



Copyright 2008 American Jewish Committee

The Costs of Jewish Living: Revisiting Jewish Involvements and Barriers

Gerald B. Bubis

Foreword

As the Jewish community continues to debate strategies as to how best to secure its future continuity, one critical question relates to the cost and affordability of Jewish communal programming and services. To be sure, some argue that cost is simply not a factor-Jews will choose the highest-quality programming regardless of price. Such advocates point out that American Jewry easily comprises the most affluent Jewish community in history, and that Jewish parents continue to choose highly expensive options for the welfare of their children, e.g., insistence upon quality higher education.

Such thinking, however, appears shortsighted in several respects. First, higher education generally is a route to upward economic mobility, and so many parents approach it as an investment critical to long-term professional success. The same cannot be said of Jewish education, trips to Israel, or summer camping. Secondly, while Jews certainly wish to make choices on the basis of quality, not everyone can opt for expensive choices. Single-parent or multi-child homes may, of necessity, limit the choices that Jewish parents can make. These subgroups naturally form the appropriate targets for Jewish social policy initiatives to make intensive Jewish experiences available to a broader cross section of American Jews.

Moreover, beyond the fact that not all Jews have the discretionary income necessary for intensive Jewish experiences, two additional considerations mandate paying heed to the cost of Jewish living. First, assuming that the issue is one of making Jewish choices compelling, are we not in turn punishing those most committed to leading a creative Jewish life? In other words, when Jews do opt to enhance the Jewishness quotient of their lives, they may be making considerable financial sacrifices to afford such experiences and should not be penalized for making "Jewish" choices. Secondly, still others may refrain from considering enhanced Jewish living because of an unwillingness to make the required financial sacrifice.

In short, the communal debate as to whether cost or the values we live by form the critical ingredient in Jewish involvement is by no means clear-cut. Without question, Jews, like other Americans, make choices every day buying a car, choosing a residence, selecting schooling, taking vacations, etc.-and, for many, the question is what Jewish experiences are worth to them when compared with other perfectly desirable items, e.g., owning a luxury vehicle. Yet not all Jews fit the upscale economic profile, and the community needs to encourage Jewish choices by making them more affordable. This is especially true given continuing communal opposition to governmental assistance to sectarian Jewish services. In other words, assuming continued Jewish communal opposition to governmental vouchers or tuition tax credits-and there are certainly good reasons for maintaining traditional church-state separation on this score-the Jewish communal treasury rightly needs to be challenged to ensure that Jewish living remains

affordable for all.

A useful model may be drawn from the experience of Orthodox Jewry. Orthodox Jews are by no means more affluent than other Jews and often have larger families. Yet precisely because Orthodox Jews consider Jewish education a nonnegotiable issue, Orthodox leaders and institutions have established the principle that Jewish education is the right of all Jews rather than a privilege, and no Jew should be barred access to quality Jewish education for reasons of expense. Similar models need to be created within non-Orthodox institutions so as to secure a more committed, vibrant, and intensively involved Jewish community.

Ten years ago the American Jewish Committee first raised the issue of cost in a paper by Aryeh Meir and Lisa Hostein, in turn based upon an earlier Philadelphia communal study. Although now outdated in its cost estimates, *The High Cost of Jewish Living* by Meir and Hostein (1992) did help to break the barrier of silence within the Jewish community concerning affordability of Jewish services. Professor Jerry Bubis, founding director of the Irwin Daniels School of Jewish Communal Service of Hebrew Union College and a long-term observer of Jewish life, here revisits this topic after a decade of communal preoccupation with "Jewish continuity." Bubis estimates that today's Jewish families require \$25-\$35,000 of discretionary income for intensive Jewish experiences—a sum often beyond the reach even of upper-middle-class Jewish homes. The cost of Jewish living (which might include, for example, synagogue dues, Federation donations, day school and summer camp tuition, and the premium paid for kosher meat) may make moderate- and low-income households feel that the Jewish community is neither affordable nor welcoming. Moreover, Bubis suggests several possible avenues for communal social policy designed to lower financial costs per family.

To be sure, there remains considerable truth to the view that money is by no means the critical obstacle in Jewish life, so much as the paucity of compelling ideas to make Jewish living worthwhile. Therefore, in the final analysis, we need to devote communal attention to two very different but overlapping fronts—lowering the cost for those prepared to make Jewish choices and enhancing the attractiveness of those choices to make Jewish life more compelling.

Steven Bayme, Ph.D.
National Director, Contemporary Jewish Life Department
The American Jewish Committee

The William Petschek National Jewish Family Center

The William Petschek National Jewish Family Center was created by the American Jewish Committee in 1979 as an expression of its commitment to the family as the indispensable social institution for maintaining and enhancing Jewish identity, communal stability, and human fulfillment. Its goal is to promote research on family problems, help clarify family values, and stimulate the development of innovative programs to help meet the needs of parents, would-be parents, and their children. It also strives to encourage an awareness and responsiveness to those needs in the Jewish and general community.

Biography of Gerald B. Bubis

Gerald B. Bubis is the founding director of the Irwin Daniels School of Jewish Communal Service and Alfred Gottschalk Professor Emeritus of Jewish Communal Studies at Hebrew Union College in Los Angeles, where he taught from 1968 to 1989. Currently he is vice chair and a fellow at the Jerusalem Center for Public Affairs. He served as adjunct professor of social work at the University of Southern California and as visiting faculty for the United Jewish Community's continuing education program and the Wexner Graduate Fellows Program. He did his graduate work in social work at the University of Minnesota. Before entering academia, he served in executive positions in camps, Hillel, Federations, and Jewish Community Center settings.

Acknowledgments

Steven Bayme has been my friend and colleague for over twenty years. I thank him for letting me revisit this much-addressed subject once again. (This paper was completed before the articles in the most recent issue of *Agenda: Jewish Education*, Issue #14, Summer 2001, but I hope to touch upon matters not reviewed there.) His friendship has been a source of great strength to me. Ellie Klein was a marvelous aide in doing research for this article. I hardly could have completed this piece without her help, and she has my thanks. Roselyn Bell was a most demanding and critical editor in the best sense of the word. She performed this task with great professionalism and was of inestimable help to me. I thank her greatly. As always, Sarah Felman continues to decipher my chicken scratchings and makes sense of many unforgivable grammatical errors. My wife Ruby's searching eyes and wise counsel continue to probe, question, and guide me. My continuing thanks to her as always.

Introduction

The Yiddish saying "*Shver tzu zein a Yid*" ("It's hard to be a Jew") over the centuries has referred to the enormous difficulties Jews have faced from discriminatory legislation, pogroms, residential and occupational limitations, and personal prejudice. Today, however, when the Jewish community faces fewer external threats, the expression could be used to connote a totally different kind of challenge: the difficulty of being an affiliated and fully participating Jew due to the high cost of Jewish living. The costs involved include, among others, synagogue affiliation, intensive Jewish education, camps, Federation and other Jewish charitable donations, and memberships in Jewish Community Centers and Jewish communal organizations.

Some problems seem both eternal and infernal. The high cost of Jewish living may not be an eternal issue, as Jews can proudly claim to have introduced the concept of universal Jewish education (at least for males) two millennia ago. More recently, the cost and underwriting of Jewish education have been the focus of much communal discussion and hand-wringing. Many Jews have never experienced communal life in which cost was not a perceived barrier to participation. As a result, there has developed a sense that this problem is infernal. We need to parse this dilemma to discover whether it is strictly a matter of money or if other dynamics are involved.

After examining the data and conclusions of others who have written about the problem, this paper will expand the dimensions of the discussion and bring to the fore some underappreciated issues. The relationship of cost to communal involvement is complex, and there is no one explanation for sociological behaviors.

Over the past two decades a number of authors-Bubis, Geffen, Kosmin, Wertheimer, Winter and Levin, et al.-have discussed the issue of the cost of Jewish living as an obstacle to participation in Jewish life. Some have seen price as a bar to many who want access to the full panoply of Jewish services and activities. Others have argued that attitudes, not dollars, most frequently determine the level of participation in Jewish institutions. Some have seen a mix of both factors.

Most recently, certain Jewish philanthropic families-Bronfman, Schusterman, Steinhardt, et al.-have responded to the problem by underwriting programs to ease access to Israel experiences, synagogue life, and participation in other Jewish institutions. These philanthropists have often partnered with Federations, Jewish community centers and synagogues, and even the Israeli government to make participation more affordable.

Data from the 1990 National Jewish Population Study and from Jewish population studies in most major cities of the United States¹ agree that the median income of American Jewish families with children is \$75-\$80,000 a year. This number is a midpoint, meaning that 50 percent of families are below it and 50 percent above.

The costs associated with Jewish living range from dues to activity fees to contributions to Jewish causes. I will "guesstimate" the dollars spent on various communal institutions, and differentiate the income provided by the consumers of their services from the contributions provided by their philanthropic underwriters. I believe that the decreased giving to Jewish Federation drives can be accounted for in part by the significant sector of less wealthy individuals who are already disproportionately supporting Jewish institutions through their user fees. These dollars for services represent a significantly higher percentage of their incomes than does the money received from major donors to community campaigns.

In addition to analyzing the data, I will look at the premises that shape Jewish identity, the sense of being part of the Jewish people. *Identity* is a psychological term addressing the extent to which a person sees him/herself as part of a group. *Identification* encompasses the sociological descriptions of how, when and where a person manifests that identity.

Thus an analysis of the barriers to Jewish involvement must take into consideration both the variety of costs involved and the multiplicity of ways in which families manifest their Jewish identity. But to understand our present situation and the high level of emotion generated by the subject of Jewish living costs, we must look to the past and place our dilemma in a historical context.

The Past

While Jewish education is today a major ticket item in the cost of Jewish living, this was not always the case. Looking to the past, we recall a norm based on the premise of the availability of Jewish education for all. In reality, within the Eastern European Jewish experience, from which most contemporary Jewry springs, formal Jewish education was available only to boys, beginning at age five, and by age eight many of these boys were working. The educational system was, in fact, quite pyramidal, with the great bulk of Jewish youngsters in nineteenth-century Eastern Europe finishing their formal schooling at age thirteen.

Those who were seen as the most promising students and those most desirous of a higher Jewish education went on to yeshiva study, supported by a communal system that minimized their out-of-pocket expenses. Students were assigned to various families on a rotating schedule of *essen teg* (eating days) for their meals and were given modest housing by members of the community. Thus no great economic barrier existed to those determined to get a yeshiva education. The high valuation put on education made it sometimes part of a marriage dowry, with the father-in-law agreeing to support his son-in-law for a number of years of study.

When the great wave of Eastern European Jews came to the United States beginning in the 1880s and through the early 1920s, the bulk of the immigrants were not highly literate. A fifth of the men and a third of the women were illiterate. Talmud Torahs (community-supported Hebrew schools) developed, and truly flourished in the Midwest, while yeshiva education on a more full-time basis reached a nadir. Private teachers (*lehrers*) eked out livings teaching Hebrew and basic Jewish literacy, surviving on the coins and small bills provided to them by families. In both America and Eastern Europe, economic level was not a bar to Jewish education. However, an objective or perhaps cynical observer might conclude that it was the teachers and rabbis who truly subsidized Jewish education, because they were paid so little for their labors.

The cost of Jewish living for the Jewish immigrants at the end of the nineteenth century and well into the twentieth encompassed much more than the cost of education. While statistics do not exist as to what percentage of the arriving immigrants observed the Jewish dietary laws, anecdotal evidence suggests that the numbers were substantial. The significant minority of "Orthoprax" Jews declined as the decades unfolded.

Synagogue affiliation was often defined by "old country" ties or by occupational groupings-the

Romanian *shul*, the bakers' *shul*, the shoe-makers' *shul*, etc. The buildings in which they met were modest, often storefronts or rooms in walk-ups. Their designation and style of prayer remained Orthodox, regardless of the personal practice of the members.

The great wave of turn-of-the-century Jewish immigrants arrived very poor, with an average of \$25 in assets. Starting at the bottom of the economic ladder, they read the map of American upward mobility and concluded that their salvation lay in the free public school system. While higher education was infrequently pursued until the middle to late 1920s, Jews were early aware of free or almost free university education. This ultimately became their path in the climb up the socio-economic ladder, despite quota systems in the professional schools. After World War II, the G.I. Bill of Rights, providing free tuition and books to veterans, became the instrument that broke down most of the discriminatory and economic barriers to higher education.

As the Eastern European Jews prospered in America, their institutions began to reflect their increasing economic power. Most parents, regardless of economic status, still wanted some kind of Jewish education for their children. Successful Eastern European Jews banded together with already established German Jews to subsidize community service efforts for the needy. Families usually paid what they could for Jewish education, camping, and Jewish community center activities, but economic barriers rarely excluded anyone from services (Baron, 1945).

Jewish settlement houses and JCC/YMHAs flourished in the cities, and provided free or low-cost access to adult education, family and children's camps, nurseries and kindergartens. Of course, we should not paint too idyllic a portrait, for until World War II the majority of American Jews lived in very modest economic circumstances. Most were unable to provide substantial economic support to Jewish institutions. The organizations that flourished developed along ideological, political or social service lines and were underwritten by the most financially successful Jews. But the multiplicity of organizations known to us today came largely after World War II (Finkelstein, 1966).

The Jewish community responded to World War II by sending a high percentage of its men (plus a few women) to serve in the armed forces. The G.I. Bill, providing essentially free higher education to veterans, was a godsend. It was the single greatest impetus for the breakthrough of Jews into every aspect of American economic life—in the professions, academia, scientific research, and the business world.

The subsequent move of Jews to the suburbs resulted in a burst of building of great synagogues, mostly Reform and Conservative, as well as JCC campuses and Jewish camps. Most of the early grand Jewish religious structures were built by wealthy Reform Jews. In short order, the setting for the bulk of Jewish education shifted from community Talmud Torahs to synagogue-sponsored afternoon or weekend schools. Relatively few Jewish youngsters attended yeshivas or day schools. Indeed, sociologists of the 1950s predicted the imminent demise of Orthodox Jewry.

The supplementary schools that became the norm focused largely on the acquisition of Jewish knowledge. Only later did serious attention turn to Jewish identification as a desired outcome of the educational process (Schiff, 1990; Himmelfarb, 1975; Fishman, 1995). A number of studies of Jewish education in the third quarter of the twentieth century castigated the schools for their vacuous nature and poor product—with the day schools being the sole exception (Ackerman, 1969; Schoen, 1989; Murphy, 1990).

Several studies based upon the 1990 NJPS demonstrated that the more intensive forms of Jewish education were highly correlated to various indices of Jewish identification in adulthood, ranging from ritual observance to synagogue membership to attachment to Israel (Fishman and Goldstein, 1993; Fishman, 1995). These findings buttress the urgent case for Jewish schooling in the context of the debate over the cost of these services to the family and the community.

Wertheimer, in his survey of Jewish education (*American Jewish Year Book 1999*) touches upon

the cost factor in determining the extent and nature of schooling, citing Steven M. Cohen's research on day school parents in the Conservative movement (Cohen, 1997). Wertheimer concludes that the most committed will find ways to avail themselves of the needed services, even if some personal sacrifice is required. This approach does not sufficiently deal with the wider ramifications of the cost to family and community. The rapidly increasing enrollment in day schools comes as a result of great efforts expended largely by parents to make this choice available.

The concomitant renewed interest in supplementary schools comes from the recognition that the majority of children who receive any type of Jewish education still do so through after-school classes. A combination of factors-choice, availability, proximity, and cost-intertwine to determine the reality in each American Jewish community.

The Present

The past two or three decades have seen an unexpected renewal of intensive Jewish living at many different levels, even as intermarriage and assimilation have skyrocketed. This blossoming of Jewish life is truly revolutionary and has manifested itself in the building of magnificent campuses of higher Jewish learning, Jewish museums, camps, synagogues, schools, libraries, and research centers and in the founding of sophisticated new Jewish organizations. No study to date has inventoried the cost of building and maintaining so many institutions. One-time capital investments for new centers run in the billions, and community-wide campaigns for Jewish needs here and abroad raise over a billion dollars annually. If one totals the gifts to synagogues, Jewish agencies, and Jewish organizational endowment funds, the figure is also in the billions.

Looking to our past, we can see how far Jews have come in this country as Jews and as Americans. Out of our pride and our comfort as Jews and Americans, we have designed an uneven but effective self-imposed taxing system that has created an organizational structure that is the envy of many other communities in the United States. For all the breast-beating about the nature of American Jewish life-what Salo Baron called "the lachrymose response to Jewish history"-there has never been a Jewish community with a more diverse array of formal and informal institutions. Those who have given billions of dollars toward these institutions have done so voluntarily, demonstrating their value systems that compel them to follow the vision of the common Jewish "good" represented by their choices.

This assessment should give us hope about the cost of Jewish living. If the issues raised were solvable by money alone, there exists a group of "superrich" benefactors who could respond, as some have already done. For the so-called Jewish middle class (which may be defined by other parameters than apply to the general American middle class), the issue of the cost of Jewish living resonates differently than it does for the elite who built the magnificent array of services and physical structures.

Over the past two decades, various analyses have been made detailing the cost of synagogue affiliation, day school tuition, camp fees, and support for the United Jewish Fund campaign-these items being seen as the sine qua non of serious Jewish commitment. (They are referenced throughout this article.) I first raised the issue in an

article published in the *Reconstructionist* magazine, which drew upon a presentation made to Jewish Federations (Council of Jewish Federations, now United Jewish Communities). Surprisingly the two most recent books on the Conservative movement (Wertheimer, et al., 1999; Elazar and Geffen, 2000) make only passing reference to cost as a variable in movement affiliation.

The bulk of the literature on the cost of Jewish living has focused on day school education, based upon the general consensus that day school represents the "peak" of various movements (Wertheimer and Kosmin, 2000). However, considerable weight has also been given to informal experiences in synagogue-based youth groups and camps. Today far fewer Jewish youngsters belong to Jewish youth groups and attend Jewish camps than did earlier in the twentieth century. Kosmin believes that the decline in camp enrollment is due to economic reasons, but that the fall in youth group participation is based on physical accessibility.

The Cost of Jewish Living and Identification

While most studies of the cost of Jewish living have confined themselves to the economic dimensions, I believe there are some other phenomena to be noted. These past decades have witnessed an increase in the power and position of the economic elite in Jewish organizational boardrooms. This trend must be taken into consideration when examining the responses of boards of directors to issues of cost.

A scant fifty years ago boards of directors of Federations and agencies were much more representative, or heterogeneous, in their composition. Many included a high percentage of immigrants who had experienced poverty themselves and then, fortunately, had experienced economic success. I recall early in my career serving in agencies whose board members called themselves "metallurgical engineers" (scrap dealers) and were unable to sign their names except with an "X," yet they had the hearts and minds to dedicate themselves to communal causes. Others earned no more than we, the underpaid staff, did, and shared with us the immigrant transition, the Depression and World War II as formative experiences. Their empathy for the clients was palpable. Similarly, when the *meshulach* (representative) of the local Talmud Torah came to our house to collect what my single mother could pay (generally five or ten cents a week), the social and economic distance between client and board member was not great.

Today, Jews are the most financially successful ethnic group in the United States, with a median household income of about \$50,000, twice the median for the American population in general. It is important to keep in mind that household units include seniors, widows, widowers, and young singles-persons whose life situations do not require as heavy outlays for Jewish involvement as those of families with dependent children.

Today's communal boards no longer represent the modal Jewish demographics. Research done by Steven Cohen and me indicated that only 17 percent of board members earned less than \$100,000 a year while 66 percent earned \$150,000 or more. Some 52 percent reported over \$200,000 in annual income (Bubis and Cohen, 1998).

No one has documented whether these board members were originally poor or were children of wealth. We have no research to show whether their personal histories would engender empathy when fees are set for intensive Jewish experiences or policies made regarding subventions. Obviously, the lay leadership has demonstrated incredible generosity, which resulted in the institutions' being built. Yet it is the few among the wealthy who account for the largesse that created these institutions.

Another dimension to be measured is the cost of Jewish living as a percentage of total income. The members of the Orthodox Jewish community, which comprises about 10 percent of the total Jewish population, have on average accumulated less wealth and earn less money than other Jews. Nevertheless, they remain steadfast in their commitment to day school education, trips to Israel far beyond the frequency of other Jews, and, to a lesser extent, Jewish camping experiences. At the same time, they have more children per household than other Jews, keep kosher with its concomitant higher costs, buy special clothing free of *shatnes* (the forbidden mixture of fibers), and, for the Ultra-Orthodox, purchase wigs for women's hair covering. Given all these additional expenses, the Orthodox or traditional practitioners spend 25 to 35 percent of their available income for Jewish living, often at a sacrifice of more adequate housing, a more comfortable lifestyle, and the acquisition of savings. Scholars such as Bayme, Gittelson and others have correctly noted that the cost of Jewish living is a complex variable and cannot be separated from attitudes and values.

The Orthodox community encompasses a range of values and life-styles ranging from Ultra-Orthodox to Modern Orthodox. At the most religious end of this spectrum are a significant sector who live in poverty but continue to hold true to their beliefs and practices. The potency of the community and its institutions serves to support these values and practices. Thus the economic hardships of the most impoverished are often mitigated, to a degree, by the readiness of community members and institutions to help. Giving *tzedaka* is a hallmark of the community and is seen as a requirement, a *mitzvah* in the sense of a commandment and not just an opportunity to "do good."

The relative totality of identification and identity within this community is worth examining in a social-psychological context. Identity as a social psychological concept encompasses many different identities within one person. One can answer the question "Who am I?" with many appropriate responses-man, husband, lawyer, human, Jew, American, parent, child, to name a few. There is an ebb and flow in the importance attached to each of these identities, depending upon place, time, and circumstance.

Identification encompasses the ways one acts out one's identity through behavior. For example, little girls usually show their femininity through how they dress, the toys they play with, and the games they choose. Conservative Jews show their identification with Judaism by wearing a head covering in the synagogue but rarely outside it. New immigrants to Israel, who see themselves as Israelis and as Jews, still use their mother tongue at home, but if an entire family attends *ulpan*, they will switch to Hebrew when they walk their children to school and see the school.

While Orthodox or traditional Jews have more than one identity, their identity as Jews is paramount. This is not true of the other 90 percent of Jews in America. This is demonstrable by the language we use to describe ourselves as a group. Until the 1970s and 1980s, fiction and sociological literature referred to Jews living in America as American Jews. The last twenty years has seen a shift toward the appellation Jewish Americans, showing the primacy of the identity as American, even though the modifier "Jewish" is important for most. I would argue that today the movement toward assimilation has passed its low point, and the return to a more intensive Jewish lifestyle, as a function of identification, is palpable and normative, even among a substantial portion of the intermarried.

It is here that the economic cost of Jewish living enters the discussion. If a non-Orthodox family is comfortable with its American identity, but desires a more intensive expression of Jewish identity, then cost becomes a barrier in a way that is not true for an Orthodox Jewish family. Consequently, for Jews whose income levels are above the \$75-\$80,000 level, the desire for Jewish identification must be seen as key to what they are prepared to pay both economically and psychologically for their Jewish experiences. The cost is not only dollars and cents but includes the modification of behaviors. For example, wearing earphones during High Holiday services to listen to the World Series is an example of how some Jews adapt their behavior, given a multiplicity of choices.

To make the case that the cost of Jewish living is not only economic but attitudinal is both true and pointless. The majority of Jews in America enjoy being Jewish Americans. The dreams and comforts of the "good life" are entirely normative for them and cannot be ignored by Jewish leaders. For example, in most middle-class Jewish families, parents desire ballet, soccer, baseball, and other such activities for their children, out of their identification with the American way of life. Thus, a synagogue may arrange a Shabbat soccer *minyan*, to which youngsters come in their soccer uniforms before going to play—responding to the multidimensional aspects of identity at work in the congregation. While the halakhic justification for such an arrangement may be shaky, the synagogue is responding to members who do not live their lives as traditional Jews.

All who think and write about the situation of Jews living under the conditions of modernity make reference to the reality that most are "Jews by choice." Unfettered by governmental decrees and communal pressures, they choose the ways in which they will be Jews every hour of the day. For most, their Jewish identity is not fixed but fluid, insofar as they do not view themselves as living in a covenantal relationship with God, who has elected them as the "chosen" few.

Prescriptions for action must incorporate the energy, the innovative spirit and the limitations of this reality. Thus the "Jewish market" must be assessed in light of the choices available, taking into consideration the economic realities within the community.

Economic Realities

Ann Wolfe, in her myth-breaking essay *The Invisible Jewish Poor* (1971), documented the extent to which a Jewish poor class existed amid the increasing affluence and influence of Jews in America.

A year later, in response to Wolfe's monograph, the American Jewish Committee published the results of its consultations in *The AJC Task Force on the Future of the Jewish Community in America* (1972). For the first time, it focused on the responsibility of the community to underwrite services for the cohorts identified by Wolfe.

Recession struck the country that same year, impacting the middle class. Ellen Witman wrote eloquently about the effect on the Jewish middle class, resulting in their disengagement and disaffiliation from Jewish life (Witman, 1984). She documented how synagogues, JCC's, and schools felt the ramifications of the recession and were unable to respond due to their own lack of resources. She estimated that as many as 700,000 or 13 to 15 percent of the total American Jewish population, were poor or near poor. Jewish family agencies corroborated the trends, reporting increased caseloads, while synagogues and centers reported a drop in memberships and increased requests for scholarships (Meir and Hostein, 1992).

Communities and families began to respond to the recession, choosing where allocations would be made. Support for formal and informal education leveled as the needs of the unemployed increased. 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." (I use the word necessary to focus on the variable involved in the valuation a family places on a given activity or expenditure.)

A few years later a report sponsored by the Council of Jewish Federations Planning Department (1984) focused on the same population-low income or unemployed Jews-as had Wolfe's report, but highlighted the effects of the recession and joined the issue to the cost of Jewish living. The new study highlighted the choices that young marrieds, one-parent and middle-income families had to make between mortgage payments and Jewish education, between volunteer work and a second income, and between Jewish membership fees and campaign contributions.

A Nova Institute study of Jewish poverty in New York also included material related to the middle class. The Nova Institute found "a growing number of moderate-income families and individuals who are increasingly dependent on Jewish communal services to help them lead productive and enriched lives. These people include the underemployed and temporarily underemployed, the single-parent families, the insufficiently skilled and the unskilled, and those experiencing short-term personal crises" (Meir and Hostein, 1992).

"The high cost of Jewish living," the report observed, "imposes a particular burden on family income" for those families not meeting the criteria for poverty and therefore

ineligible for various types of income supports.

These studies challenged the myths cherished by Jews about their self-sufficiency and success, in contrast to the desperate poverty of the past. Were we not the descendants of Eastern European Ashkenazi Jews who had come to America with an average of \$25 to their names? Hadn't we covered up the illiteracy of a fifth of our grandfathers and a third of our grandmothers, and denied the involvement of Jews in crime during the early 1900s? Were we not the group on welfare in higher proportions than any other ethnic group except blacks during the 1930s? Now in the 1980s all these studies exposed the dark underside of a successful community.

Another CJF study in 1985 (Winter and Levin, 1985) was the first to raise the issue of choice as a determinant in the cost of Jewish living. They argued that cost alone was too simple a variable when examining people's readiness to pay for Jewish services:

...the relationship between the cost of living Jewishly and the amount of one's income or discretionary funds is neither direct nor simple. Not only the cost but the value of living Jewishly, both to the individual and to the institutions involved, will determine if the price of affiliation and participation is to be paid (Winter and Levin, 1985).

Levin also articulated his concern that Jewish communal professionals "showed a lack of commitment to the issue, because they are the gate keepers and advocates for their lay leadership" (Meir and Hostein, 1992). This is ironic given that so few communal professionals could afford the services their agencies were offering.

That same year in an address to the General Assembly of CJF, Jacob Ukeles made a strong plea for the community's responsibility to fund Jewish education (Ukeles, 1985). He argued that communal institutions had a basic responsibility to fund families in dire need, to ensure that they had access to a full Jewish life:

Living Jewishly shouldn't force people into poverty. If a lower middle income family is forced by the value it places on living full Jewish lives to use all its discretionary income and then some to buy Jewish education, synagogues and center membership, kosher food, etc., it is left with the effective income of a poor family to meet all its other basic needs. From a Jewish communal perspective, the near poor living active Jewish lives can only be prevented from living as the poor with dramatically higher levels of communal assistance than are typically forthcoming. (J.B. Ukeles)

The first comprehensive study of the cost of Jewish living was completed by Rela Geffen Monson and Ruth Pinkenson Feldman in 1991. Their research, done in Philadelphia, concentrated on the costs of synagogue membership and elementary and secondary Jewish education, including day school and supplementary school. They did not look at the costs of JCC membership, camp, *kashrut*, adult Jewish education, trips to Israel, and

the like. They appreciated the complexities facing families desirous of living Jewishly and noted:

Having enough money for participation is to some extent a subjective value rather than an absolutely rational decision. Thus some people who can 'afford' to send their children to a Jewish day school or to make a significant pledge to a federation, may label those expenditures as luxuries because they do not value Judaism or participation in Jewish communal institutions as highly as other facets of their lives (Monson and Feldman, 1991).

The Philadelphia study sent surveys to ninety-eight synagogues from all the movements, and thirty-one responded. Monson and Feldman examined the cost to families and the differentials between the movements. Their tentative conclusions included: "

- There were wide variations in the levels of subsidization among institutions.
- Synagogues often offered incentive memberships to young marrieds or parents of young children, but only to the age of thirty or thirty-five, a policy that did not take into account the recent demographic changes toward older parenthood in the community.
- Jewish day care was more costly than church-sponsored or private day care, forcing many families to choose nonsectarian or church-sponsored day care for financial reasons. There was a concern that families that did not begin in a Jewish educational setting might not opt for it when the children got older.
- Intensive Jewish education was more affordable in Orthodox institutions where it was the norm and generally subsidized. Because day school education was not the norm in the Conservative and Reform movements, their institutions tended to be less well subsidized and charged higher tuition, based on the assumption that families who chose this option could afford the costs.

It should be noted that the affordability of Orthodox education in Philadelphia might not necessarily reflect conditions throughout the country. Philadelphia is a strongly Conservative community with a relatively small Orthodox population. In other communities, such as New York, Orthodox day schools can be as expensive as non-Orthodox day schools, if not more so. Generally speaking, day school education is more expensive in places where other services cost more (i.e., with a higher cost of living).

The authors of the Philadelphia study outlined a number of policy implications from their research:

- Although Jewish professional and lay leaders were becoming increasingly concerned about the cost of living Jewishly, the issue had not yet become a high priority on the Jewish communal agenda. "

- Communities throughout the country should collect baseline data to use to raise awareness of the cost issue.
- Leading thinkers and policy planners in each community should work toward developing alternative fee and funding structures and seek ways to make Jewish institutions more cost-effective.
- Jewish institutions should study the demographics of the communities they serve, using the information to devise fairer fee policies with regard to life-cycle stages and family composition.
- The community as a whole should take responsibility to provide "a maximalist Jewish education to all Jewish children."
- Middle-income families (which range, depending upon the community, from \$60,000 to \$125,000) were often left out of the equation in the planning process and so were the ones most severely caught in a squeeze.

Monson and Feldman concluded that "it would be simplistic to equate non-affiliation with poverty or affiliation with affluence." They suggested that further research focus on the interaction of values and affordability, with a special concentration on problems of middle-income families and individuals (paraphrased in Meir and Hostein, 1992).

(I would add that the communal stake in the cost of Jewish living must include the cost of recruiting, training and educating staff for communal institutions, and paying them adequate salaries so that they will develop careers serving the Jewish community. Many staff cannot afford the very services they are involved in providing for others. The communal leadership must come to appreciate that the issue of the cost of Jewish living often directly affects the professional staff on a personal basis.)

The Demographics

Jewish demographics in America are skewed by the fact that Jews are an urban people, largely clustered in and around ten metropolitan areas. Only about 5 percent of American Jews are truly dispersed. Their choice of living in small towns and rural areas does not necessarily convey a lower level of Jewish commitment. Rather they may seek out Jewish experiences where they live and supplement their needs through distance learning, camping, Israel-based programs, and attendance at conferences and convocations. The degree to which cost may be a factor in blocking their involvement, rather than lack of motivation, is not clear.

Wertheimer has produced the most comprehensive analysis to date of enrollment in all forms of Jewish education, formal and informal (Wertheimer, 2000). His magnificent and comprehensive essay on formal and informal Jewish education in the United States will be the bible for statistics for many years to come. There has been, to my knowledge, no comprehensive study of unduplicated enrollment of students in day schools, supplementary schools, camps and youth services-i.e., one youngster might participate in a formal school, a camp, and a youth movement and thus be tallied three times in Wertheimer's statistics.

According to Wertheimer, in the late 1990s there were over 180,000 children in Jewish day schools and 260,000 in supplementary schools in the United States. This total represents about 35 to 40 percent of all age-eligible Jewish children at a given time (with no definition as to who is a Jew). Extrapolating from the 1997 Los Angeles Jewish Population Study, and assuming about six million Jews in America (including those with at least one Jewish parent), we can assume that there are between 1-1.2 million young Jews under the age of eighteen.

Table 1 summarizes the enrollment in formal and informal programs, with all figures based upon Wertheimer.

Table 1

Supplement school	260,000
Day schools	180,000
Day camp	Unknown
Resident Camp	70,000*
Youth movements	75,000**
Total	585,999

*Approximate

**Approximate, with about 25,000 of all members participating actively

These figures are subject to duplication between formal and informal education; I would "guesstimate" that about 75,000 of the students in schools also participate in some form of informal program. Thus, out of the approximately 1.1 million age-eligible Jewish youth, about half are enrolled in programs at any given time. These numbers need to be understood in terms of the issues of conation, identity, and identification.

To understand the economic cost of Jewish living, we must look at the income parameters within the community. In Los Angeles, over 22 percent of households report over \$100,000 in annual income. Another 45 percent earn less than \$50,000 (Herman, 1997). We will use these local figures to extrapolate nationally.

My assumption is that the majority of students in day schools, certainly within the Reform, Conservative and Reconstructionist movements, come from the 22 percent of the population with highest incomes. The 180,000 enrolled in day schools are still a distinct minority (a little over 16 percent) of the age-eligible children. Therefore, a majority of those earning over \$100,000 choose not to send their children to day school and/or Jewish camps. We must keep in mind that some, perhaps many, of the \$100,000+

households are elderly wealthy without age-eligible children. We have no data on what percent of grandparents underwrite the Jewish school tuitions of their grandchildren.

How much of a family's budget is required for synagogue dues, camp, school, and Federation contributions? The following costs are approximate for a family with two school-age and camp-age children:

Average synagogue dues and assessments	\$1,100
Tuition for two children in day school	\$22,000
Average day camp fees (two weeks, two children)	\$1,200
Average resident camp (one month, two children)	\$5,000
Jewish Community Center dues	\$500
Minimal Federation gift	\$200
Total	\$30,000

The range for these services could be from \$25,000 to \$35,000. It is clear that this figure is untenable for those households whose incomes are below \$50,000, the median for Jewish households. Indeed, it is unlikely that households whose gross incomes are under \$125,000 could manage to spend 25 percent to 30 percent 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. Naturally, those who choose to send their children to supplementary religious schools instead of day schools have a dramatically lower cost, but still could spend \$5-\$8,000 on synagogue, camping fees, JCC dues, and a Federation gift. However a family varies its involvement, the fact remains that most Jewish institutional participation costs money-understandably, given the cost to the institutions of delivering the services.

Examining the Variables

Jewish life, as shown above, costs too much for all but the highly motivated. There are a finite number of participants in our community, and they can be classified into four groups: those who could pay but won't; those who can and do pay; those who would if they could, but can't; and those who can't pay but would if they could.

Certainly one of the strongest variables in shaping the Jewish agenda of a family is motivation. The differences, as discussed above, are the varying priorities of life style. The literature of social psychology deals with the concept of conation or intention-what people say they intend to do and what they actually do. A recent study (Kosmin, Keyser, 2000) illustrates this concept with regard to Jewish living. The study followed 1500 *b'nai mitzvah* in the Conservative movement from 1995 to 1999. Nearly 90 percent of those surveyed stayed in the study through the four-year period. Among the many questions

asked, three probed the intentions (conation) at age 13 and again at age 17 to (1) attend synagogue at least once a month; (2) keep kosher; and (3) continue one's Jewish education. The results are shown in Table 2.

Table 2

Behavior	Intention at age 13	Actual behavior at age 17
To attend synagogue a month	65%	40%
To keep kosher	67%	49%
To continue one's Jewish education	73%	50%

A fourth finding of this study sheds light directly on our issue. Forty-one percent of teens who went on to minimal Jewish involvement felt that being Jewish was very important, while 69 percent of those who went on to Jewish youth movement affiliation or camp participation felt being Jewish was very important. Thus, for parents whose goal for their children is identification over knowledge, youth movements and camping is a less expensive avenue than day schools.

Two recent studies indicate that Jewish peer experiences and informal Jewish education are significant factors in maintaining Jewish involvement. Studies of present and former members of Young Judaea (Hadassah-sponsored Zionist youth movement) and the National Conference of Synagogue Youth (Orthodox movement affiliated with the Orthodox Union) show a high degree of positive Jewish attitudes with relatively little capital investment.

Nevertheless, capital investments related to expanded formal educational and camp services here and in Israel present formidable challenges. Investments in day schools have exploded in the last decade. Estimates suggest that more than \$350 million has been committed for expanded day school facilities alone.

We have two examples of intensive Jewish experiences where cost has been totally removed as a barrier to participation.

Michael Steinhardt and Charles Bronfman, together with local Federations and the government of Israel, have sponsored the Birthright Israel program. Many of the 17,000 participants who received a totally free, ten-day experience in Israel have reported that they had intended to go to Israel but price had been a barrier. The initial research findings on Birthright suggest that some radically positive changes in attitude toward Israel and Judaism have resulted from the program. The annual subventions of \$90 million provided by Bronfman and Steinhardt are due to be withdrawn within a year or so, and it is unclear how these dollars will be replaced.

Another experiment in Jewish life, a new four-year residential Jewish high school-the first non-Orthodox institution of its kind-is advertising for students tuition free. The school is geared to Jews from small towns. As the school is just beginning, there are no data on its impact on its students.

To summarize, a few facts are clear:

- Relatively few Jews avail themselves of intensive Jewish educational experiences, formal or informal.
- The cost of Jewish living is a complex matter that goes beyond the economic cost alone to a given Jewish family.
- Significant numbers of Jews who could afford the economic costs are not prepared to pay the psychosocial price of "depriving" their children of non-Jewish experiences.
- Communities and their institutions are faced with choices as to how to expend their resources.
- Infrastructural costs to expanded Jewish education-both formal and informal-have not been sufficiently appreciated in computing the cost of Jewish living.
- Subventions to families are not the answer, but are needed on a more extensive basis than presently used.

Cost Impact on Family and Community

To analyze the impact of costs on family choices, one must factor out those families who are not affected by costs. We will examine data from the Los Angeles Jewish community, which represents about 10 percent of the nation's Jewish population and has commissioned one of the most recent demographic surveys. The numbers below are from the Los Angeles Jewish Population Study (Herman, 1997) and do not necessarily correlate with the national statistics in the Wertheimer data.

Only 26.8 percent of Los Angeles Jewish households (including 3.9 percent that are single-parent households) have children under eighteen years of age. This group is the target population for the present discussion.

Fifty-one percent of children ages five to seventeen are receiving some sort of Jewish education. Of this group, 21 percent are in day schools. Of the total age group, 24 percent received some Jewish education in the past, and 25 percent received or are receiving no Jewish education. Thus about 10 percent of all age-eligible children are in Jewish day schools. Another 15 percent are in private non-Jewish schools, and 64 percent are in public schools. The 15 percent in private non-Jewish schools are there as a matter of choice. The economic issue is a potential factor for the remaining 64 percent.

While the median income of all households in Los Angeles was around \$50,000, the median income of married couples with children was nearly \$80,000, and for single parents with children, \$51,240.

As noted earlier, there is a distinction to be made between an "affordability" index and a "desirability" index. Dollars alone do not account for the choices made. Carmel Chiswick has coined the term "Jewish human capital"-the sum of a person's skills, memories, and experiences, including the time devoted to acquiring this capital. She points out that few are motivated to acquire this capital, because the majority of Jews do not find it attractive (Chiswick, 1998).

The Philadelphia Jewish study in 1990 established the cost per family as ranging from \$18,000 to \$25,000 annually, including synagogue membership, supplementary or day school tuitions, JCC summer camp costs, and a contribution to the annual Jewish fund drive. Extrapolating those figure eleven years later, I arrived at annual costs of \$25,000-\$35,000, as noted above.

There is no way to establish definitively how many Jewish public school families could "afford" the \$20,000 to \$30,000 required today for intensive Jewish experiences. To be sure, some of these families are affiliated and send their children to supplementary schools. A smaller number choose Jewish summer camps (with only 7 percent of all age-eligible Jewish children in settings such as JCC camps, Camps Ramah, or Union camps). We can assume that at least 25 percent of those public school families (e.g., 25 percent of the 64 percent, or 16 percent of the total Jewish population) have incomes of over \$80,000, but choose not to give their children intensive Jewish experiences.

Adding up the Costs to Community: Who Will Pay?

Providing scholarships for all those who wish to participate in intensive Jewish experiences might result in a doubling of current enrollments in day schools and camps, which at present attract 10 percent and 7 percent of the eligible population. The figure of twice the current enrollment is an educated conjecture as to the numbers for whom participation is price-sensitive.

How much money is needed in a community to make this happen? If we assume \$10,000 per year per child for day school scholarships for families not currently enrolled but interested in enrolling, then \$36.5 million would be needed in Los Angeles alone-over a third of a billion dollars. And the \$10,000 subvention would not cover synagogue dues, camp fees, and so on.

Furthermore, the costs are not limited to operating expenses. If enrollments doubled, there would be a need for added capital investment in facilities. A minimum of \$20,000 per child would be required to double the number of classrooms and camp beds available. This would add up to over \$7 billion needed for infrastructure costs. (Not annually, to be sure.)

In addition to capital improvements, the number of principals, teachers, camp directors and ancillary staff would have to double-and the cost of educating them would be considerable. The graduate school programs required to produce the principals and Jewish studies teachers alone would cost \$10-20 million annually. And as classes in

graduate schools of Jewish education and communal service expanded, new faculty would have to be found and funded to teach them.

Who would fund these costs? The major potential funders for many of these services are the Federation, foundations, and the synagogues or synagogue movements.

There are those who would turn to the federal government for help under the rubric of voucher and indirect subventions from the government. A recent survey showed that only 22 percent of Jews favored the use of vouchers (Cohen, 2000), even after Senator Joseph Lieberman, selected as the Democratic vice presidential candidate, expressed qualified support for them. Even though most Jews do not favor vouchers, present realities and future possibilities may bring changes of attitude.

In reality, Jewish schools, camps, and organizations have been subsidized for over 50 years, accepting surplus foods and ancillary services-such as busing, psychological counseling, and books-for years. Despite the mantra of church-state separation, repeated by most Jewish organizations for most of the twentieth century, there has been no consistency in its application. Chaplains, prayer books, and special foods have long been made available, using public funds, in the armed forces. The G.I. Bill of Rights was a voucher system but never so labeled.

The current administration is confident that it will pass some sort of voucher legislation with bipartisan support. If it does so, most Jewish schools will try to take advantage of that legislation. In truth, in today's Jewish human services agencies, health agencies, and homes for the aged, Federal funds are a larger part of the budget than are Jewish funds. The amount today is in the millions of dollars. If the education voucher passes, government dollars might come to be 20-40 percent of the budget.

The Federation system that distributes \$750 million annually to local, national, and international agencies faces its own problems. The majority of its own dollars are earmarked for services to the elderly, poor, single parents and immigrants to Israel. In ranking the needs that Federations should address, only about 20 percent felt that local concerns should be ranked highest (Tobin and Tobin, 1995). While building identity was ranked as a key motivator for giving, this study found that fundraising efforts would succeed only when there were concrete proposals to accomplish the goals.

Given the rising needs and concerns addressed by Federations, there has been no appreciable increase in giving in recent years, if one factors for inflation. Only times of acute crisis seem to result in extra giving. To date, there have been no radical steps toward earmarking funds for intensive Jewish experiences, with a few notable exceptions, where large gifts or endowments have made this possible.

Some Approaches to Solutions

The costs of providing funds to double the number of affiliated Jews should not be seen as overwhelming. My estimate-including tuition subventions, capital improvements and

expansions of facilities, and training additional staff-comes to an addition \$7-10 billion. While this figure may seem daunting, there is over \$1 trillion in assets in Jewish hands, and the Jewish "gross domestic product" is about 8 percent of the total GDP, or about \$480 billion annually. A well-defined business plan, laying down goals and a plan to attain them over a five- or six-year period, could make it attainable. The dream will have to be articulated as compellingly as the Birthright program was, creating excitement and focus.

What can we learn from the success of Birthright and other well-targeted programs?

- The response to Birthright demonstrates that the mega-wealthy among the Jewish community can be enticed to involvement-with extensive research, education, interpretation, and exhortation on the part of Jewish communal professionals. This process must continue, with involvement by the affluent leading to growing ranks of donors attracted to the cause. Eight- and nine-figure gifts to Jewish causes are no longer a dream. The trend will be to focus on a growing pool of multimillionaires and billionaires. It is too early to assess how fruitful the United Jewish Communities approach to endowed giving on the national level will be. Tobin points out that the challenge to Jewish organizations is to market and interpret their needs in a convincing manner.
- Increasingly, Jewish organizations engaged in capital expansion will have to float bonds, underwritten by banking and investment firms. In the Los Angeles area alone, there are more than \$30 million in bonds that have been acquired for capital expansion. Could this funding device be applied for educational purposes, along the lines of Israel Bonds for the development of the State of Israel? This possibility should be fully explored.
- As capital fundraising drives explode, it may be possible to "add on" a programmatic element, with a 25-percent maintenance fund asked in addition to the 100 percent for capital expansion. Would givers object to this addition to the initial gift request, setting the goal at 150 percent of the actual building cost? We won't know until we try.
- The area of communication technology offers further possibilities for expansion and outreach. When high-tech communications were first broached as an avenue for reaching unaffiliated and geographically disbursed Jews, the industry was still in its infancy. Today the seminaries and institutions of higher Jewish learning, as well as Federations, Jewish community centers, and other organizations, use teleconferencing and distance learning on a day-to-day basis. The Jewish Television Network is being watched by large numbers of Jews. Videos of Jewish content are available through commercial outlets. Websites affiliated with Jewish organizations and portals to Jewish content abound; Jewish chat rooms are popular. Sermons and teaching materials as well as Jewish news sources are readily available on the Internet. The application of this now widespread technology must be focused on the spread of Jewish knowledge and the intensification of Jewish identity.
- The twinning of schools in America and in Israel is now in its infancy. The experiments in place, such as the program in Los Angeles, demonstrate the

potential for bonding between the two communities. The introduction of this program in interested public schools points to a way of expanding Jewish identification through underutilized channels.

- College campuses are a major location of Jewish young adults, and so millions of dollars are being spent annually on both increased Jewish studies faculty positions and a revitalized Hillel program. Jewish learning does come late to some who received little early formal or informal Jewish education. The "cost" is not just in dollars spent on the expansion of Hillel and Jewish studies programs, but there is also the "time capital," in Chiswick's terminology, that a student must invest in choosing a class or Hillel activity. Anecdotal evidence suggests that today's Jewish students are more influenced in their formal and informal educational choices by the Internet than by brochures or other means of communication. Sophisticated synagogues have appreciated this fact and have kept in touch with young adult members through e-mail or websites. The cost borne by the institution is small relative to the efficiency of the delivery system.

Finally, the Family

Not everything done to increase Jewish identification need cost billions of dollars. There remains the Jews' secret weapon-the family.

The discussion of the family has been left to the end because this unit is the critical locus for choice. The matter of "cost" must be seen in the context of choice by communities, institutions and, ultimately, the family.

Cost, in turn, cannot be separated from goals. At the bottom line, the main reason community leadership wants to expand intensive Jewish experiences, both formal and informal, is fear of ongoing assimilation and intermarriage.

Over and above the costs associated with participation in Jewish communal programs, there are the values and behaviors exhibited by Jewish families in their day-to-day living. Some behaviors that develop Jewish identification may not necessarily produce highly literate Jewish children-in English or in Hebrew. But what emerges is a loving, natural ambience that celebrates the family as a Jewish family. The costs to the family are what Chiswick calls "human capital." They can be gauged by these indicators:

- What music is included among the cassettes and compact discs found in the cars and living rooms of the family?
- What books and magazines are found in the home?
- Is the home easily identified as Jewish by the art on the walls and the conversation at the dinner table?
- Where has the family chosen to live?
- Who are its friends, and are the values of the friends congruent?
- What organizations are the children encouraged to join?
- How is free time used?

- Do vacations encompass the so-called "Jewish schizophrenic approach to travel"-enhancing the children's sense of Jewish and American history wherever they go? Does trip-planning include reference to not only a *Frommer's* but also a Jewish travel guide book?

The shaping of identity has many roots, and the positive informal experiences described above will serve young people long and well. Such youngsters may still lack a "good" comprehensive Jewish education, but they will feel comfortable as a part of amcha (the common folk), will enjoy being Jewish, and will feel positive about it. And the cost is the "human capital" of their parents' sensibility, regardless of economic status.

Let me be clear: I am not suggesting that Jewish organizations and the community as a whole should not maximize the services offered and access to these services. But under no circumstances can the family abdicate its responsibilities as the main nourishers and teachers of their children. This does not diminish the potency of peers or the value of institutional experiences in reinforcing or, contrarily, overturning, family values.

What will be the relative weight of family versus peer pressures? Clearly, some decisions seem to be recipes for disaster-such as the desire of a college freshman to study forestry or attend a university remote from Jewish population centers. Of course, young Jews at Brandeis University can also fall in love with non-Jews; luck as well as proximity plays a role in the selection of mates.

Conclusions

The cost of Jewish living is a much more complex issue than we at first acknowledged. Some who can afford anything offered by the Jewish community choose not to choose a thing. For them, the community must develop strategies that increase the attractiveness of Jewish life in all its aspects.

Services available must be of the highest professional caliber-for example, day schools whose graduates go on to Ivy League schools at a rate higher than the competing private schools or that promote the moral, physical and ethnic growth of the child in ways that are uniquely beneficial. Camps, trips to Israel, programming on Jewish Television Network, and materials for adult study must all meet the same high quality standard. And communication experts must articulate why living Jewish lives to the fullest is worthwhile.

The "payoff" for the communities may be modest by purely quantitative standards. But these same affluent families are the ones who must be convinced to help underwrite the services for others. If they do not find the programs offered attractive, they will not be willing to pay for others.

We must come to understand that the cost of Jewish living for the well-to-do group is manifest in nonmaterial ways, in psychological expenditures. Among this group is a significant proportion of intermarried couples. Increased sensitivity to serving an

intermarried family is necessary in Jewish institutions. (This observation has been dealt with at length by many observers of the American Jewish community, others have urged caution in this approach, arguing that the lowering of expectations leads to increasing intermarriage.)

Thus the community, if it wishes to expand its base, needs to make differential responses to those for whom the desirability of participation is the issue and to those for whom material cost is most important. In the end, the vast majority of Jews do have a material concern that underlies the arguments about the attractiveness of the offerings, and this concern becomes at least an excuse and for many a genuine barrier to more extensive Jewish experiences.

I would maintain that many families for whom cost is a barrier find creative, informal ways to enhance their Jewish identities. To them, the Jewish community owes opportunities to experience the more formal, expensive aspects of Jewish life as well. They should be the target group to whom a multiplicity of services is made available, in affordable packages.

While the community has been slow to respond to these challenges, a number of megawealthy donors have stepped out ahead of the crowd to create new opportunities for Jewish engagement. Our ability to motivate others to follow the Schustermans, Steinhardts, Bronfmans, Spielbergs, Mandels, etc. is not yet proven.

Another avenue is through experimental partnerships between Federations and synagogues. Federation funding for day schools is no longer unthinkable. Other partnerships between JCCs, the Brandeis Bardin Institute, and Hillels to create new opportunities on the young adult level have been heartening.

Summary

The majority of American Jews who are interested in Jewish continuity have concluded that intensive Jewish education and, to a lesser extent, intensive informal Jewish experiences are the best ways to assure that continuity. The thrust has been toward developing Jewish day schools, which have proved expensive both for the parents and the sponsoring institutions. Most parents who send their children to Jewish day schools do not continue to do so past elementary school. The pyramid of Jewish education, except among the Orthodox, has few who continue through high school.

The economics of Jewish living-when all the desirable experiences are combined in one family-are very expensive. Consequently, a community initiative to expand the numbers greatly is unlikely to succeed. Even doubling the current participation levels to around 20 percent of the total Jewish population (skewed dramatically toward the Orthodox) requires billions of dollars in expenditures, if one takes into consideration both the capital and human infrastructure needed for formal and informal education.

The role of the family and peers cannot be ignored in the process of forming identity, and many psychological dimensions of intention and family and peer pressures must be confronted. Experiences not reinforced in the home are likely to become sources for rebellion and rejection.

The organized Jewish community has many calls upon its dollars. While the issue of Jewish experiences for the young is a rising priority, it will not replace other issues such as the elderly, the Jewish poor, Israel, continuing Jewish immigration, and Jewish civil concerns.

Never have so many in the Jewish community been so wealthy, representing collectively the richest Jewish community in the history of the world. The total assets are in the trillions, providing a pool that should be able to provide at least 20 percent of the Jews with the Jewish experiences they value.

At the same time attention must be paid to the significant minority for whom cost is not a barrier but the desirability of the product has to be "sold." Naturally, the desires of most middle-class and upper-middle-class Jews are not focused only on Jewish matters. Those who formulate the cost of Jewish living cannot ignore the other expenses families face, including the need to save for college.

There are many strategies that the organized community can engage to solve the challenge of Jewish living. As Albert Einstein noted:

Strange is our situation here upon Earth. Each of us comes for a short visit, not knowing why, yet sometimes seeming to divine a purpose. From the standpoint of daily life, however, there is one thing we do know: that we are here for the sake of each other, above all, for those upon whose smile and well-being our own happiness depends, and also for the countless unknown souls with whose fate we are connected by a bond of sympathy.

If we see ourselves as not laboring alone, then a decade from now we may be able to look back and marvel at our accomplishments. We should be energized by our successes to continue to experiment and exhort, dream and drive, live and learn on all levels-formal and informal, public and private.

References

Ackerman, W. I. 1969. "Jewish Education-For What?" in American Jewish Year Book. New York: American Jewish Committee.

Baron, S.W. 1945. The Jewish Community. Philadelphia: Jewish Publication Service.

Bubis, G. B. 1999. The Director Had a Heart Attack and the President Resigned. Jerusalem: Jerusalem Center for Public Affairs.

Chiswick, C. U. 1998. "The Economics of Contemporary American Jewish Family Life," in Peter Medding, ed., *Coping with Life and Death: Studies in Contemporary Jewry*, Volume XIV. Jerusalem: Jerusalem Center for Public Affairs, and New York, Oxford: Oxford University Press.

Cohen, S. M. 1997. "Day School Parents in Conservative Synagogues" in Jack Wertheimer, ed., *Jewish Identity and Religious Commitment*. New York: Jewish Theological Seminary.

_____. 2000. "Jews and Religion in the Public Square: Attitudes of American Jews in Comparative Perspective-Part One" in *Jerusalem Letter*, No. 434. Jerusalem: Jerusalem Center for Public Affairs.

_____, and A. Ganapol. 1998. *Building Jewish Identity: A Study of Young Judea Alumni*. New York: Hadassah.

Cottle, T. 1980. *Hidden Survivors: Portraits of Poor Jews in America*. Upper Saddle River, NJ: Prentice Hall, Inc..

Elazar, D. J., and R. Mintz Geffen. 2000. *The Conservative Movement in Judaism: Dilemmas and Opportunities*. New York: State University of New York Press.

Finkelstein, L. 1966. *The Jews*. Philadelphia: Jewish Publication Society.

Fishman, S. Barack. 1995. *Jewish Education and Jewish Identity Among Contemporary American Jews: Suggestions from Current Research*. Boston: Bureau of Jewish Education, Center for Educational Research and Evaluation.

_____, and Goldstein, A. 1993. *When They Are Grown They Will Not Depart: Jewish Education and The Jewish Behavior of American Adults*. Boston: Cohen Center, Brandeis University, Research Report No. 8.

Friedman, N., and P. Davis. 1998. *Faithful Youth: A Study of the National Conference of Synagogue Youth*. New York: NCSY.

Herman, P. 1997. *Los Angeles Jewish Population Study 1997*. Los Angeles: The Jewish Federation of Greater Los Angeles.

Himmelfarb, H. 1975. "Jewish Education for Naught: Educating the Culturally Deprived Jewish Child." *Analysis*. New York: Synagogue Council of America.

Kosmin, B., and A. Keysar. 2000. "Four Up": *The High School Years, 1995-1999*. New York: Ratner Center for the Study of Conservative Judaism, Jewish Theological Seminary.

Meir, A., and L. Hostein. 1992. *The High Cost of Jewish Living*. New York: American Jewish Committee.

Monson, R. Geffen, and R. Pinkenson Feldman. 1991. "The Cost of Living Jewishly in Philadelphia." Paper delivered at AJC Consultation on the High Cost of Living. March 1991.

Murphy, J. 1990. "The Educational Reform Movement of the 1980s: A Comprehensive Analysis" in J. Murphy, ed., *The Educational Reform Movement of the 1980s: Perspectives and Cases*. Berkeley: University of California Press.

Schiff, A. I. 1990. "Jewish Continuity Through Jewish Education: A Human Resource Imperative." *Jewish Education*. Summer 1990.

Schoen, D. L. 1989. *Ethnic Survival in America: An Ethnography of a Jewish Afternoon School*. Atlanta: Scholar's Press.

Tobin, G., and A. Tobin. 1995. *American Jewish Philanthropy in the 1990's*. Boston: Brandeis University.

Ukeles, J. B. 1985. "Jewish Communal Policy and the Jewish Poor: The Role of Federations in the Eighties." Paper delivered at the General Assembly, Council of Jewish Federations, Washington.

Wertheimer, J. 1999. "Jewish Education in the United States: Recent Trends and Issues" in *American Jewish Year Book 1999*. New York: American Jewish Committee.

_____, et al. 1999. *Jews in the Center: Conservative Synagogues and Their Members*. Piscataway, NJ: Rutgers University Press.

_____, and B. Kosmin. 2000. "Jews in the Center Coming of Age" in *The Conservative Synagogue*. Washington, D.C: University Press.

Winter, J. A. and L. I. Levin. 1985. *The Cost of Jewish Affiliation and Participation*. New York: Council of Jewish Federations.

Witman, E. G. 1984. "Economic Distress in the American Jewish Community." *Israel Horizons*, September-October.

Wolfe, A. G. 1971. *The Invisible Jewish Poor*. New York: American Jewish Committee.

Executive Summary

by Jack Wertheimer

The 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 budgetary 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

Supplementary 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.