX: VERIFICATION METHODS

To verify these costs for individual families:

1. **Food Costs:** Compare grocery receipts from kosher vs. regular stores
 2. **Education:** School tuition invoices
 3. **Housing:** Lease agreements showing bedroom requirements
 4. **Religious:** Synagogue membership, holiday expense receipts
 5. **Family Size:** Government documentation (CCB statements, tax returns)
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This document prepared December 30, 2025 for Canada Revenue Agency compliance purposes. All data sourced from publicly available research, official government statistics, and community reports.

For CRA Review: This research demonstrates that religious and cultural requirements create unavoidable additional expenses for Hasidic Jewish families, justifying adjusted poverty thresholds for charitable assistance purposes under the relief of poverty charitable category.