

Occupy Judaism: Lowering the Cost of Jewish Education

Warning: Jewish Education is not for everyone. If you're nursing, pregnant, or think you may become pregnant, you should consult with your financial adviser immediately. People earning less than \$125,000 a year should not consider Jewish Education. Some people may experience stress, insomnia, or anxiety while planning for Jewish Education. Consult a local Jewish professional for more information.

Wondering why we should be required to put this warning label on all materials promoting Jewish education? Consider the following: Day school tuition at a local Los Angeles community school costs \$31,065.¹ Residential camp, \$4,580.² NFTY in Israel, \$7,875.³ Religious School fees, \$935.⁴ B'nai Mitzvah fee, \$1,055⁵. B'nai Mitzvah Tutor, \$50/hour. Confirmation fee, \$987.⁶

It all boils down to one simple fact: the cost of Jewish education is too high. Studies show that the median income of American Jewish families with children is \$75,000-\$80,000 a year.⁷ The U.S. Department of Labor estimates that the average American will spend 34% of his/her income on housing, 17% on transportation, 12.6% on food, 10.9% on insurance and pensions, and 5.8% on healthcare.⁸ Therefore, even without taking into consideration the added cost of clothing, cell phone bills, and entertainment of any kind, the median Jewish American family will spend \$64,240 of its \$80,000 income on the necessities. But Gerald Bubis, scholar and founder of HUC LA's school of Jewish Communal Service (recently renamed, School of Jewish Non-Profit Management), estimates that "today's Jewish families require \$25,000-\$35,000 of

¹ "Tuition and Fees," Milkin Community High School, accessed Dec. 12, 2011, <http://www.milkenschool.org/TuitionAndFees/>.

² "Dates and Rates for Summer 2012," URJ Camp Newman, accessed Dec. 12, 2011, <http://newman.urjcamp.org/register/>.

³ "Compare our Programs," NFTY in Israel, accessed Dec. 12, 2011, <http://www.nftyisrael.org/programs/compare/>.

⁴ "2011-2012 Registration Forms," Temple Beth Sholom, accessed Dec. 12, 2011, <http://www.tbsoc.com/congregational-learning/religious-school/forms/>.

⁵ 2011-2012 Registration Forms

⁶ 2011-2012 Registration Forms

⁷ Bayme, Steven and Gerald B. Bubis. *The Costs of Jewish Living: Revisiting Jewish Involvement and Barriers*. American Jewish Committee (AJC). 2008: <http://www.bjpa.org/Publications/details.cfm?PublicationID=322>, 3.

⁸ "Chart 1. Percent distribution of average annual expenditures for the eight major categories, the United States and Los Angeles metropolitan area, 2007-2008," United States Department of Labor, Bureau of Labor Statistics, accessed Dec. 12, 2011, <http://www.bls.gov/ro9/cexlosa.htm>.

discretionary income for intensive Jewish experiences.”⁹ And therein lies the issue; the gap is too large – families simply cannot pay what they don’t have.

Indeed, according to Bubis, it is “unlikely that households whose gross incomes are under \$125,000 could manage to spend 25-30% of their gross income on Jewish services. After all, most families pay a mortgage, save for college, drive cars, give to other charities, and even choose to go to concerts, take vacations, subscribe to magazines, and the like.”¹⁰ Consequently, he observes that “the cost of Jewish living...may make moderate and low income households feel that the Jewish community is neither affordable nor welcoming.”¹¹

This data begs the question: is this the message that the Jewish community wants to promote? Right now, the Jewish community is projecting a model of exclusion and elitism. For all intents and purposes, the Jewish professional world is proclaiming that unless you earn \$125,000 a year, you are not welcome in the club; you cannot afford to be Jewish.

The potential sources of this problem are infinite. However, I believe that our current predicament stems from one central issue. We are just now beginning to see the impact of our now-standard model of Jewish life; namely, the corporate model. The last century has borne witness to the migration of Jews to suburbia. With them went the cooperative model of Jewish life that was encouraged by urban living. Instead, we began to see a “fee-for-service” brand of Judaism whereby Jews join specific organizations and institutions with the expectation that they will be provided with the goods and services they associate with Jewish life.

As synagogues and institutions adopted this more corporate, capitalistic model, they began competing with one another to offer the “best” goods and services, inevitably driving up prices in the process. Jewish historian, Jack Wertheimer explains that this model of Jewish life has resulted in a “loose, barely connected network of autonomous educating institutions. Each operates as a silo—a term employed by the information technology industry to characterize the uni-dimensional manner in which institutions and fields of knowledge operate in isolation, as

⁹Bayme and Bubis, 2

¹⁰Bayme and Bubis, 15

¹¹Bayme and Bubis, 2

vertically organized operations, divorced from constructive, horizontal interaction with others.”¹² For families, this has meant increasingly exorbitant fees and competing expenses within the realm of Jewish education.

The corporate model of Judaism no longer works; it is driving Jews away rather than drawing them in. To rectify this problem we need to ask ourselves: is the current structure of Jewish education aligned with Jewish values?

It is important, of course, to acknowledge that affordability is, to some extent, subjective. Each person must decide for himself/herself where Jewish education ranks on the list of priorities. What each family considers a “need” versus a “want” will inevitably vary. During tough economic times in recent decades, “households often viewed their expenditures for affiliations and tuition as discretionary and “chose” to spend less for Jewish intensive experiences, which were not viewed by the families as “necessary.”¹³ But, the evaluation of priorities, though important, is not the issue at stake here. Rather, this article seeks to shed light on the injustice incurred by those middle-income families who are faced with making the impossibly unfair decision to live a comfortable lifestyle or to provide their children with Jewish educational experiences.

Wertheimer laments the fact that affordability has remained a low priority for Jewish institutions, boldly declaring, “Most federations of Jewish philanthropy have neither the resources nor the will to make affordability a priority, and other types of organizations don’t even pretend to pay attention. It is not as if they have not been warned about the severity of the problem: for the past 25 years, studies have periodically catalogued rising prices.”¹⁴

A notable exception to the indifference is the Jewish Federation of Greater Los Angeles. Newly appointed LA Federation president Jay Sanderson has taken this issue to heart and has launched an initiative on affordability and accessibility. Still in its infancy, the plan seeks to understand how the Jewish Federation can have a positive impact on these issues. Executive

¹² Jack Wertheimer et al., *Linking the Silos: How to Accelerate the Momentum in Jewish Education Today*. Avi Chai Foundation. December 2005: <http://www.bjpa.org/Publications/details.cfm?PublicationID=2818>: 7.

¹³ Bayme and Bubis, 10.

¹⁴ Jack Wertheimer. “The High Cost of Jewish Living,” *Commentary Magazine* (March 2010): 4.

Vice President Andrew Cushnir suggests that there are two ways of looking at affordability: “finding ways to bring people into existing structures by making them more affordable, or by creating new structures to make Jewish life more accessible.”¹⁵

In addition, the Jewish Federation of Greater Los Angeles has transformed its relationship to families in need of financial assistance. Until recently, the Federation provided financial assistance to institutions on a per capita basis, lowering the cost for all students. Now, educational institutions provide the Federation with a list of students; financial aid is awarded based on individual need.¹⁶

While these efforts are truly commendable, the burden of this crisis cannot be solved by the LA Federation acting alone! Jewish professionals have discussed a wide array of potential solutions, ranging from a Jewish Teach for America to government subsidies to reimburse Jewish day schools for general studies education.¹⁷ Jonathan Jacoby, Senior Vice President, Programs for Jewish Life at the Jewish Federation of Greater Los Angeles, acknowledges that there is currently no equivalent of Birthright Israel for other Jewish educational experiences. For Jacoby, education and engagement are inextricably linked to issues of affordability; donors will take a greater interest in funding quality programs that reach a wide audience.¹⁸

I wonder, however, if the past can provide a framework for our future. It has long been the motto of the Orthodox community that “every Orthodox Jewish child is entitled to an Orthodox day school education.”¹⁹ This model of communal responsibility ensures that every Jew who seeks an education will receive one.

Moreover, the Talmud Torahs of the mid-20th century constitute a model for this type of communal responsibility. American Jewish historian, Jonathan Krasner, explains that these communal schools were governed by a local board of trustees and supported by communal fundraising efforts. “By and large Talmud Torahs had three revenue streams: tuition (which was

¹⁵ Andrew Cushnir. Interview by author. Jewish Federation of Greater Los Angeles, Dec. 9, 2011.

¹⁶ Katie Beyers, Interview by author. Jewish Federation of Greater Los Angeles, Dec. 9, 2011.

¹⁷ Wertheimer, *Cost*, 7.

¹⁸ Jonathan Jacoby. Interview by author. Jewish Federation of Greater Los Angeles, Dec. 9, 2011.

¹⁹ Rela Geffen Monson and Ruth Pinkenson Feldman. “The Cost of Living Jewishly in Philadelphia,” *Journal of Jewish Communal Service* Vol. 68, Issue 2 (Winter 1991-1992): 159.

nominal, and asked only of those who could afford it), money that the boards of the schools acquired through fundraising efforts, and Federation money (which could come in the form of financial aid or the like).”²⁰

These schools did not turn away students because of their financial circumstances and operated on the assumption that all students deserve a Jewish education. Despite the current economic climate and the synagogue-as-corporation model, this should remain the ideal – Jewish education is a birthright, not a luxury. Perhaps a return to the twentieth century communal Talmud Torahs is the solution. In an ideal world, capping tuition could be the answer. Maybe the establishment of a “Birthright Education” initiative is the correct response.

But the unfortunate truth remains that there is no simple answer, no quick-fix solution that I can offer. But I do know this: the only way forward that holds hope for success is to act together and to take responsibility for the education of *all* Jewish students in our communities. To ignore this problem continues to give middle and lower income Jewish families the message: You cannot afford to be Jewish.

The very fact that the entire Jewish community is not on their feet, demanding action, illustrates that we have successfully driven away many of those who cannot afford the exorbitant price tag of Jewish education, and that we don’t care! In 1986 historian, Dr. Gary Schiff, wrote “Day school tuition, it is said, has become an effective form of birth control, keeping families small so that they can afford such tuitions.”²¹ It has been twenty five years since that article was written. That it is still true today should be considered nothing less than a sin.

²⁰ Dr. Jonathan Krasner. Interview by author. Phone Interview. Dec. 9, 2011.

²¹ Gary Schiff, “Funding by Federation and Non-Federation Sources for Jewish Education,” *Journal of Jewish Education* Vol. 54 Num. 2 (Summer 1986): 35.

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