Talking Dollars

AND SENSE

ABOUT

JEWISH EDUCATION

Jack Wertheimer

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Preface

s the Jewish community seeks to ensure its future, great emphasis has naturally been placed on Jewish education as the repository of communal hopes and aspirations. Long considered a stepchild, Jewish education has recently benefited from enhanced commitment by communal leaders and philanthropists as well as public pronouncements by Jewish organizations recognizing that effective Jewish education is the best vehicle to ensure continuity and involvement. As a result, new

day schools are opening, initiatives to upgrade the profession of Jewish educator have been launched, and the importance of Jewish learning appears to have penetrated the Jewish communal boardroom in the form of education initiatives such as The Melton Mini Schools, the Wexner Heritage program, and the Meah (100 hours) curriculum of the Boston Hebrew College.

Despite these welcome changes, the obstacles to making Jewish education a top priority for the Jewish community remain considerable. Ensuring adequate funding for Jewish education is an especially daunting task. At least three different funding plans have recently been debated—including the "Five Percent Solution" championed by Chicago businessman George Hanus. This plan would build an endowment for Jewish education by urging that Jews bequest five percent of their estates to Jewish day schools. Other plans call for governmental assistance—a critical departure from traditional communal opposition to tuition tax credits, or governmental vouchers. Still others advocate an "internal voucher system" whereby the Jewish community issues a special subsidy to every Jewish child pursuing formal Jewish study with subsidies targeted proportionately to the number of class hours per week. A variant of this last proposal argues that the communal resources be targeted to

those pursuing Jewish education into the high school years, on the theory that Jewish education will do the most good during the critical years of adolescence and thereby break the norm that Jewish education ceases at bar or bat mitzvah.

All these plans share concern over the mounting costs of day school tuition. Indeed, the most widespread complaints about day school today relate not to the quality of education they provide or concern about segregation from American society but rather to the capacity of middle class families to afford annual tuition costs, sometimes reaching \$15,000 per child per year. Some, to be sure, argue that money is not the problem in Jewish life. In this view, adequate resources exist, but we confront the challenge of preparing a cogent case to convince philanthropists to shift their focus to Jewish education. One prominent philanthropic officer recently asserted that we do not have to choose between different philanthropic avenues (e.g. camping, trips to Israel, day schools, etc.) because adequate resources already exist within the Jewish community to realize the entire continuity agenda.

This reasoning, however, entails several difficulties. First, some of the same advocates who claim unlimited resources urge the community to reevaluate its traditional opposition to governmental assistance—

suggesting that the Jewish community *cannot* fund Jewish education by itself. Secondly, as the enclosed paper by Dr. Jack Wertheimer demonstrates, the financial task is indeed enormous, involving expenditures in the billions of dollars. Lastly, despite all the talk about Jewish economic resources, little concrete data actually exists as to how much money is available that may actually be harnessed and deployed on behalf of Jewish education.

Beyond finances, Jewish education faces additional challenges. Despite notable successes and increases in enrollment, day schools attract only 20% of Jewish youth. The supplementary school system continues to provide the primary setting for Jewish education for the clear majority of American Jews. However, the supplementary school system has suffered enormous decline in credibility in recent years. One cannot walk away from the supplementary school unless one is prepared to abandon the Jewish education of a clear majority of Jewish children. Clearly the enterprise of supplementary school must be reconsidered including the possibilities of alternative models of schooling and finding ways to extend supplementary education through the adolescent years.

Lastly, making Jewish education a critical priority can come only at a difficult price of de-emphasizing other program areas. Each of these, to be sure, can mount a persuasive case for its significance to the Jewish people. Yet not all communal needs continue to possess as much salience as in the past. Nor are all forms of Jewish education equally valuable. The process of setting priorities is both difficult and divisive —a clear prescription for status quo communal politics so as to preserve consensus and avoid giving offense to key constituencies.

Yet change clearly is necessary. The crisis in Jewish continuity arose precisely while the communal agenda championed the external needs of survival and placed at best secondary emphasis upon quality Jewish education. In that context, perhaps the most critical roadblocks to ensuring quality Jewish education are cultural rather than economic. The Jewish community needs to debate what its most central needs are and what sacrifices it is prepared to make to realize those needs. Dr. Wertheimer's paper on Jewish education maps out the task ahead. The question now is whether Jewish communal leadership will muster the will to address it seriously.

This paper was initially prepared for a senior leadership consultation on Jewish education convened by the American Jewish Committee and The AVI CHAI Foundation. Its publication represents an initial step in our partnership to advance the priority of Jewish education on the communal agenda.

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Talking Dollars and Sense About Jewish Education

EXECUTIVE SUMMARY

he field of Jewish education has been transformed in the past 15 years by a series of bold experiments, substantial new investments and unprecedented partnerships forged by philanthropists, local federations of Jewish philanthropy and educational institutions. Still, the needs of the field are vast, and it is not at all clear whether the American Jewish community can marshal the necessary resources to revitalize itself through Jewish education. In order to assess what the community

can do, both financially and programmatically, far greater clarity is needed about the dimensions of the challenge.

Unfortunately, this is not a simple task, since the American Jewish community lacks a clearinghouse of information, let alone a sustained process for gathering data on the field.

This paper begins the process by drawing together some existing data and projecting what it would cost to enhance key sectors of the field of Jewish education — Day Schools, Supplementary Education, and some forms of Informal Education.

DAY SCHOOLS

TUITION/OPERATING COSTS

- The most intensive form of Jewish education is also the most expensive. Tuitions range from \$5,000 to nearly \$18,000 annually per student.
- For most Conservative and Reform day schools, tuition covers all but 11-12% of the operating budget; for Community schools, only 68% is covered by tuition receipts; Orthodox schools generally rely more heavily on fund-raising to meet budget-

- ary needs, which can range from one-third to two-thirds of school budgets.
- Based on an estimate that it costs \$10,000 to deliver a day school education to each student, the system expends \$2 billion a year to educate its 200,000 pupils. Thus the goal of increasing day school enrollment by 100,000 students would translate into an additional \$1 billion expense annually.
- On average, local federations provide only a small fraction (in the vicinity of 5%) of the support to educate each child, although some federations—those with relatively small numbers of day schoolers in their community—are more generous on a per capita basis.

OTHER COSTS

• A recent survey conducted by AVI CHAI found quite a few new construction projects in the \$5-6 million range (or \$13,500 per student) and renovation/expansion projects costing, on average, \$600,000 (or \$6,600 per student). High schools incur the greatest costs because of their need for additional facilities. Some of the largest projects include the Milken School in Los Angeles, costing \$40 million, and the Ramaz School in New York, costing approximately \$30 million.

- Due to budgetary constraints, day schools often skimp on upgrading salary and benefit packages for faculty and staff, developing effective curricula, providing faculty enrichment, and purchasing and maintaining technology. In the absence of a needs survey, it is impossible to assess what it would cost day schools to upgrade adequately in these areas.
- To accommodate an additional 100,000 day school students, at least \$1.35 billion would be needed for construction costs alone. Another 5000 teachers would be necessary to accommodate such a growth in enrollment, incurring another \$250 million for professional recruitment. (A Master's degree in education, including special training for Jewish educators, costs more than \$50,000 per new teacher.)

SUPPLEMENTARY EDUCATION

TUITION/OPERATING COSTS

upplementary schools constitute the largest sector of the Jewish educational network with an enrollment of approximately 300,000 children.

- Tuition fees are linked, to some extent, to the number of hours of schooling and can range from zero tuition to more than \$700. The percentage of the operating costs covered by tuition is difficult to estimate given that school budgets do not reflect the overhead costs of synagogues or the salaries of rabbis, cantors and other congregational staff members. Based on an estimate of \$1,500 to deliver a supplementary school education per student, the system expends \$750 million per year. It is important to note that this does not include the costs involved in curricular development and professional training, which are usually subsumed by central agencies and denominational offices.
- Federations have begun to contribute to the supplementary school field by creating scholarship funds to underwrite some costs. In addition, many of the central agencies for Jewish education, which work with supplementary schools, receive funding from local federations.

• To strengthen the system significantly, it is estimated that an annual average infusion of \$300,000 per community would be necessary. Expanding that to 200 communities around the country, the system would require an additional \$60 million annually.

INFORMAL EDUCATION

Informal education is delivered in multiple settings, ranging from programs at JCCs to summer camps, youth movements, campus centers, trips to Israel, adult education classes and lectures, and early childhood programs. This paper addresses only a few of the various forms of informal education.

EARLY CHILDHOOD PROGRAMS

- Parents are particularly receptive to enrolling their children in Jewish pre-schools. In fact, in some communities, over 50% of Jewish pre-school age children are enrolled in Jewish programs.
- Given the low rate of remuneration, the field of pre-school education is experiencing an everworsening crisis of teacher recruitment. It is important to note that this situation will only worsen as the demand for public school teachers intensifies and if the U.S. Congress passes new laws requiring universal pre-school education.

CAMPING

- Of the 750,000 Jewish children of camp-going age, only 50,000 (or 7%) attend the 110 North American camps that are non-profit and have a clearly articulated mission to deliver a Jewish educational experience, such as camps sponsored by Jewish institutions, the religious streams, JCCs, and Jewish cultural movements.
- Fees at sleep-away camps range between \$475-650 per week, with the average close to \$600. There is evidence that these high fees deter many families from enrolling their children.

- Start up costs for new camps are estimated at \$10,000 a bed, with a minimum of 300 beds to make a camp financially viable.
- The total budget for Jewishly-oriented camps is in the vicinity of \$200 million for the 50,000 campers currently enrolled.

YOUTH WORK

 There has been a substantial decline in the number of young people who participate in Jewish youth movements. For example, as few as 15% of eligible high schoolers are involved in NFTY, the Reform movement's youth arm. Federations have recently assumed greater responsibility for furnishing youth educators who work
in synagogues and JCCs. Nevertheless, youth programs are starved for funds and only a small
minority of eligible youngsters participate.

THE NEEDS OF THE FIELD

In addition to surveying the costs involved, the paper also outlines some major strategic issues that need to be considered by policymakers and advocates of Jewish education in order to make headway in addressing the complex and diverse needs in the field of Jewish education.

Talking Dollars and Sense About Jewish Education

by Jack Wertheimer

ver the past fifteen years, the field of Jewish education in the United States has been a growth industry, characterized by bold experiments, a great deal of new investment, and the forging of creative partnerships bringing together federations, funders, central agencies for Jewish education, and a wide range of educational institutions. If anything, these trends have intensified of late. This past September, two major groups were convened by Jewish moguls – one to encourage

synagogue transformation, which includes the revitalization of supplementary schooling offered by congregations, and another to bring together backers of day-school education as a unified bloc of advocates. New day schools continue to mushroom, especially day high schools. Growing numbers of federations are directing funds to strengthen religious schools, youth work, and family education programs in synagogues. The Birthright program has gotten off to an impressive start. Hillel is making a remarkable comeback as a major educator and organizer of Jews on campuses. JCCs are more committed than ever before to a Jewish educational mission for their preschool, camping, youth work, and adult education programs. The Melton Mini-School network continues to add new sites for its adult study program. Several major studies with programmatic implications are now underway at some of the key training schools, including the Experiment in Congregational Education at the Hebrew Union College and the intensive retooling programs for preschool educators and day school principals run by the Jewish Theological Seminary. And in communities across the country, local funders are spurring efforts to strengthen existing institutions and create new initiatives.

If the news is so good, one may wonder, why write another paper on Jewish education? The answer is

twofold: First, because the field is so gargantuan and consists mainly of autonomously run schools and informal educational programs, it is difficult to get a fix on its financial needs. No one doubts that the Jewish educational enterprise requires additional financial resources. As Gary Tobin has put it, "The bottom line is that for all the talk of Jewish continuity and renaissance, it's not going anywhere until we start seriously addressing subsidies. We're going to need billions and billions of dollars to subsidize renaissance." Fair enough. But where does a funder begin? How should additional resources be directed? What are the costs of specific programs that would make a difference? And what would it cost to bring significant numbers of additional young people into various formal and informal programs of Tewish education?

Second, from a strategic perspective, is it even possible to address some of the most pressing challenges solely in local communities, rather than through a national initiative? Such is the seeming anarchy that Jonathan Woocher, head of the Jewish Education Service of North America, once likened the Jewish educational enterprise in this country to a ball field on which dozens of different teams simultaneously engage in diverse and overlapping sports meets, with athletes running pell-mell, constantly bumping

into one another and into the referees who roam from one contest to the next trying to keep score; meanwhile, the fans in the stands root for their favorite teams. Most, though not all, Jewish educational institutions are founded and funded through the initiative of local individuals or organizations, usually with little coordination with neighboring institutions. Viewed from a national perspective, the field seems unmanageable. Yet many of the most pressing problems—such as the dire shortage of personnel, the crisis in day school funding, the high cost of Jewish living—are national in scope and cannot be addressed only at the local level.

This paper seeks to stimulate discussion about these two issues. It aims to *quantify* the needs of the field by determining what it costs to deliver a Jewish education in formal and informal settings. It also surveys some recent experiments to remedy long-standing deficiencies in the field, attaching price tags to those efforts. After examining the current scene, the paper points to several key *policy issues* that must be tackled as we consider future efforts to strengthen the Jewish educational enterprise.

THE COSTS OF JEWISH EDUCATION

ow much does Jewish education in the United States cost? And what are the needs of the field? The short answer to these questions is that no one knows—and no one is even trying to find out in a systematic fashion. At best, a few advocacy groups are paying attention to developments in one or another sector of the field. There is no clearinghouse of information, and no one has organized a sustained process for gathering data. This paper therefore offers illustrations about the types of costs involved and the range of current programs designed to help strengthen Jewish education. (Because of the dearth of systematic information, much of what follows is based upon interviews I have conducted with key informants and unpublished data they were kind enough to send me.2)

DAY SCHOOLS

The day school, the most intensive form of Jewish education, not surprisingly, is also by far the most expensive vehicle for delivering such an education. The high costs result from the need to offer a dual curriculum (which usually necessitates hiring two separate teaching staffs), a physical plant that serves primarily as a school (as compared to space in a synagogue or JCC that serves multiple populations), ongoing enrichment programs for teachers, educational technology, and, in the case of high schools, laboratory space and sports facilities.

To cover these kinds of expenses, virtually every day school puts together a budget based on a mix of tuition receipts, fund-raising activities, special grants from family foundations, and allocations from the local federation. Day-school tuitions range from \$5,000 to nearly \$18,000 annually per student. In Los Angeles, the second largest Jewish community in the United States, Jewish day-school tuition in 1998 averaged some \$7,800 for elementary school and \$10,700 for high school. But like the fees charged by most educational programs, these charges do not cover the actual cost of educating a child. A report from Los Angles found, for example, that the thirty-six day schools had a combined annual operating budget of \$67 million, but tuition covered only \$52 million.3

A recent report about Denver's five day schools provides some telling data on the costs of educating a child and how large a gap there is between these costs and tuition receipts (see Table 1). Overall costs per child are in the range of \$6,500-7,600 (if we do not count room and board expenses for out-of-towners at the high schools). But there is great variation in how much of each school's budget is covered by tuition receipts: at the community school, all but 18 percent of the budget is paid through tuition payments, whereas a few others do not cover even *one-third* through tuition. We should note, as well, the small per-student support (in the vicinity of 5 percent) offered by the local federation relative to the cost of educating a child.

Table 1: A Comparison of Costs at Denver's Five Day Schools⁵

	Denver Campus for Jewish Ed	Beth Jacob High	Yeshiva Toras Chaim	DAT*	Hillel
Type of School	Community co-ed	Orthodox girls high school	Residential boys high school	Orthodox co-ed	Orthodox separate classes for boys and girls
Number of students	405	60	66**	98	185
Grades	K-12	9-12	9-12	K-8	Preschool-8
Cost per pupil	\$7,287	\$14,166*	\$13,100*	\$7,600	\$6,486
Tuition	\$6,609 grade school \$6,905 middle \$7,205 high	\$5,500 for in-town students \$11,000 for those who dorm	N/A	\$6,800	\$6,100 K-5 \$6,600 6-8
% of revenue from tuition	82 percent	32.4 percent	45 percent	63 percent	33.3 percent
Amount raised	\$115,000	N/A	\$220,000	N/A	N/A
Federation allocation	\$260,000	\$28,734	\$21,000	\$32,255	\$65,845
Per-student allocation	\$284	\$478	\$250	\$363	\$355
Average teacher salary	\$33,300 \$29,000**	\$28,000	\$52,000	\$30-35,000	N/A

^{*} Denver Academy for Torah

These data confirm the findings of a national study conducted by Marvin Schick and Jeremy Dauber (issued in 1997), which also emphasized the dependence of day schools upon fund-raising to supplement income from tuition payments. Schick and Dauber demonstrate that Conservative and Reform day schools rely upon tuition fees to cover all but 11-12 percent of their expenses; communal day schools receive approximately 68 percent of their funds from tuition payments, but also receive the largest per-capita support from federations; and Orthodox schools rely most heavily upon fund-raising.⁶ We should note that there are strong advantages to

balancing one's books through tuition payments, but also a steep price to be paid: higher fees and minimal scholarship assistance exclude middle-class and poorer families. (Steven M. Cohen has found that middle class families are most likely to be priced out of Conservative day schools because those schools offer scholarship assistance to the neediest.⁷)

Aside from needing to fund-raise to meet their annual budgets, day schools also must raise funds for large capital projects. High schools incur the largest construction costs because of their need to build labs, physical fitness facilities, and computer centers.

^{**} Excludes post-high school students who also attend.

Includes dormers and meals.

^{**} Two schools merged recently to form the Denver Campus and still maintain separate salary scales.

Not surprisingly, two of the most costly day-school construction projects were the Milken School in Los Angeles and Ramaz in New York, the former costing a reputed \$40 million and the latter approximately \$30 million. Two community high schools planned in the San Francisco Bay area are expecting land and construction costs in the range of \$25-50 million each.⁸ On the East Coast, two new Solomon Schechter high schools, one in Westchester and the other in Nassau County, are also projected to cost well over \$25 million each.

A survey conducted by The AVI CHAI Foundation of some twenty-two construction projects planned by day schools found quite a few projecting costs in the \$5-6 million range, which amounts to a per-student cost of \$13,500. An additional twenty-three schools were expanding their facilities in order to accommodate more students. The average costs of these expansions came to nearly \$600,000, and the cost for each additional student to about \$6,600. When these figures were compared to construction costs of new schools throughout the country, it was clear that day schools fall into the lower end of the spectrum, perhaps because they tend to have smaller grounds and more modest athletic facilities and other amenities.

Because of the high costs of meeting their budgets and construction costs, day schools often give short shrift to several other needs. These include: adequate salary and benefit packages for their faculty and staff, purchasing and maintaining computer equipment, and developing proper curricula and providing enrichment for faculty. Until someone surveys schools about their current budgets for these items and their anticipated needs to upgrade in these areas, it is impossible to assess what kinds of costs are involved. In truth, some of these areas are most easily ameliorated because they are far less costly than construction costs and scholarships, but they generally rank low on the list of priorities when schools are struggling to balance their existing budgets.

PROGRAMS TO STRENGTHEN DAY SCHOOLS

number of plans have been floated in recent years designed to provide increased funding Lefor day schools. The "Five Percent Answer" proposed by George Hanus of the National Jewish Day School Scholarship Committee recruits potential donors who will consider earmarking 5 percent of their estates for day school education. The goal would then be "to enable every Jewish child to attend the day school of his or her family's choice tuition free." If we calculate an average tuition of \$10,000 for each of the roughly 200,000 children currently enrolled, the annual cost of such a free tuition would amount to \$2 billion. This, in turn, would require an endowment of \$40 billion, assuming a 5 percent annual rate of return. To put these numbers into some comparative framework, the annual cost of such a program would stand at about double the total amount raised in the combined annual campaigns of all federations of Jewish philanthropy in the United States. We should note as well that these stupendous sums do not address the goal of expanding the population of day schoolers.

Recently, a second, more modest proposal was floated, one that would provide a Jewish communal voucher for up to \$2,000 for each child engaged in Jewish education, with the most going to children enrolled in more intensive Jewish educational programs. The price tag for 200,000 day schoolers would come to \$400 million and would require an endowment of \$8 billion, again assuming a 5-percent rate of return. Such a sum, we should note, would be twice the size of all current endowments at federations of Jewish philanthropy—and it would not cover the cost of enrolling additional numbers of children in Jewish day schools.

A third solution proffered to solve the crisis of dayschool funding is to pressure federations to increase their allocations to local day schools. Often, this demand is made in a vacuum, without taking into account the funds actually available in federation coffers or without a recommendation as to agencies that should be cut in order to make it possible for

Table 2: Federation Funding for Day Schools in Three Communities (1999)

	Detroit	Cleveland	Baltimore
Jewish population	96,000	81,500	95,000
Day school attendance	2,100	1,400	5,431
Day schools	5	4	10
Tuition range	\$4-7,000	\$6,697 average	\$4,100-8,550
Annual campaign	\$29 million	\$27.8 million	\$26.0 million
2000 allocation	\$1.7 million	\$1.9 million	\$1.4 million
Per-student funding	\$810	\$1,362	\$280

federations to increase their allocations to day schools. In some communities, day-school proponents challenge their local federation leadership by arguing comparatively: they cite the disparity between their own federation and others in percapita giving to day schools. In fact, there *are* vast disparities in the contributions of federations. A study of federation funding of day schools found in 1999 that nationally the average federation allocation per child was \$530. Drawing from the study, Table 2 illustrates the range in three communities of roughly comparable size.¹⁰

This table illustrates what happens in communities that have a relatively high proportion of children attending day schools. More than twice as many children attend day schools in Baltimore as do Jewish children in Detroit, even though the two communities are of almost equal size. Moreover, the per-capita giving by the federations differs substantially – \$810 by the Detroit federation and \$280 by the Baltimore federation. The New York federation, which has by far the largest population of day schoolers, in turn, contributes only a fraction of the per-capita amount made available by the Baltimore federation. These disparities often result from the particular needs and constraints in different communities. Generally, the higher the rate of day-school attendance, the lower the federation contribution. Were the Baltimore or the New York federations to subvent day-school students at the same rate as does the Detroit federation (or at the even higher rate

contributed by the Cleveland federation), other local agencies would have to suffer huge budget cuts because the day-school populations are so large. The actual challenge, then, to those who support increased federation funding of day schools, is to insure that each federation provides a per-capita amount commensurate with its abilities and the unique circumstances in the community.

Still another potential source of increased funding for day schools is a system of government vouchers. Proponents of such a program look to the experiments now taking place in cities such as Milwaukee¹¹ and argue that a government voucher of several thousand dollars would help lower the sticker price of dayschool education and perhaps encourage more parents to enroll their children in day school. The public policy organizations of the Jewish community, however, remain staunchly opposed to government vouchers on the ground that any breaches in the wall of church/state separation will destroy that wall and also out of a concern for the well-being of public schools, which they fear will suffer if parents are given school choice. This is not the place to address those issues, but it is appropriate here to consider the third argument marshaled by those who advocate day-school education but nonetheless oppose government vouchers, namely, that "there is more than enough money in the Jewish community to take care of our own needs." Thus far, those who make this claim have not been challenged to explain where new money will come from to support day schools and

what new sums of money they realistically project.

We should note in this context a few foundationsponsored experiments with tuition assistance as a means of tackling the crisis of day school affordability. The AVI CHAI Foundation ran a three-year experimental program in Atlanta and Cleveland, offering a voucher of \$3,000-12,000 per student for four years. This was made available to families with children in second through eighth grades, provided the children were not enrolled in day schools. In its first year, sixtytwo students were enrolled in Atlanta and twentyseven in Cleveland; by the next year, the number rose to ninety in Atlanta and over forty in Cleveland. All but a handful of recipients applied to non-Orthodox schools, even though the program was open to families seeking any kind of day-school education. The AVI CHAI experiment cost \$2.8 million.¹²

A number of additional programs were funded by donors who have sought to strengthen Jewish education in a specific area of the United States. The Harold Grinspoon Supporting Foundation, for example, offered tuition caps of \$2,500 for kindergarten and \$3,500 for first and second grades for all families that enrolled their children in two day schools in western Massachusetts. Families did not have to demonstrate need in order to qualify. The foundation made the caps possible by subventing approximately 30 percent of the budgets of the two schools. The SAMIS Foundation, which pioneered such tuition caps in the Jewish Day High School of Seattle, has been able to keep tuition at \$3,000 per child. Enrollments have risen in a few years from 59 to 101 students. Interestingly, one purpose of the cap was to enable parents to contribute larger sums to the school in the form of donations (which would be tax deductible), but most parents considered the tuition to be \$3,000 and have contributed nothing beyond that. In Tulsa, a three-way partnership including the Schusterman Foundation has created a sliding-scale tuition program: parents decide what they can afford and are not compelled to document their income. Most

recently, the Gottesman Family Foundation has capped tuition at \$5,000 for all students in three area day schools in Morris County, New Jersey. The foundation makes available tuition vouchers of up to \$8,000.¹³

Several experimental programs have tackled other aspects of the funding crisis in day schools. The Partnership for Excellence in Jewish Education has put together an \$18 million fund to help fledgling day schools by making funds available in the form of matching grants, and The AVI CHAI Foundation has created a \$50 million loan fund for day schools that are engaging in construction.¹⁴ In Baltimore, the Crane Foundation established a \$1 million fund to make it possible for full-time Jewish educators, mainly day-school personnel, to purchase adequate medical insurance for a three-year period. And The AVI CHAI Foundation has funded programs at JTS and Yeshiva University to prepare Jewish educators with significant classroom experience to assume responsibility as day-school administrators. Each program costs in the vicinity of \$600,000 and aims to produce fifteen principals, resulting in a cost per student of \$45,000.

Finally, to get an approximation of how much it costs to develop new curricular material, let us note a new initiative launched by the Melton Center for Jewish Education at JTS called Matok, a Bible Curriculum for Solomon Schechter Schools. Supported with a grant of \$650,000 from the Jim Joseph Foundation, the project aims to produce a curriculum for grades 3-8. The grant will at best cover the costs of writing the curriculum and testing it. When we figure in the contributions of JTS in overhead costs and the support offered by pilot schools, the actual budget for the project is \$1 million—and that will not even cover the costs of good graphics, printing, or connecting the Bible curriculum to on-line resources. The million-dollar investment pales in comparison with curricular materials produced by educational publishers, but then too the market for these curricula is small.

Similar curricula are needed in other fields of Judaica and by different school systems.

Taken together, what does all this tell us about current and future needs within the day-school sector? If we assume conservatively that the average cost of delivering a day-school education at \$10,000 per student, the system currently expends \$2 billion a year to educate its 200,000 pupils. (Lower schools may cost less, but we need to average in the higher costs associated with high school education.) We must add to this the efforts currently under way to build at least another twenty-five school buildings and to add space in existing buildings through construction. Together, these projects are budgeted at somewhere between \$200-300 million. Finally, several million dollars are currently invested in efforts to provide teacher training, enhance the benefits of educators, develop curricula, and introduce new technologies into the day schools.

Let us imagine, then, what it might cost to expand the system to bring in an additional 100,000 students. Assuming, again conservatively, construction costs at \$13,500 per student, at least \$1.35 billion will be needed. And this figure may be far too low when we consider that the new students would be drawn from the non-Orthodox sector where day-school costs of all kinds are higher. To recruit teachers for these new students, assuming a \$50,000 cost for an M.A. degree or other special training and the allocation of two teachers for every twenty students (one for Jewish studies and one for general studies), we would need to prepare 5,000 new teachers at a cost of \$250 million. To retain teachers, it would be necessary to provide a decent salary and benefit package currently available only at a minority of day schools. An endowment for teachers would have to be set up costing minimally \$100 million. In short, just to prepare the infrastructure for significant additional enrollment, over \$1.6 billion would be needed – and that does not include funds to help subvent tuition or prepare educational materials and technology.

SUPPLEMENTARY EDUCATION

ith enrollment of roughly 300,000 children, supplementary schools constitute by far the largest sector of the Jewish educational network. The decentralized nature of this system, however, renders it almost impossible to determine how much money the American Jewish community currently invests in supplementary education annually, let alone to quantify its future needs.

Take, for example, the question of how much it costs to educate a child in the supplementary school setting. We may begin the process of fixing such costs by inquiring about tuition fees: Data collected in Philadelphia during the 1996-97 school year showed a spectrum of tuitions at eighteen local Conservative synagogues, ranging from zero tuition at one to slightly over \$700 in the years just before bar/bat mitzvah at several others; the bulk of congregations charged in the \$400-500 range. Reform supplementary schools tended to charge less, probably because they offer fewer hours of contact. At the eleven synagogues listed, the charges ranged from the low \$100s to \$575. The fees at three Reconstructionist supplementary schools were in the \$300 range.¹⁵

To some extent, tuition fees are linked to the number of hours of schooling. The Reform supplementary schools with the greatest number of class hours (five per week) also charged the most and those with three-and-a-half or four hours charged less. Still, other factors played a role too. Among Conservative supplementary schools claiming to offer five hours of schooling per week, some charged as little as \$150 tuition, others \$400. Not surprisingly, schools in particular sectors of the city or suburbs were closer to each other in their fees than to their denominational counterparts in different areas—i.e., quite a few schools set their fees to compete with other neighborhood schools.

What is far less clear is whether tuition fees come close to covering the actual costs of educating a child. Congregations usually subvent their schools because they regard them as vital services and also major vehicles to recruit new members and retain existing ones. School budgets, moreover, do not reflect overhead costs for the building or for the salary of rabbis, cantors, and others who contribute their time to teaching. Still, even when these costs are not taken into account, per capita student costs are not insubstantial: for example, a four-hour-aweek program offered by a supplementary high school in Cleveland expends \$1,258 per student; and a neighboring school with some 325 students K-9, offering six to seven hours per week, expends about \$1,800 per pupil.¹⁶

The budgets of two communal supplementary schools provide a glimpse of what supplementary schooling would cost were overhead taken into account. With 657 enrolled in the 1999-2000 school year, the Minneapolis Talmud Torah, a school running from the elementary grades through grade 12, expended \$1.835 million, which translates into a per-capita cost of \$2,793.¹⁷ Since the school primarily serves children in Conservative synagogues, classes meet three times a week for six hours. In New Orleans, the Communal Hebrew School serves primarily a Reform constituency and all but thirty-five of its 140 students meet on a one-day-a-week schedule for two hours. It costs approximately \$875 to educate a child in this program.¹⁸

Any attempt to quantify the costs of supplementary education must also take into account the contributions of federations. Federations are increasingly creating scholarship funds to underwrite the costs of such schools. In Detroit, for example, the federation created a Supplementary School Scholarship Fund in 1993, which currently provides \$340,000 to families. On an even larger scale, federations fund central agencies of Jewish education that work primarily with local supplementary schools. Budgets of central agencies in medium-size communities run over \$1 million.¹⁹

PROGRAMS TO STRENGTHEN SUPPLEMENTARY SCHOOLS

here is currently no national organization that advocates on behalf of the supplementary schools to parallel the efforts of the Partnership for Excellence in Jewish Education on behalf of day schools. Perhaps the closest approximation comes from the large synagogue change initiatives—Synagogue 2000 and the Experiment in Congregational Excellence. Both are funded with multimillion-dollar grants from a network of family foundations, and both seek to recreate the culture of synagogues in order to change the context in which supplementary education takes place. Simply put, these projects aim to enlist the entire congregation in the learning experience of young people, transforming the synagogue into a congregation of learners. Thus far, each program has of necessity limited its scope to a few dozen congregations, which serve as pilot sites.

New initiatives in local communities parallel the work of these national efforts. Perhaps most noteworthy is a program called Mashkon, developed by the Board of Jewish Education in Washington, D.C. The impetus behind this program, significantly, came from private funders rather than from the federation. A group of funders asked the local BJE to develop a plan of action to improve synagogue education. Over a four-year period, a series of pilot programs were launched in a variety of areas, including family education and preschool education. In its first year, the Mashkon program was given a total of \$120,000 to run these pilot programs. By the third year, \$160,000 was budgeted. Approximately thirty out of the forty-nine congregations in the Washington area are direct users of the pilot programs.

The process by which Mashkon evolved is especially noteworthy, as the initiative came from outside of the usual channels in the form of a challenge by funders. But rather than try to reinvent the Jewish community, the funders prodded the existing central agency to develop new programs; in time, the federation

joined in and added its own money in the form of a new annual allocation of \$150,000 to enable synagogue schools to run new programs. The primary funding, however, continues to come from private foundations. While it is still early to judge the success of Mashkon, it is evident that the challenge of new funding prodded the central agency for Jewish education, the federation, congregations, and other partners to think afresh about congregational schooling in Washington.

Private foundations and federations are also funding experimental programs to address other needs of supplementary schools. One has developed a \$700,000 program to furnish computers, train teachers to use them, and develop a Web site to teach children about Jewish life-cycle events.²⁰ The Detroit federation has set itself a goal of raising a \$10 million endowment to help local supplementary schools.21 The Mandel Foundation and several central agencies have embarked on programs to upgrade teacher training, offering master classes and other development programs. These programs seek to address the specific needs of teachers in supplementary schools on the assumption that a school will only be as strong as its personnel. And several communities are now directing more funding to central agencies to provide curriculum development grants designed to put better teaching materials into the hands of teachers.²²

If we add together the investments in supplementary education, we can hazard a conservative estimate of some \$800-900 million annually for current operating expenses. At an average cost of \$1,500 to educate each of the roughly 300,000 children in the system, supplementary schools expend easily half a billion dollars a year. To this must be added much of the annual budgets of the central agencies and the denominational offices, which provide curricular guidance and in-service training. In addition, synagogues incur overhead costs usually not figured into expenses. And all kinds of new initiatives for synagogue and school change must be added as well.

What would it cost to strengthen the system significantly? The answer depends in part on whether one believes the current synagogue-based system can be strengthened or whether it needs to be replaced by communal schooling. But even assuming the feasibility of the current system, the model adopted in Washington gives us some inkling of what it would cost to improve synagogue-based schooling. In the greater Washington area, over \$300,000 of additional funds are pumped into the synagogue schools annually. If we regard that figure as an *average* that needs to be expended by another 200 communities throughout the country, the supplementary system needs an additional infusion of approximately \$60 million annually.

INFORMAL EDUCATION

he American Jewish community has long maintained a range of institutions for informal Jewish education, settings that do not provide formal classrooms and "frontal" learning, but where Jews associate with one another and are exposed indirectly to lessons in Jewish living and learning. These settings range from various programs offered at Jewish community centers to summer camps, youth movements, campus programs, trips to Israel, adult education classes and lectures, and early-childhood programs sponsored by synagogues, the religious movements, and ideological groupings.

The so-called Continuity agenda of the early 1990s sparked renewed interest in the role of informal educational programs in shaping the Jewish identity of young people. In his research on the relationship between Jewish education and later intermarriage, the sociologist Bruce Phillips urged Jewish leaders to invest in programs of informal Jewish education that would enmesh Jewish youth in a web of Jewish experiences. Citing parallel efforts in the first half of the twentieth century to rescue Jewish "at-risk youth" from delinquency, Phillips argued for the expansion of Jewish youth work "in order to keep the grandchildren of those earlier 'at risk' [Jewish] youth out of a new and largely unexpected trouble: intermarriage."23 Others have also argued that informal educational programs draw young people into a network of Jewish associations that can serve as a model for future Jewish engagement. Based on

these concerns, several settings for informal Jewish education have received more intensive scrutiny and also funding.

EARLY-CHILDHOOD PROGRAMS

Champions of early-childhood education, for example, have portrayed their programs as important portals of entry into the Jewish community-both for young children and for their parents, many of whom are not affiliated. Early-childhood classes, it is argued, provide children with their first exposure to Jewish life and learning. For many parents, their children's preschool is also their first adult encounter with a Jewish institution. Often, parents are far more receptive to enrolling their preschool-age children in a Jewish school than they are a few years later when their children should begin their formal Jewish education. In fact, enrollments in Jewish preschool programs run very high in some communities; in Charlotte, the figure reaches 80 percent; in Los Angeles, 56 percent; in Phoenix, 50 percent. (In Philadelphia, by contrast, the figure stands at 25 percent, and in Detroit at 34 percent.)24

And yet it is also a well documented fact that many teachers in Jewish preschool programs, whether in JCCs, synagogues, or day schools, lack a strong Jewish education—and a significant percentage are not even Jewish. Given the low rate of remuneration, the field of preschool education is experiencing an ever-worsening crisis of recruitment, as fewer educated Jews seek to work in early-childhood education. As the demand for public school teachers intensifies, Jewish preschools will be hard-pressed to compete, especially as their pay scales are so low. A survey conducted by the BJE of New York found in 1998-99 that nearly one third of full time early childhood teachers earned less than \$20,000 a year and another 43 percent reported earning less than \$26,000. 82 percent lacked health benefits and 83 percent received no pension benefits.25 In Detroit, earlychildhood teachers earn around \$16,000 per year with no benefits.26 The crisis of personnel will only get worse if the U.S. Congress passes new laws requiring universal preschool education, which both

major political parties endorse. What role will Jewish early-education programs be able to play if they cannot field the requisite staff?

A few experimental programs have been launched in recent years to address the crisis. The JCC Association has worked in cooperation with eighteen centers to involve early-education teachers in a twoyear course of study, which includes the reading of Jewish texts and information on new approaches to the field and on the uses of technology. The program culminates with a ten- to twelve-day trip to Israel. Known as the Brill Project in Early Childhood and Family Education, the program costs about \$6,000-7,000 per teacher. The Board of Jewish Education in New York runs a program called Step-Up to retool teachers who have an M.A. and five years of teaching experience as directors of early childhood programs. The three-year program trained twenty-five people at a cost of \$20,000. And in Baltimore the Children of Harvey and Lynn Meyerhoff Philanthropic Fund initiated a five-year \$1 million program for earlychildhood teachers, pairing them with mentors and school advisers. The program is now co-sponsored by the Baltimore federation and overseen by the central agency in Baltimore.

CAMPING

Jewish educators have long believed that summer camping can serve as a critically important opportunity for socialization and education because of the intense environment that can be created at sleepaway camps.²⁷ Unfortunately, only a small fraction of young Jews enjoy the opportunity to attend a camp with a strong Jewish mission. According to the best estimates, there are some three-quarters of a million Jewish children of camp-going age. Leaving aside the Haredi and Hasidic camps about which systematic information is unavailable, approximately 50,000 youngsters attend 110 non-profit North American camps that have a Jewish mission. Most of these camps are sponsored by Jewish institutions, the religious streams, JCCs, and Jewish cultural movements. Based on these figures, it appears that only 7 percent of the potential population attends Jewish

summer camps. Some insiders declare confidently that the population of campers could be tripled if the physical capacity of camps were built up and scholarship needs were addressed.

But the costs of both are high. During the summer of 2000, fees at sleep away camps ranged between \$475 and \$650 per week, with the average close to \$600. To take a few examples, the Conservative movement's Ramah camps will be charging \$4,650 plus fees for eight weeks of camping during the summer of 2001. JCC-sponsored camps tend to be at the lower end of the scale, but still charge over \$3,000 for a summer. There is evidence that these high fees deter families from enrolling their children. A survey conducted by the Philadelphia federation found that more than half of parents expressed an interest in affordable Jewish camping programs; but a third of the sample also claimed they were just managing financially, and presumably could not afford adding to the Jewish content in their kids' lives.²⁸

To remedy this problem, camps and local federations offer scholarships. Hadassah, the sponsor of Young Judea camps, gives away \$200,000 in annual camp scholarships. Each Ramah camp gives scholarships totaling over \$100,000 per year. And some local federations also distribute scholarship funds.²⁹ Still, many parents are reluctant to ask for assistance because they anticipate a humiliating process.

Perhaps the greatest impediment to further camp growth is the shortage of space in existing camps, which in recent years have generally been filled to capacity. The president of the American Camping Association has estimated start-up costs for a new camp at \$10,000 a bed, with a minimum of 300 beds necessary to make a camp financially viable. This translates into start-up costs in the vicinity of \$3 million. Given the \$20 million price tag of the newest Ramah camp, Ramah Darom, this figure may be unrealistically low. What is beyond dispute is that for all their rustic charm, summer camps are an expensive enterprise. The eleven camps sponsored by the Reform movement's Union of American Hebrew Congregations are budgeted at

\$18 million a year. And the seven Ramah camps in North America have a combined budget of some \$15 million.³⁰ Since these two systems constituted only 15 percent of summer camps with a Jewish mission, it appears that the total budget for Jewishly oriented non-profit camps is in the vicinity of \$200 million for some 50,000 youngsters.

While a Foundation for Jewish Camping was established in 1997 to facilitate the expansion of Jewish camps, camps primarily rely upon local or regional backers, and the more global issues that limit further growth are not addressed from a national perspective. At present, there is no mechanism for rallying support for sleep-away camps or a national advocacy group that would champion camps as a necessary instrument in the education of every Jewish child.

YOUTH WORK

In recent decades, there has been a substantial decline in the number of young people who participate in Jewish youth movements, even as some evidence was amassed in the 1990s demonstrating the positive impact such involvement has upon adult Jewish engagement. Membership in NFTY, the Reform movement's youth arm, stands at no more than 15 percent of eligible high schoolers.31 And the Conservative movement's United Synagogue attracts only 10,000 high school members with another 10,000 enrolled in its high school Kadimah programs for younger people. NCSY, sponsored by the Orthodox Union, claims that some 35,000 youths participate in its programs, but these are not necessarily engaged in an ongoing fashion. Whereas the latter organization raises money from private donors and local sources, the former are mainly membership organizations subvented by the national offices. The United Synagogue underwrites the national USY operation to the tune of \$200,000 annually, and the UAHC also subvents the national operation of NFTY.

In recent years, federations have assumed greater responsibility for furnishing youth educators who work in synagogues and JCCs. Boston's Combined Jewish Philanthropies, for example, now covers the

expenses of two full-time positions at a cost of over \$90,000 per year.³² Similarly, a Jewish Youth Educator Project has been launched in the San Francisco Bay area to train fifteen youth workers and help synagogues develop the technical expertise to employ them properly. The price tag is \$1.1 million.33 In other communities, such as MetroWest New Jersey, Los Angeles, and Chicago, enrichment programs are offered for youth workers, generally through the central agency for Jewish education. The model in still other communities, such as Detroit, is for direct federation funding for local chapters of national youth movements to the tune of \$75,000 a year. Notwithstanding these experimental initiatives, youth programs for adolescents are starved for funds and only a small minority of eligible youngsters join.³⁴

THE NEEDS OF THE FIELD

he foregoing discussion provides a glimpse at the kinds of costs involved in delivering services in a few key settings of formal and informal education and also some examples of experimental efforts to bring new types of funding to these settings.³⁵ Our brief survey can now serve as a springboard for discussion about the larger issues facing the field of Jewish education. What follows are ten major issues that need to be considered by policy makers and advocates of Jewish education:

1. SETTING PRIORITIES—

Like a playing field on which numerous teams engage in multiple sports activities, the field of Jewish education is currently almost anarchic in nature. The question is whether any organizational framework can be brought into existence to bring order out of the chaos. Most important, when we take into consideration the staggering sums currently expended and the even larger funds needed by educational programs, is there not a pressing need for prioritization? Should there be an effort to identify the types of settings most deserving of support and those that ought to be judged of lower priority?

To ask such questions is to court ridicule, for they sound naive in our highly individualistic and voluntaristic American Jewish community. Given the lobbies that exist and strong ideological and personal commitments, it may prove impossible to address these issues. And yet, can the community afford to allow business to go on as usual in the face of the staggering sums currently expended? And even if no consensus can be reached on the ranking of programs, can there not be some planning that would direct funds more immediately to some institutions and delay funding to others?

2. THE SHORTAGE OF SOLID RESEARCH AND EVALUATION—

No such prioritization can take place given the current dearth of evaluative research. We currently know little about the short- and long-term impact of various types of educational programs. And we certainly can only guess at the mix of formal and informal education that can be expected to produce the types of Jews the community needs. The absence of evaluative studies bedevils educators in all types of settings who lament that they are operating in the dark. We just do not know the impact of current programs and policies: What are the consequences of cutting back supplementary schooling by two hours a week or of substituting synagogue attendance for formal classes in the religious school? What is the impact of summer camp—and what results might each type of camp experience most likely yield? How do we measure the impact of Jewish early childhood programs? And how important is participation in youth movements for later Jewish engagement? There are also retrospective questions worth asking: It is commonly known, for example, that many Jewish men recall their years in supplementary religious schools as dreary and dull, whereas women seem more positive in their recollections. What accounts for these retrospective reflections and for the different attitudes of women and men?

We can add a long list of questions, but the overall problem is that a very sophisticated Jewish community does not invest in research and therefore decisions are made based on anecdotal information and guesswork. The truth is that we know virtually nothing about the experience of young Jews.

3. THE HIGH COST OF JEWISH LIVING—

An assessment of needs in the field of Jewish education must take into consideration the financial abilities of families. While there is a goodly amount of anecdotal evidence that quite a few families are deterred by high costs from sending their children to various types of programs, far more information is needed to address this issue in a sophisticated fashion. A study conducted under the auspices of the American Jewish Committee in 1992 found that as of 1988, the cost of living an engaged Jewish life including synagogue and JCC membership, dayschool education, summer camp, and a modest gift to the federation—ran \$18-25,000 for a family of four. To afford this, a family would need an income of \$80-125,000, depending on the region where it lives—and those sums were beyond the means of 90 percent of American Jews in 1988.36 Over a dozen years later, the costs of living Jewishly have spiralled considerably higher, placing even greater strains on family budgets.

When the sociologist Alan J. Winter addressed this same theme, he argued for a more psychologically refined approach. Winter cited reports claiming that "one of the more common reasons parents give for not providing a Jewish education for their children is that it is 'too expensive." Accordingly, Winter urged Jewish communal leaders to implement policies to insure that Jewish education appears affordable.³⁷ But he then went on to note that "the affordability of Jewish education is determined not just by its costs, but by the value of such education to the family in question." Many families are simply not prepared to use a high proportion of their discretionary funds for their children's Jewish education. It is not a priority for them. The challenge in addressing such families is therefore not necessarily to throw money at them, but to help them rethink their priorities. In the process, it may be necessary to challenge the consumerist mentality that only values tangible commodities.

4. CREATE MECHANISM FOR THE SHARING OF INFORMATION—

In order to survey a small sampling of new initiatives in the field of Jewish education, I had to communicate with some twenty people scattered around the country because there is no clearinghouse of information on new developments in the field. As we have seen, quite a few collaborative processes have been launched in local communities that bring together federations, central agencies, JCCs, funders, synagogues, day schools, and other institutions. Few of these initiatives have been reported in the Jewish press, let alone evaluated in a systematic fashion in order to learn what has worked well and what has not. Instead, each community reinvents the wheel anew. About a dozen years ago, for example, the Cleveland Jewish community, after a four-year self-study, put together a broadly conceived four-year plan to strengthen local educational institutions and programs, which the federation supported to the tune of \$4.3 million. Following several renewals, a new four-year plan for Jewish education is now in place, this time budgeted at \$10 million. Unfortunately, there has been no reporting on the successes and failures of the past decade, and therefore no other communities can benefit from the Cleveland experience. Similarly, the much-touted Synagogue 2000 program has yet to issue a serious report and assessment of its work so that congregational boards can determine whether the program can help their synagogue and its school.

Even educational initiatives that have received good coverage must be studied systematically to determine how well they can be replicated. Take for example the innovative programs launched by Boston's Combined Jewish Philanthropies in partnership with the Hebrew College and the central agency for Jewish education—the Meah and Sha'arim programs. The former is a widely admired adult-education course of study and the latter is a family-education program. Both may be worth replicating, but how does a community decide whether to try to imitate the Boston initiatives unless there is a mechanism to study and evaluate them, and unless funds are available to send a team

of educators to study firsthand what has been done in Boston?

5. Assess New Trends in Supplementary Jewish Education—

During the 1970s and 1980s, most observers of Jewish supplementary education were highly critical, invariably describing synagogue schools as a disaster area. In the 1990s, much new thinking and funding have been invested in the congregational school. Two trends have emerged: one is the effort to recreate the synagogue as a congregation of learners and involve all members in the educational enterprise; the second is the restructuring of the congregational school as a setting for informal, rather than formal study. Some congregational schools model themselves after summer camps; and quite a few have reduced the number of hours of formal study, focusing more on affect than cognitive learning. As one congregational rabbi has put it: "We've clearly made the decision that the feeling we're creating in the children's hearts is more important than measuring a kid's specific knowledge level... I'm sure this means that the specific knowledge level, if you compare the curriculum of a three-day school to our school there's going to be a difference. But the question open to debate is how much each child can absorb."38 Indeed, what is each child absorbing in such a setting? Will such a child develop synagogue skills, let alone an ability to read Hebrew? And what is gained and lost when the goal is "feelings"? These are vitally important questions particularly for synagogues that must nurture their next generation of members.

6. Addressing the Personnel Crisis—

Every sector of the field is now experiencing a shortage of personnel with only the Haredi and Hasidic sectors of the Orthodox world producing enough educators of their own. By contrast, the rest of the community, ranging from the Modern Orthodox to Conservative, Reform, Reconstructionists, and the secular, is struggling to fill positions in formal and informal education. There are no national efforts to aid the training schools to produce more

educators even though the dire shortage of personnel is a national crisis. (Full disclosure: I am the chief academic officer of an institution that has such a school.) But if we wish to recruit a cadre of properly trained educators and principals, some thought must be given to underwriting the high costs of teacher training. A two-year M.A. requires a \$50,000 investment in tuition and living expenses. Given the low salaries in the field, it is unrealistic to expect even the most dedicated teachers to assume large loans that they will have difficulty repaying.

One existing model perhaps can be copied: federations and JCCs have banded together to offer fellowships to future communal workers who commit themselves to work in a JCC or for a federation for a number of years after completing their studies. A similar system could furnish communities with the educators they are now scrambling to find.

7. INSURING A DECENT INCOME AND BENEFITS TO EXISTING TEACHERS—

The personnel crisis is not limited to recruitment, but also requires a serious plan for retention. Unless salaries and benefit packages are upgraded and more serious efforts are made to offer enrichment opportunities to educators, many will become demoralized and will seek other forms of employment. Moreover, as the shortage of teachers worsens in the country's public and private schools, Jewish educators will be lured away from the field. Like the crisis of recruitment, this is a problem that must be examined on the national level.

8. Funding New Curricula and Technological Support—

Within the sprawling field of Jewish education there is virtually no ongoing, stable source of funding for curriculum development. At best, each new curricular initiative must scramble to find grant support. This is no way to run a multibillion-dollar educational enterprise. There is a serious need for new curricula, textbooks, and online learning. Currently, the most successful textbooks are produced by a commercial publisher, Behrman House, but those

texts are not tested and are pitched at the lowest common denominator in order to appeal across the denominational spectrum. The result is a *parve* approach that skirts many tough issues. Serious thought must be given to the establishment of endowed funds so that curricula can be planned properly and not held captive to the passing interests of donors. We need a far more rigorous mechanism for researching and developing curricula and then testing and refining them. Moreover, as ever growing numbers of users turn to the Internet for information, large sums will be needed to provide students with access to a wide range of Jewish materials presented in a sophisticated fashion.

9. MATCHING FUNDERS WITH PROJECTS—

Fortunately, we live in a time when increasing numbers of funders seek to help improve Jewish education. But given the chaotic nature of the field, there is no systematic way to link potential funders with specific projects. A clearinghouse of information and projects with a national focus could serve such a role. Such an effort would require cooperation from groups as diverse as JESNA, the Jewish Funders Network, PEJE, the United Jewish Communities, and others—for each has a stake in such a clearinghouse, but none is currently doing the job for the entire field.

10. RETHINKING THE TYPES OF PHILANTHROPY NEEDED BY THIS FIELD—

There is a good deal of ambivalence about the type of philanthropy needed by the field of Jewish education. Many of the most innovative programs are funded by grants, but quite a few institutions seek to secure their own long-term future by building up their endowments. Clearly, there is a trade-off involved: It is difficult to engage in long-term planning if a program is funded with grant money; endowments provide stability and an opportunity to sustain a program over the long term. Institutions that must raise a high percentage of their budgets through annual campaigns also are constantly scrambling for operating revenue rather than engaging in thoughtful long-term planning. The money chase saps their energy. On the other hand, the needs in the field are immediate and can only be addressed through a quick infusion of money. Given the high rates of intermarriage and assimilation, educational institutions risk building up endowments for students who may not materialize in fifteen or twenty years if immediate steps to strengthen the field are not taken. There is a serious need, in short, to rethink the proper balance between current and future needs.

Notes

- ¹ J. J. Goldberg, "Jewish Sticker Shock," *Jewish Week*, New York, February 26, 1999.
- ² I benefited greatly from conversations with and material provided by the following key informants: Robert Abramson and Jules Gutin of the United Synagogue of Conservative Judaism, Ramie Arian of Foundation for Jewish Camping, Chaim Botwinick of Baltimore's Board of Jewish Education, Steven Brown of the Melton Center for Jewish Education at the Jewish Theological Seminary, Aryeh Davidson of the William Davidson School of Jewish Education at the Jewish Theological Seminary, Sheldon Dorph of the Ramah Camping movement, Ruth P. Feldman and Don Scher of the Jewish Community Center Association, Fern Fisher of the Board of Jewish Education of Greater New York, Paul Flexner and Steven Kraus of the Jewish Education Service of North America, Peter Friedman of Chicago's Jewish Federation, Mark Gurvis of Cleveland's Jewish Federation, Carolyn Keller of Boston's Combined Jewish Philanthropies, Hayim Herring of the Minneapolis Federation, Yossi Prager of The AVI CHAI Foundation, June Leopold of the New Orleans Jewish Community School, Lifsa Schachter of the Cleveland College of Jewish Studies, Helene Tigay of the Central Agency for Jewish Education in Philadelphia, Avi West of the Washington, D.C., Bureau of Jewish Education.
- ³ The Jewish Journal, Los Angeles, July 18, 1997, p. 1.
- ⁴ We should note that the costs of educating children also vary with the size of the student population. In Cleveland, for example, day-school expenses per child range from \$7,873 at a Torah Umesorah school to \$10,457 at the Solomon Schechter school. Significantly, the Torah Umesorah school has the largest enrollment in the community and the Schechter school the smallest. Economies of scale, undoubtedly, affect the costs of educating day schoolers. The data are from the Budget for Education Agencies, Jewish Community Federation of Cleveland, October 2000. Mark Gurvis of the Cleveland Federation shared this budget with me and estimated the number of students currently enrolled in each school.
- ⁵ Compiled from data provided by Chris Leppek in a special supplement on "Dollars and Sense," *Intermountain Jewish News*, January 28, 2000, Section B, pp. 10-14.
- ⁶ Marvin Schick and Jeremy Dauber, *The Financing of Jewish Day Schools*, September 1997, p. iii.
- ⁷ Steven M. Cohen, "Day School Parents in Conservative Synagogues," in Jack Wertheimer, ed. *Jewish Identity and Religious Commitment*, New York: Jewish Theological Seminary, 1997, pp. 18-23.
- ⁸ Andy Altman-Ohr, "2 Jewish High Schools Planned for September 01," Jewish Bulletin News of Northern California, March 10, 2000.

- Yossi Prager of The AVI CHAI Foundation graciously shared with me this in-house study conducted by Joel Einleger.
- ¹⁰ Gabriella Burman, "The Day School Equation," *Baltimore Jewish Times*, August 27, 1999, p. 48.
- One of the noteworthy day schools currently receiving funds through government vouchers is the Yeshiva Elementary School in Milwaukee. Under the Milwaukee plan, recipients of vouchers may not have family incomes over 175 percent of federal poverty standards. Nonetheless, the school will receive more than \$400,000 in vouchers this year, about one third of its budget, according to Alan Borsuk, "Fact Sheet on the Voucher/School Choice Situation in Milwaukee and Beyond," PEJE, Jewish Donor Assembly. Briefing and Background Papers, September 2000.
- 12 "Who Will Pay?," Atlanta Fewish Times, June 16, 2000.
- ¹³ "Consultation on Day School Tuition Subvention Programs: Summary Report," issued by JESNA, 1999.
- ¹⁴ Stewart Ain, "Big Day School Donors See Need for Vouchers," *Jewish Week*, New York, September 22, 2000, pp. 16-17.
- 15 The data were collected by the Auerbach Central Agency for Jewish Education in Philadelphia.
- ¹⁶ Budget of Jewish Community Federation of Cleveland, Education Agencies, October 2000.
- ¹⁷ Proposed Budget for 2000-2001/5761. The Talmud Torah of Minneapolis. May 4, 2000.
- ¹⁸ June Leopold of the Communal Hebrew School in New Orleans helpfully furnished these figures.
- ¹⁹ The Bureau in Boston projects a budget of nearly \$1.3 million for the present year; Detroit's Agency for Jewish Education is nearly at the same figure.
- ²⁰ Julie Wiener, "Rethinking Hebrew School," Jewish Telegraphic Agency, September 1999.
- ²¹ Julie Wiener, "Congregations Find Themselves Behind Day Schools on List of Funding Priorities," Jewish Telegraphic Agency, September 1999.
- On the initiatives in this and other areas planned by the Detroit federation, see *Strategic Vision: Jewish Education Findings, Phase I* (Detroit: Federation's Alliance for Jewish Education, Jewish Federation of Metropolitan Detroit, December 2000), pp. 16, 30-31.
- ²³ Bruce A. Phillips, "Intermarriage and Jewish Education; Is There a Connection?," *Journal of Jewish Education*, Spring/ Summer 2000, p. 65.

- ²⁴ Ira M. Sheskin, How Jewish Communities Differ: Variations in the Findings of Local Jewish Population Studies. (New York: North American Jewish Data Bank), 1999, p. 109.
- ²⁵ E. J. Kessler, "Pay Lag Seen in Survey of Early Childhood Teachers," *Forward*, February 11, 2000, p. 1.
- ²⁶ Strategic Vision; p. 14.
- ²⁷ It is hard to document the positive impact Jewish camping has had. Even though there is much anecdotal evidence, very little retrospective research has been done. One "statistical tidbit" emerged from a study of applicants for Wexner graduate fellowships. Sixty-three percent of the applicants reported having attended a Jewish camp in their youth, whereas only some 7 percent of eligible Jewish youth currently attend Jewish camps. Marilyn Silverstein, "The Camp Connection," Jewish Exponent, Philadelphia, May 11, 2000.
- ²⁸ Marilyn Silverstein, "'A Powerful Tool' in Transmitting Judaism: How Much Does It Cost to Send a Kid to Camp? And How Much Does It Cost Not To?" *Jewish Exponent*, Philadelphia, August 26, 1999.
- 29 Ibid.
- Joata on camps of the Reform movement are from Eric Greenberg, "Reform Targets Teens," Jewish Week, New York, December 18, 1998; figures for Ramah camps were provided by Sheldon Dorph, National Ramah Director.
- 31 Ibid.
- ³² Allocations Recommendation for 2000-2001, Combined Jewish Philanthropies, June 2000, Appendix B.
- ³³ Andy Altman-Ohr, "\$1.1 Million Grant Infuses New Energy into Teen Programs," *Jewish Bulletin and News of Northern California*, February 25, 2000.
- 34 It is not possible on the basis of currently available information to estimate the annual budget of all programs of informal

Jewish education, let alone to estimate what is needed for growth. Certainly, the recruitment, training, and retention of personnel looms large, but it is impossible to estimate how many educators and youth workers will be needed in each area and what kinds of compensation would retain them. The task of enlarging the population of young people who benefit from these programs raises a good number of imponderables about space, personnel, and services.

To illustrate the problem of estimating costs, let us briefly examine the camping field, the best documented sector of informal education. If the goal would be to make Jewish summer camping available to half the eligible population, so that 250,000 kids would attend, at a construction cost of \$10,000 per bed for 200,000 youngsters, the tab would come to \$2 billion. And if half these additional youngsters would require an average scholarship of \$4,000 to make it possible for them to attend, some \$400 million in scholarship money would be needed annually. These figures, however, do not include the costs of training and recruiting personnel or developing the curricula and central advisory groups it would require to offer Jewish programming of some seriousness. Similar problems arise when we try to estimate how much it would take to expand youth work. And early childhood education is even more complex, given the training needed by people working in

- 35 Our brief survey omits programs for adult learning, ranging from family education to study in academic institutions and adult education programs. Also not included are Israel study programs for people of all ages and campus programs.
- 36 Cited in Goldberg, "Jewish Sticker Shock."
- ³⁷ J. Alan Winter, "What Do We Know About...the Costs of Jewish Education," in Stuart L. Kelman, ed., What We Know About Jewish Education, Los Angeles, 1992, p. 131.
- ³⁸ Julie Wiener, "Trying to refashion Hebrew school, educators ask: How much is enough," JTA, October 11, 2000.

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