

JEWISH FAMILY &CHILD

ANNUAL REPORT 2016 | 2017

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Poverty in the Jewish community is complex because it is woven throughout people's lives. Job insecurity and low pay can make it difficult to meet even the most basic needs. A crisis can rapidly spiral out of control. Chronic physical and mental health issues and social isolation complicate matters further. Members of the Jewish community face added pressures to live "Jewishly", to maintain a kosher home, attend synagogue and observe the holidays in our expensive city. Persistent stress and shame can take a heavy toll.

Poverty can, and does, happen to anyone.

EXECUTIVE DIRECTOR'S AND PRESIDENT'S REPORT

This year, in the pages of our Annual Report, you will read inspiring stories about people in our community who have overcome the enormous challenges associated with living in poverty. You'll read about how those same individuals have chosen to help others who are currently struggling to meet their own, and their children's, basic needs. You'll read about the collective efforts of our staff to battle poverty in all its harmful variations. And you'll read about how our generous funders, donors, volunteers and community partners are standing alongside us in this battle.

What we know for sure is that poverty in our community is a real and growing concern. In 2011, with the release of the National Household Survey by Statistics Canada, we learned that over 24,000 Jews in the GTA were living below the poverty-line, representing a 23% increase over the last decade.

In 2016, with the release of *The Face of Poverty: A Jewish Community Study*, a landmark research project commissioned by the UJA Federation of Greater Toronto, we learned in heartbreaking detail about the day-to-day lives of Jewish parents and children who cannot afford adequate food, clothing and shelter.

Both the Survey and Study reinforced what those of us in the helping professions have known all along, that perceptions about our community's insusceptibility to poverty are stereotypic and untrue. The real story about Jewish poverty is a troubling one. It includes Jews who are poor because of a particular circumstance, a physical or mental health issue, an accident, a child with special needs, or an escape from an abusive relationship. It includes Jews who are hungry, who eat fewer than three meals a day. It includes Jews who cannot afford over the counter or prescription

drugs, computers and access to the Internet. It includes Jews who cannot provide their children with opportunities to participate in organized sports, recreational activities, after-school programs and summer camps. It includes Jews who lack the means to fully participate in Jewish life. And it includes Jews who feel looked down upon by others in our community.

Of course, our greater understanding of the problem isn't enough. Along with it we've developed a deepened sense of responsibility and urgency. Today our programs, services, partnerships and initiatives take many forms with the assistance of different funders and donors. More than ever our shared focus is on holistic and long-term solutions, on breaking cycles of generational poverty.

With other equally-dedicated social service agencies and the UJA, we have continued our critical work in a Collective Impact process where our approach to alleviating poverty will soon result in easier and increased access to the full spectrum of our community's social services for every senior and Holocaust survivor and every child and family member in need.

Along with reducing the effects of poverty in our own community, our doors remain wide open to those in need in the broader community. Aided by the generous support of the United Way Toronto & York Region, the Ministries of Children and Youth Services and Community and Social Services, The Regional Municipality of York, and the Conference on Jewish Material Claims Against Germany, individuals and families from diverse backgrounds who share a common struggle to escape poverty have access to our many individual and group counseling programs,

Family Life Education Program, Woman Abuse Program, Family Resource Centre, Homelessness Prevention Project and Just-a-Second Shop, to name only a handful.

Regardless of which program serves as an introduction to our Agency, our focus remains the same. First, on safety, security and freedom from the debilitating worry of daily sustenance. Second, on empowering, equipping and supporting the achievement of a better quality of life. Third, on helping create experiences of joy, hope, dignity, belonging and self-sufficiency.

In our previous Annual Report we wrote about the precariousness of our child welfare mandate and efforts to keep our Agency intact and independent amid a threatened wave of amalgamations of Children's Aid Societies. Now, with the ground underneath us less volatile, it's with a sense of relief and pride that we write about our unique programming to prevent poverty and isolation from entering the lives of young people who have exited, or will be exiting, our care. Over the past year, our Just Us League and Pearl Project continued to provide young people with structured opportunities to socialize and share their experiences with one another, with help accessing mentors and building networks of support in the community, with the means and encouragement to pursue their educational and vocational goals, with real-life business and entrepreneurial experiences. Simultaneously, our second Planting Roots event, galvanized members of our community to open their hearts and homes to older youth who grew up without families to share and celebrate accomplishments with and rely on when facing challenges.

In 2018, JF&CS will be celebrating its 150th anniversary. The history of our Agency is the

history of our community's extraordinary response to the most vulnerable among us. This past year, like every year before it, the inspiring commitment of each of our funders and donors has made possible the equally inspiring and determined work of our staff, board and committee members, volunteers and caregivers.

It is our hope that the future will be filled with as many personal stories of resilience and rejuvenation as the past. In all likelihood poverty will remain a formidable adversary. But all of us, working together, will be far more formidable.



MERLE ROSENHEK
President, Board of Directors



BRIAN PROUSKY
Executive Director

"... poverty will remain a formidable adversary. But all of us, working together, will be far more formidable."

Life on the edge

The unrelenting stress of living in poverty permeates every aspect of a person's life.

AFFORDABLE HOUSING IS HARD TO FIND

Living on social assistance means living below the poverty line. In particular the cost of housing is pushing more and more people below that line. This traps some people in the shelter system, while others are forced to remain in unsuitable living arrangements including situations of abuse. A modest basement apartment is now priced out of reach for many. Social housing is in short supply and has a years-long wait list¹. Individuals exiting a hospital, the corrections system, or a homeless shelter may be housed far from social and community supports.

FAMILY LIFE IS IMPACTED

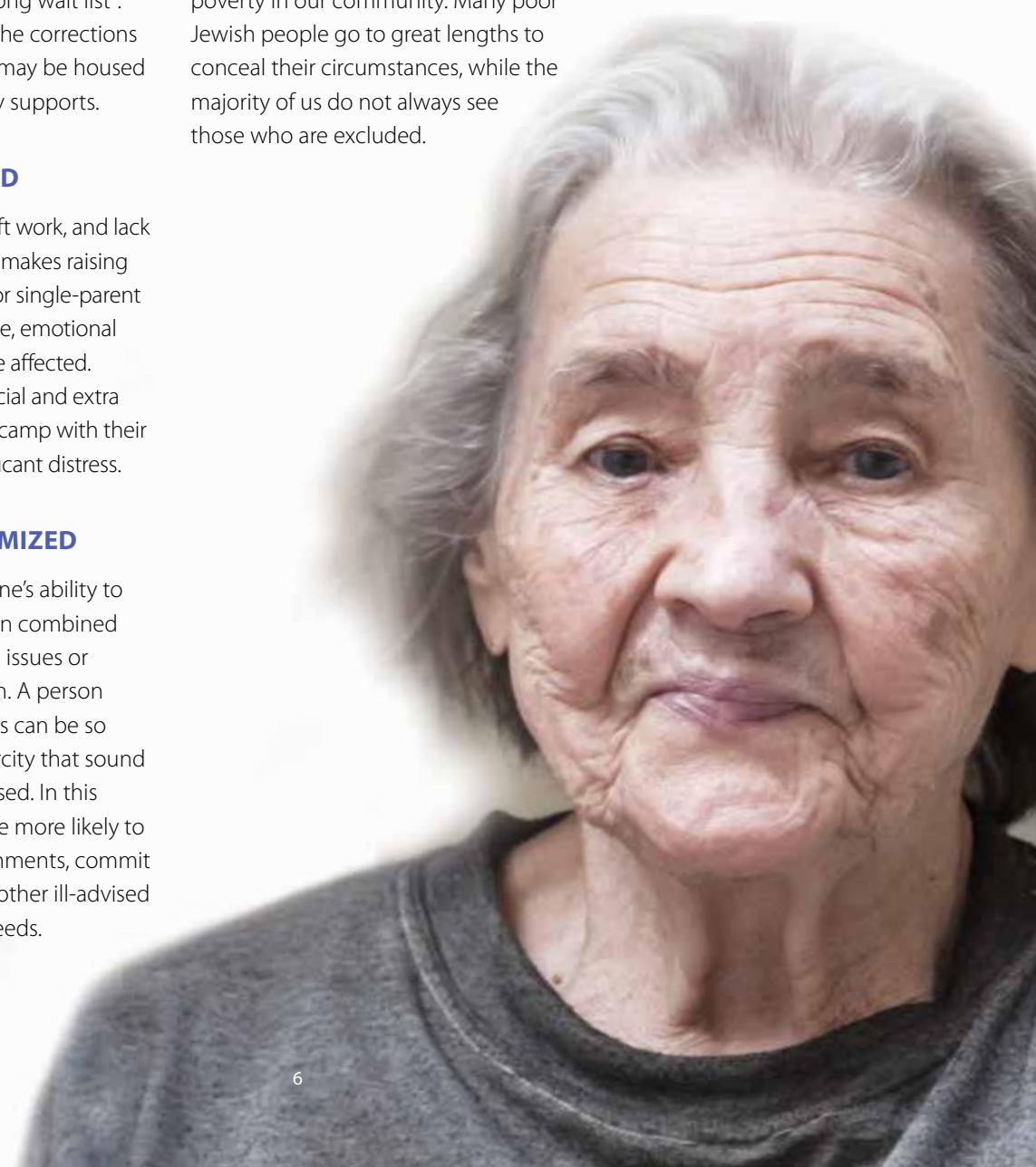
Low paying jobs, unreliable shift work, and lack of affordable, flexible childcare makes raising a family a struggle, especially for single-parent households. Children's cognitive, emotional and social development can be affected. An inability to participate in social and extra curricular activities or summer camp with their peers can cause children significant distress.

RESILIENCY IS COMPROMIZED

Living in poverty diminishes one's ability to cope in a crisis, especially when combined with physical or mental health issues or a challenging spousal situation. A person struggling to meet basic needs can be so preoccupied with chronic scarcity that sound decision-making is compromised. In this highly anxious state people are more likely to frequent payday loan establishments, commit to unaffordable rent, or make other ill-advised choices to meet immediate needs.

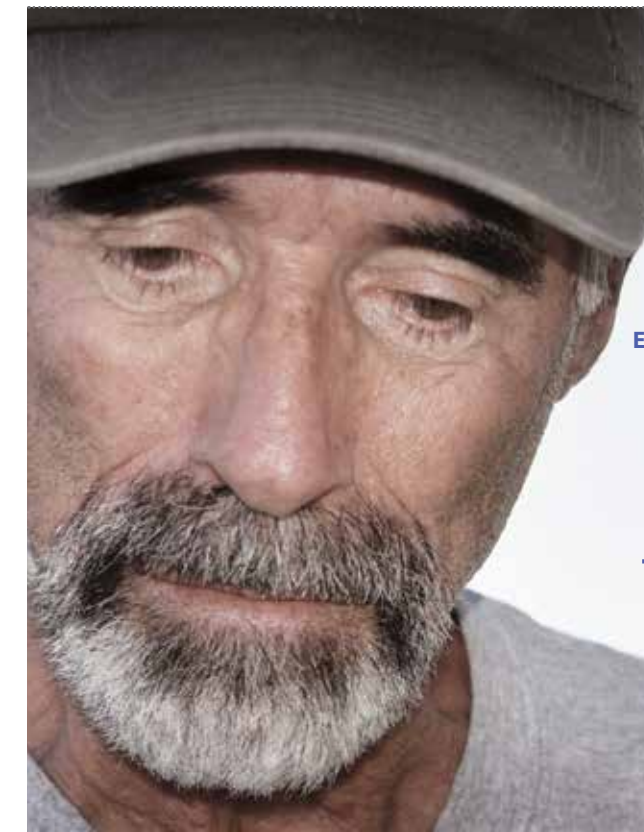
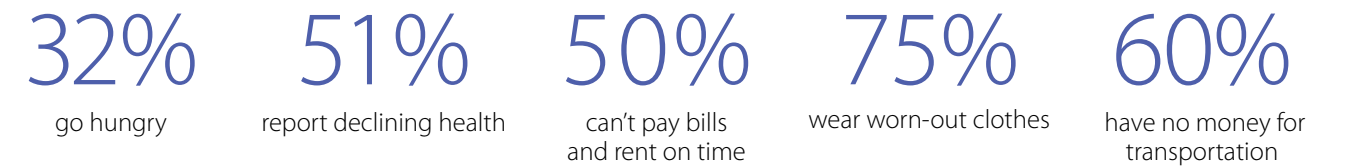
JEWISH AND POOR

Jewish people may share similar values relating to education, ritual and life cycle events, regardless of financial circumstances. Shul memberships, kosher and Passover food, Bar and Bat Mitzvah lessons are all expensive. There is also a 'premium' to pay to live along the Bathurst Street corridor where synagogues, Jewish products and services are concentrated. There is considerable shame associated with poverty in our community. Many poor Jewish people go to great lengths to conceal their circumstances, while the majority of us do not always see those who are excluded.



THE FACE OF POVERTY: A JEWISH COMMUNITY STUDY

This groundbreaking study, commissioned in 2016 by the Collective Impact Steering Committee and led by UJA and JF&CS measured the effects of poverty in the Jewish Community.



1,891 requisitions for Opportunity, Emergency or Essential Funding were fulfilled totalling **\$660,433** in the 2016 calendar year. This funding augments the Agency's Supplementary Financial Assistance Program and is made possible primarily through donations.

The most frequently requested...



76% say that their lack of income contributes to their isolation from the community

A COMMITMENT TO EXCELLENCE

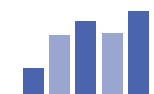
Thanks to the generosity of Shirley Granovsky, the Prosserman family and other community members, Jewish Family & Child is redefining how poverty is addressed in our community. JF&CS is committed to an evidence-based approach to making real and lasting change in the lives of people affected by poverty. We are:



Collaborating with UJA's Collective Impact initiative to work alongside our community partners to alleviate poverty.



Forging stronger links to peer organizations and institutions to tap into the expertise and resources of the wider community.



Leveraging the learnings of our pilot STEP (Striving to End Poverty) Project to enhance our service model across all client populations.

¹ Ontario Non-Profit Housing Association 2016 Waiting Lists Survey Report www.onpha.on.ca

Liora

I grew up in a home that was not loving. After our parents divorced when I was five, my brothers moved between both parents and group homes. I lived with my mother, but left at 16 because of how badly she treated me every day. I managed to rent a room with support money from my father and by working part-time. I didn't have much self-esteem at that point, so when a 'knight in shining armour' came along to 'rescue' me, I fell for it. Being with him turned out to be an even worse hell than what I went through growing up. He was abusive from day one.

He would say he loved me, but would constantly put me down, call me terrible names, sabotage my other relationships, and tell me I was "good for nothing". I knew it was wrong, but I wasn't strong enough to leave him. We dated for two years, lived together for sixteen, and were married for thirteen. I knew the day I married him I was making a mistake, but I thought – if my parents don't want me why would anybody else? I must be a bad person. This is my life, this is what I deserve.

I didn't expect having a baby with him would fix anything, but I was almost thirty by then, and really wanted a child. I'd been working as a nanny before becoming pregnant, so we decided I'd stay home with the baby and start a home daycare/preschool. I began the process, but of course in the end my husband didn't want me to do it. Our child was okay –but other people's children were not welcome in our home. He didn't want them in the house. No matter what I tried to do, it was never good enough for him. He made sure that I was dependent on him for all those years, especially financially. I did manage to pursue a social services diploma in college for a while, but had to drop out due to severe depression that put me in

the hospital. I finally managed to leave my husband when my son was finishing JK. I was afraid my little boy would turn into an abuser if we stayed, or a victim.

My son and I attended JF&CS's Divorce – Picking up the Pieces program. Then, I was invited into their pilot STEP (Striving to End Poverty) program. JF&CS changed everything for me.

For several years I had been prevented from working, as I needed to take care of my son, who is special needs. Still, I had attempted, unsuccessfully, to start my own business. Jewish Family & Child gave me the confidence that I could do it. It wasn't just about financial support. JF&CS saw my potential, and saw me as a valuable human being. They believed in me even before I believed in myself. They said "whatever it takes for you to make it Liora, we'll support you. We will help you finish college, find you a mentor, get you the resources you need." I was on top of the world. Who wouldn't be? Other than from my friends, I never had that kind of support. But this was different, coming from people who didn't know me, important people with business experience telling me that I could make it. I actually started to believe them.

Two years ago, with the support of Jewish Family & Child, Liora launched Organizen, a professional organizing business, allowing her to combine her social services background and her love for organizing. Liora specializes in working with people who are special needs, hoarders, etc. When asked what it is about her work that she enjoys, Liora smiles and says:

At school, I was the teachers' pet because I'd prefer to stay inside at recess and organize shelves in the classroom. It was something I could control, when I couldn't control

"Being with him turned out to be an even worse hell than what I went through growing up. He was abusive from day one."

anything else. The teachers also praised me, which was something I never got at home. Now, as I work with my clients, I'm like "the bartender"; I hear everything about why they are the way they are. When I leave my clients' homes, they feel a real sense of accomplishment and their self-esteem is way up. It's therapeutic for them. It makes me feel good too.

People ask me how I got through all my hard times. No matter what I was going through I was always a fighter. Maybe I had an inkling that I was worth something. It's not the childhood or marriage I would have chosen but I know what I went through made me the person I am today. I'm proud of myself, and I am so excited to see what's going to happen next.

Liora leans forward, her face etched with emotion. She has an urgent message to share:

"I feel it's very important for people in the Jewish community to know what's really going on. There's such a stereotype about poor people – that you can't be intelligent, or educated, and poor. People think poor people don't have goals.

Unfortunately you get caught in a system that doesn't make you feel very good about yourself. You feel worthless. You're grateful for the help you get, but it feels like a punitive system. Now that I am where I am, I'm not ashamed to talk about anything from my past, I won't be held hostage by it. I feel the need to pay it forward."

"JF&CS saw my potential, saw me as a valuable human being. They believed in me even before I believed in myself."



Neal

In this bright, inviting room, the positive vibe is palpable. Musical instruments are scattered around – an electric keyboard here, a guitar over there, African drums in the corner. Colourful paintings alternate with wall art featuring uplifting messages about love and friendship. Neal Dlin settles into a family-sized sofa to tell his story.

I was a spoiled kid, the youngest of three. My father had a thriving business in Calgary. We were relatively wealthy. When I was nine my parents split up, and my father's business went bankrupt. We moved to Toronto to start over but my mother soon ran out of money. It all happened so quickly and it was a bit of a desperate situation. When I think back, I realize, we could have ended up in a shelter, or worse, separated from each other. Someone suggested to my mom to go to Jewish Family & Child for help. Mom was unable to work due to persistent physical and mental health issues. JF&CS set us up with a subsidized apartment, counselling and for years helped our family stay afloat. They also helped us maintain a Jewish life, which unfortunately comes with a price tag. We would receive a box for each holiday- Hanukah candles, chocolate gelt, dreidels... When you're in survival mode, it's hard to justify any expense that isn't tied directly to a roof over your head or food in your bellies. Because of those boxes, it was never a decision that had to be made.

When I was eleven, JF&CS connected me with a 'big brother' who made a definite impact on my life. One day he took me out to play hide and seek in the kind of crunchy snow you have to stomp your boots through. He'd turn around while I found a place to hide but of course he'd always find me – the lesson being "no matter where you go in this life you leave a trail". His wisdom was probably lost on me

then, although now I find it very profound and I think about it still. JF&CS also made it possible for me to attend Jewish camp. I have lots of amazing camp memories, but for me the best part about it was simply the knowledge that my mother, after a hundred "nos", could finally say "yes". It's just heartbreaking to always have to say no to your kids. I moved out at sixteen when Mom remarried. For a few years I was, let's just say, 'up to no good'. I moved in with friends, dropped out of high school, made a host of bad choices and floated from job to job. I call it the 'no pride' part of my life. I remember looking in the mirror one morning and saying out loud "This is not how your mother raised you, or who you are meant to be. You're better than this". Shortly after, without a dime, I got out of the hole I was in. I moved back to Calgary to make a fresh start, and I did. I eventually moved back to Toronto when my nephew was born.

Through it all, Mom shielded us from her worries. For many years I was not really aware we were poor, but sometimes I'd come home and find her crying until she'd notice me there. She wouldn't complain, but I realized later that she was probably struggling to pay the bills and keep food on the table. My mother was an amazing woman. I can't even imagine the sheer will that it took for her to push through all those years.

When asked what message he'd like to impart about his experience with poverty, Neal reflects silently for a few moments.

Some people who have never been poor may not comprehend what it's like to be stuck in that insanely stressful state for years. People think it's as easy as getting a job since there are so many entry-level ones out there... so there's no excuse right? What they don't

"... my mother, after a hundred "no's", could finally say "yes". It's just heartbreaking to always have to say no to your kids."

realize is that most entry-level jobs have strict shifts and likely no tolerance for her being late or balancing being a sole caregiver. Which then means immediate costs for before and after school care. Escaping that life is not about lacking motivation, or skills, or intelligence. It's about being so deep in the hole that you just need someone to reach their hand down and give you a slight lift up so that you can carry yourself the rest of the way. The truth is no one is safe from falling into that hole. Poor people are people. They are just stuck right now. We've got to help them get unstuck.

A high school friend who I am still close to told me she never knew that I was poor back then. Thanks to heroic efforts on my mom's part to clothe us and care for us, my friend didn't know, but it just demonstrates to me how invisible the problem is. These financially struggling people, most of them single mothers taking care of children, truly are unsung heroes.

" It's about being so deep in the hole that you just need someone to reach their hand down and give you a slight lift up so that you can carry yourself the rest of the way. The truth is no one is safe from falling into that hole. Poor people are people. They are just stuck right now. We've got to help them get unstuck."

It was in this spirit and in memory of his mother Barbara Pinchuk that Neal founded Unsung Heroes Productions, amateur musical productions which have raised over \$250,000 to date for charities, including two shows dedicated to funding the JF&CS Jewish summer camp experience for kids in need.

My mother was an Unsung Hero. In addition to raising money, I hope to keep a conversation going and to celebrate all Unsung Heroes out there who do this every day and feel like they may be invisible too with no help or even hope. In doing so, I will keep her legacy alive.



On the front lines

Caseworkers in the JF&CS Poverty Reduction Program are on the front lines of helping a segment of our community that exists largely out of sight and mind. We recently sat down for a candid discussion about the harsh realities of poverty in the Jewish community.*

How does poverty impact the lives of your clients?

Poverty is devastating both physically and mentally. We see high levels of anxiety and depression, high blood pressure, cholesterol, thyroid and weight problems, and more. People are ashamed. They feel badly that they are not contributing to the community. Parents feel guilty. Children suffer.

"It's often a chicken and egg situation - physical and mental health issues can contribute to poverty. Poverty can cause or exacerbate illness."

"Whenever I tell people that I work at JF&CS, and that we do child protection, financial assistance, etc, people are very surprised."

What are some of the specific issues you are seeing?

Clients are coming to Jewish Family & Child with needs that are often more complex than in the past, requiring more time and more services. At the same time, caseloads are increasing.

"We are doing our best to fill the gaps, but even with our assistance people are still struggling."

"The stigma of poverty is a huge barrier to meeting basic needs. A client may be able to handle the cost of renting a particular unit, but are often rejected because he or she is on social assistance."

"Finding work is difficult. We have clients who we feel have great potential who want to work, but they cannot find a job. This issue needs to be addressed by the larger community."

What do you want to say to the Jewish community?

While increasing awareness about poverty is a priority of Jewish Family & Child, there is a persistently low level of understanding in the Jewish community about this reality in our midst. As a community we have an obligation to care for those who are most vulnerable.

"The community is more fragmented than it once was. People are less able to call a friend to say 'I need help!' JF&CS acts as the bridge to find people the help they need."

"People may think that there is a separate 'category' of poor Jews. That is simply not the case. They are our neighbours, our kids' friends... Many families are just one job loss or medical crisis away from falling into that downward spiral."

"People may think that there is a separate 'category' of poor Jews. That is simply not the case."

How do you know that you are making an impact?

We are proud to witness clients make great strides as they build better lives for themselves. For others, our ongoing support allows them to escape solitude and live with dignity. We do what we do every day to improve the lives of our clients and proudly demonstrate the impact we have had on their lives and the community as a whole.

"For the people we work with, Jewish Family & Child is everything. We're the ones who our clients call when they get sick, when their cat gets sick, or to talk about any meaningful experience in their lives."

"We are their family. For a lot of clients their daily call with their caseworker is their sustenance and their reason to get up in the morning. For some, we're all they have. Now that's impact."

"We on the front lines are very frustrated... The more time that goes by, the less our financial assistance can close the gap for clients facing the ever-increasing cost of housing and, well, everything."



*Answers have been condensed for clarity and brevity.

Thank you



1868 SOCIETY

We gratefully acknowledge members of the 1868 Society – devoted donors who contribute to JF&CS each year for 5 or more years. 1868 Society members are marked with a purple diamond: ◆



MONTHLY MITZVAH MAKERS

We gratefully acknowledge Monthly Mitzvah Makers – donors who contribute to JF&CS each month. Monthly Mitzvah Makers are marked with a green diamond: ◆

Our sincere appreciation to the many JF&CS donors who wish to remain anonymous, and to those who support our work but whose names do not appear in this list. Every effort has been made to ensure proper recognition of each donor (\$180+). We apologize for any errors/omissions.

PLANNED GIFTS

We gratefully acknowledge the generosity of our donors who have included Jewish Family & Child in their estate plans.

GIFTS-IN-KIND

We gratefully acknowledge the generosity of donors who have supported Jewish Family & Child through gifts-in-kind, including simcha baskets, sports and event tickets and items for our Just-A-Second Shop.

TRIBUTES AND MEMORIALS

We gratefully acknowledge the individuals and families who have considered Jewish Family & Child at their times of joy and sadness by choosing our organization as the beneficiary of their tributes and memorials.

ECHOAGE

We gratefully acknowledge the children and their families who have chosen Jewish Family & Child as the beneficiary of their birthday celebrations.

ENDOWMENTS

We acknowledge with gratitude the following endowments that have been established with Jewish Family & Child. Some are presently making a difference; others will make a difference in years to come:

Alfie Magerman Memorial Camp Fund
Abraham & Marcy Fish Fund
Banack Family Chanukah Fund
The Barbara Pinchuk Unsung Heroes Legacy Fund
Bert & Barbara Stitt Family Children's Fund
Beverley Black Fund
BrightEnd Spirits Fund
David Baum Scholarship Fund
Dora Fichman Schwarz & Charles Schwarz Scholarship Fund
Dora Wilensky Memorial Fund
Eva Landa Memorial Scholarship Fund
Edna Levitt Scholarship Fund
Elinor Gertner Fund
Freda Manson Bacher Fund
Gordon S. Wolfe Children & Youth Fund
Henry Korenblum 1:1 Camp Fund
Herzig Cuperfain Family Fund
The Idek Geitzhals Camp Fund
Jenne & Henry Goodman Scholarship Fund
Jeremy & Jo-anne Cole Levelling the Playing Field Fund
Lolly Propas Memorial Fund

M. Ison Family Bar & Bat Mitzvah Fund
Mark Gross Fund
Mark Janasz Memorial Fund
Marvin & Miriam Dryer Greatest Needs Fund
Michael Freeman Scholarship Fund
Dr. Neil Berman Library Fund
Obront Family Woman Abuse Fund
The Orzy Family Fund
Ralph List Endowment Fund
Robert & Debi Schacter Family Fund
Robert & Maxine Fish
Drs. Roslyn & Murray Herst Education Fund
Ruth Garbe Fund
Sarah & Harry Azaroff & Pearl & Samuel Stroh Fund
Shafran Scholarship Fund
Simone Sandler Memorial Fund
Stan Lerner Memorial Fund
The Steven Somborac Scholarship Fund
Talia, Jonah & Yael Benmor Fund
Wattenberg Auslander Memorial Fund
William Solomon Scholarship Fund

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JEWISH FAMILY & CHILD | 2016-17 SUMMARIZED OPERATING FINANCIAL STATEMENT

For the year ended March 31, 2017

REVENUES

	2017 \$	2016 \$
Ontario Ministries of Children and Youth Services, Community and Social Services	10,031,557	9,405,451
UJA Federation of Greater Toronto	5,464,777	5,513,017
United Way	1,921,505	1,936,161
Donations	2,820,410	1,879,559
Claims Conference	637,210	558,307
The Regional Municipality of York	548,297	581,042
Fees from clients	282,242	290,829
Other income	605,785	628,561
Total Revenue	22,311,783	20,792,927

EXPENSES

Salaries and employee benefits	12,197,343	11,171,958
Direct costs for the care of children	2,666,107	2,595,599
Direct financial assistance to clients	2,620,592	2,483,149
Program support	2,508,206	2,206,316
Other clients' assistance and beneficiaries	1,627,351	1,485,345
Other programs	647,351	663,201
Amortization of capital assets	184,998	170,247
Total Expenses	22,451,948	20,775,815
(Deficiency) excess of revenues over expenses for the year	(140,165)	17,112

Audited Financial Statements including a report by Ernst & Young LLP,
 Chartered Professional Accountants are available at the office of JF&CS.



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