

# THE COST OF LIVING JEWISHLY IN PHILADELPHIA

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*By mapping out the costs of living Jewishly for a large Jewish community, the study described in this article brings cost out of the area of speculation and into the arena of public policy. It reveals a considerable range in those costs for families and individuals depending on affiliation patterns. Further research is needed on the interaction of values and economics and the special problems of middle-income Jewish families.*

This article reports on a study undertaken in Philadelphia at the end of the 1980s to explore the cost of living Jewishly. Widespread concern about the marginal affiliation of many Jews in the United States, together with a generally held presupposition that cost of affiliation was one factor contributing to this trend, led to the commissioning of the study.

Many social scientists and lay and professional leaders have speculated on the impact of cost on affiliation. For instance, in the address in 1989 in which he accepted the presidency of the Board of Rabbis of Greater Philadelphia, Rabbi Simeon Maslin said:

If there is any one priority that I have . . . it is to bring Jews back to the synagogue. . . . And while I have no doubt that the majority of Jews who are not affiliated are making a terrible mistake, I know that there are some synagogues in the metropolitan area that contribute to the problem rather than to the solution. I cannot tell you how often I have heard the claim, "I cannot afford to belong to a synagogue." Is

that claim true? I am ashamed to confess that, in at least some cases, it is true.

Certainly, some Jews are marginally affiliated because Jewish identity is peripheral to their life, or they may be formerly involved Jews now in a life-cycle stage or familial situation in which they cannot afford a particular service. Data show that those who relocate to a new area may take 5 years or more to settle into a new community (Israel, 1987). Sometimes, because these newcomers do not plan to settle permanently in their new community, they shy away from all affiliations. Migrants are certainly put off by having to pay "initiation" fees, such as synagogue building fund assessments for a second or even a third time.<sup>1</sup> Another particularly painful example of those who are very involved in the Jewish community but who cannot afford certain services is provided by Jewish educators or communal service workers who have had to take their children

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1. To partially alleviate this burden, Sidney Goldstein of Brown University has suggested the development of a national "Jewish Express" card through the use of which an individual or family could bank payments, such as a building fund, and receive automatic credit for them upon moving to a new community.

out of day school or cannot send them to Jewish summer camp because of lack of money.

#### WHY MEASURE COST?

If participation in community activities is thought to be out of the range of possibilities due to the cost of these services and goods, one should measure cost solely as a function of the discretionary income of the particular individual, couple, or family with children. On the other hand, 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 these expenditures as luxuries because they do not value Judaism or participation in Jewish communal institutions as highly as other facets of their lives. In several articles in this journal, J. Alan Winter (1989, 1991) has analyzed the interaction of values and economics, concluding that synagogue affiliation and federation contributions are not solely determined by income level, but are also related to the depth of Jewish identity. Though of great interest to the researchers and the sponsoring committee, the interaction of values and economics was judged a topic so complex that it required exploration well beyond the scope of this study.

The value of a study mapping out the costs of living Jewishly for a community of over 265,000 Jews was to bring cost out of the area of speculation and into the arena of public policy in a responsible, systematic way. It was felt that, once the results were made public, the range of costs would be a pleasant surprise for some individuals, reversing incorrect notions and perhaps even opening up options for participation. For others, some of whom might be in positions of lay or professional influence, the actual costs might prove a painful shock and even a spur to work for more sliding scales or other financial support to

lower the cost of a particular type of involvement. In short, the study would be a documentary and consciousness-raising activity, as well as a useful planning resource for lay and professional leadership. The researchers also hoped that the study would encourage replication efforts in other communities and help place the cost issue on the national agenda of the 1990s for the American Jewish community.

#### METHODOLOGY

In this study it was proposed to "cost out" a set of "products" that any Jewish family in Philadelphia might consider buying. There are of course, a range of costs for every product; for instance, annual synagogue membership fees may vary from \$100 to over \$1,000. Costs to be considered included synagogue dues and fees, tuition for elementary and high school formal Jewish education (full day and supplementary, and day care), Jewish summer camp, Jewish Community Center (JCC) membership, and some regular donations to Jewish causes locally and to Israel. Other costs, such as kosher food, trips to Israel, and adult Jewish education, were not included because they were either difficult to measure (e.g., the higher cost of kosher meat versus less money spent dining out); they happened infrequently, rather than regularly (trip(s) to Israel); or they varied greatly in cost (cost of a college Jewish studies course versus synagogue adult education). The cost ranges for each "product" or "service" were ascertained through mailed surveys combined with telephone follow-ups (if the response rates were not adequate) of a sample of institutions in each category.

After the data were gathered, expenses of affiliation were computed for several different family configurations, including singles under 35 in the workforce, married couples with no children, intact nuclear families with two wage earners, single-parent families, and senior citizen couples and singles. The goal was to produce a

thoughtful working paper, the focus of which would be description and policy implications.

In addition to asking various agencies, organizations, and synagogues to fill out a brief survey about their fees for membership and various services, each was asked to send copies of actual forms used to give aid and to describe fully their financial aid procedures. In addition, interviews were held with key individuals who had participated in the aid process to give additional depth and validity to the findings. This was to be a study with modest goals, a precursor to more sophisticated work on the interaction of economics and values. The focus of this article is the data collected about the cost of synagogue membership and Jewish education.

#### SYNAGOGUE MEMBERSHIP COSTS

Surveys were mailed to 98 synagogues in the Philadelphia metropolitan area. Thirty-one returned the surveys, of which 5 were Orthodox (including one Sephardic synagogue), 4 were Traditional,<sup>2</sup> 13 were Conservative, 7 were Reform, and 2 were Reconstructionist. This distribution fits well with the configuration of the movements in Philadelphia (Yancey & Goldstein, 1984). The responding synagogues ranged in size from very small (under 35 members) to "cathedral" types (over 1500 members) and represented various geographic areas and economic strata of the community.

#### Reform Temples in Philadelphia

Among the Reform temples, the most common form of dues assessment is what is known as "fair share." In this system, each individual member or family unit

uses its own estimate of household income and then, based on a scale provided by the congregation, assesses itself accordingly. (This system also exists in some Conservative congregations.) Avowedly geared toward equity, this system does not always work as intended. For instance, in a presidential address reprinted in the bulletin of a "cathedral" synagogue in a Philadelphia suburb, the incoming president complained that only 14 of over 1200 household/family units had paid the rate assessed for households earning \$100,000 or more in 1988-89 (Rudman, 1989)! (That he felt moved and able to state this publicly and have it printed bespeaks one problem with the system.) Within the fair-share system, there are also preset adjustments related to age, marital status, and geographic propinquity. Young adults, and sometimes all those under age 30 or even 35, are provided with special rates as an incentive to join, as are senior citizens. Singles also have special rates, as do young marrieds under 35 in some congregations. Those who maintain memberships in more than one congregation because they have winter homes elsewhere or have moved away but have sentimental ties to a congregation are sometimes provided with an option of associate membership. A few temples also have special seat rates just for the High Holidays (presumably used for visiting friends or relatives), whereas others offer the associate membership rates only to those who do *not* come on the High Holidays.

However, for many congregations, membership fees are just the opening salvo in a barrage of financial obligations. Six of the seven Reform temples required building fund contributions of all but associate members. These contributions ranged from \$500-\$1500 to be paid out over a 4- to 6-year period. In addition school fees were levied per child, sometimes with a cap or a discount for the third child. These fees ranged from \$100-\$400 per child annually, depending on the temple, the grade of the child, and how many children from

2. Traditional synagogues were right-wing Conservative or left-wing Orthodox, usually unaffiliated with a national movement, and with a combination of segregated and mixed seating. Some have Conservative rabbis and some have Orthodox rabbis in their pulpits.

the same family were currently enrolled in the school. Finally, there were special Bar/Bat Mitzvah and Confirmation fees to be paid in the year of the event, which ranged from \$300–\$365. Thus, a member family of a temple at the top of the scale in 1988–89, which had two children in the school, were still paying the building fund, and had one child who would become Bar or Bat Mitzvah or be confirmed in that year, could have owed the Temple as much as \$2200 for one year's participation. On the other hand, a family belonging to a congregation with fees at the lower end of the scale and with a household income under \$30,000 might have needed only about \$1000 to satisfy all of the above-mentioned obligations.

#### Orthodox Synagogues

With the exception of the Reconstructionist movement, Orthodoxy is the smallest segment of Philadelphia Jewry, with 6% of Philadelphia Jews reporting themselves as Orthodox in the 1983 demographic study (Yancey & Goldstein, 1984). Therefore, those five synagogues responding as Orthodox and the four designating themselves as Traditional were considered together. On the whole, the Orthodox and Traditional congregations are much less costly to join than the Reform ones. However, as with the Reform temples, cost is somewhat related to the size of the congregation. The very small synagogues charge as little as \$40 "plus donations" and \$125 per member. However, these are exceptions. The usual range is from \$300–\$650 per family/household membership and \$180–\$300 for singles, retirees, and young couples under 35. The demographic distinctions are present, but the systems have fewer categories than in the Reform Temples.

Only one in the nine synagogues had a building fund assessment—\$1000 over 5 years—and it was the largest of the Traditional congregations. Moreover, none of these congregations imposed extra school

fees. This may be related to the assumption in the Orthodox community that all children will go to Jewish day school. In the traditional synagogues, school fees are included in standard family memberships. As one member of a medium-sized Orthodox synagogue (about 300 adult members) explained, "There are few professionals employed by the shul, the salary of the rabbi is low, and the building is small. Everyone understands that with the costs of day school, it is impossible to charge high synagogue fees." However, donations for synagogue honors received are an expected and important source of income.

#### Conservative Synagogues

By and large, the Conservative synagogues do not use the fair-share system, but rather charge fixed fees with many variations built into the system. Family dues ranged from a low of \$330 to a high \$925 per year. Most congregations have fees arranged by life-cycle stage and family status. There are almost always separate school fees; however, one congregation in suburban Philadelphia endowed the school in such a way that it is tuition free for all member children. This synagogue also has a graduated phase-in to the capital fund pledge and a highly sophisticated fair-share program that gradually increases the amount paid by members under age 35. Another congregation allows its members to purchase a "lifetime" membership for \$5,000, and several have fees stratified by the location of High Holiday seats. Thus, the room in which one sits for 3 days a year may change the dues from \$400 to \$900 for a family in the same synagogue!

#### Reconstructionist Synagogues

The two Reconstructionist synagogues have systems similar to the mid-range Conservative ones. Dues are in the \$500–\$650 range for couples and \$350–\$400 for singles. School fees are imposed per child based

on how many days a week the child attends class.

### Philosophy of Support

In all of the movements, experiments have been made to link demography or life-cycle stage to membership rates. That is, incentives are given to "young" singles or marrieds to affiliate. However, although the median age of the American Jewish community is around 45 (Schmeltz & DellaPergola, 1989) and today the parents of young children are often in their late thirties and early forties, most reduced rates end at age 30 or 35—too young an age to be fully effective.

To elicit the philosophy of support underlying the congregation's system of fees and of financial aid, the survey contained the following question: Would you say that your institution's philosophy of fees is:

1. to encourage each member to pay his/her fair share
2. to encourage each member to pay the actual cost of the service she/he will receive
3. to have the more affluent members subsidize those who cannot afford participation
4. to create a surplus to fund or improve programs
5. something else (please explain) \_\_\_\_\_

Two-thirds of the responding synagogues agreed that the first statement best expressed their philosophy of support. Only two felt that members had to pay the actual cost of the service received. Thirteen percent stated that the more affluent members should subsidize the others. Another 13% offered some other philosophy for fees, such as "to encourage everyone to pay the specified dues but to be very flexible and understanding if they can't," "to raise only as much as is needed to address budgetary needs," and "we encourage all to give what they can, but we do not pressure

anyone." Therefore, the consensus philosophy recognizes that not all can pay the same amount and that a "capability" gift, which is the federation's terminological equivalent to fair share, is the dominant trend, even where it is not translated into the official dues structure.

In sum, a wide variety of cost options were found to be available within movements, although overall the Orthodox synagogues were less expensive to join than either Conservative or Reform congregations.

### THE COST OF FORMAL JEWISH EDUCATION

The cost of Jewish education from early childhood through adult education was examined through a comparison of the tuition and fees reported by various Jewish institutions providing that education. There was a recurring relationship between access to educational opportunity and membership in synagogues and other communal institutions. Synagogue-based schools were reached through a mailed survey. A majority of Conservative, Reform, and Reconstructionist synagogues that maintained schools responded to the survey. None of the Orthodox synagogues administered its own schools. Surveys were also sent to all Jewish educational institutions in the Philadelphia area that were constituents of the Federation of Jewish Agencies. These included the Jewish Community Centers (three branches); Federation Day Care Services (ten branches); community-sponsored schools (the Hebrew Sunday School Society, United Hebrew Schools); the Jewish Community High School at Gratz College; Orthodox and non-Orthodox day schools (elementary and high school); and Gratz College. The response rate from these educational institutions was over 35%.

#### Early Childhood Education: Day Care and Nursery

The Philadelphia community has a variety of programs for children ranging in age from infancy through kindergarten. The

Jewish institutions providing such programming fall into four major categories: synagogues, JCCs, Federation Day Care Services, and day schools. The costs (as well as programming, which was not the focus of this study) varied significantly across these institutions at every age level.

Preschool care is only available under private auspices. Thus, dual-earner and single-parent families are essentially choosing among a variety of private options for child care, some of which are Jewish. Some of the Jewish settings are less expensive than nonsectarian or Christian-sponsored options. Child care by a relative or in a friend's home is probably less expensive than in the Jewish settings. Although the actual cost of preschool programs under nonsectarian auspices may appear comparable or even greater than Jewish-sponsored options, the latter often require synagogue or JCC membership as a prerequisite to enrollment.

#### *Infant-Toddler Care*

Full-time (8 A.M. to 6 P.M.) infant care is provided by one synagogue, Federation Day Care Services, and in family day care homes and centers. Altogether, there are fewer than 50 such slots provided under Jewish auspices in the Philadelphia area. In 1989-1990, costs ranged from \$60-\$152 per week, with the lower end representing family day care homes and the higher end placement in day care centers. Full-time toddler care ranged from \$80-\$132 per week reflecting the same types of placement.

Three centers and one synagogue-based program provided infant care. Some synagogues and JCCs sponsor part-time parent or prenursery toddler programs held from one to five mornings per week. Although some do not consider these to be formal Jewish education offerings, it is just such programs that bring first-time parents into the synagogue or JCC where the potential for increased involvement begins. However, priority for places in these programs is generally given to members.

#### *Nursery School*

The nursery programs are generally for 3-to 5-year-olds for 5 mornings a week from approximately 9:00 A.M.-noon. The cost for these programs ranged from \$750-\$1120 including membership fees for sponsoring institutions. (These combined fees may yield other family benefits, such as High Holiday seats or reduced fees for health clubs.) Too, the cost of membership in a synagogue and attendance at its nursery school may be less than the combined cost of tuition at a JCC plus JCC membership, which varies widely by neighborhood.

The greatest disparity in overall tuition was between programs designated as "full-day" synagogue nursery for 3- to 5-year-olds and programs licensed by the state as day care for the same age children, for the same amount of time, and located in synagogues. There is as much as a \$2000 differential in tuition (\$1600 versus \$3580) between these types of programs due to differences in staff/child ratios required by the state.<sup>3</sup>

Some synagogues are beginning to patch together programs for which they charge by the day, hour, week, or year. "Early care" or "drop off" from 8:00-9:00 A.M. is combined with a nursery tuition from 9:00 A.M.-12:00 P.M. and then with what may be called "enrichment" from 12:00-3:00 P.M. and finally "late care" or "extended care" from 3:00-4:00 P.M. for an additional fee. The total cost can begin with \$1000 for nursery and grow to \$2100

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3. Ironically, though the day care programs cost parents significantly more per hour, teachers earn significantly less per hour than in synagogue nursery programs. Another irony that Feldman (1987) found in her study was that synagogue membership was the only measure of Jewish identity *not* showing a positive correlation with the Jewish day care experience. The parents stated that lack of affiliation was due to cost. Data analysis confirmed that household income was lower for the respondents giving cost as the reason for nonaffiliation. If those parents become aware that when the children reach nursery school age that synagogue membership and nursery school tuition together cost less than JCC membership and nursery school tuition, then they might affiliate.

with additional hours. Although this approach offers greater flexibility to the parents, there is little coherence in the child's day. By avoiding the additional costs of licensing day care, these programs may also sacrifice the appropriate adult-child ratios and continuity of programming. Many of the day care programs not only have significantly more staff but provide meals and are responsible for rent, insurance, and other administrative and janitorial services, which are frequently subsidized by synagogues for their own nursery programs.

#### *Kindergarten*

Kindergarten programs are available on a 5-day, full-day basis generally from 9:00 A.M.—3:00 P.M. or slightly longer. There is a significant cost differential among the available options. Again, many of the synagogues, JCCs, and day schools offer kindergarten as does Federation Day Care Services. At the time of the survey the cost for tuition ranged from a low of \$1950 (plus membership) at one branch of the JCC to a high of \$3580 (plus a \$200 building fund) at a Conservative day school.

#### *Subsidies and Discounts*

Federation Day Care Services had a true variable tuition scale based on family size and income, whereas all others replied that their tuitions were "fixed." However, some synagogue schools offered tuition discounts in the form of deductions for siblings. The day school offered half-tuition for children of faculty. In general, the synagogue-based schools reported that less than 10% or none of their constituency received financial aid.

All of the synagogue-based nursery and community-sponsored programs reported different tuition rates for synagogue or Center members and nonmembers. Either a discount rate was offered for members, or an additional surcharge was levied for nonmembers. In addition, priority registration was given to those with synagogue

membership as an incentive for synagogue membership.

#### *Elementary School: Grades 1-6*

In Philadelphia, elementary Jewish education is offered through the day schools (Orthodox and Conservative), supplemental schools (generally 3 days per week sponsored by Conservative synagogues and 2 or 3 days per week by Reform and Reconstructionist synagogues), and community schools (United Hebrew Schools 2 days per week, Hebrew Sunday School Society 1 day per week).

#### *Community Schools*

Community-sponsored schools, which do not require membership in or affiliation with a synagogue or JCC, offer classes 1 or 2 days per week depending on school organization. Their educational programs are designed for unaffiliated families. It is important to recognize that "unaffiliated" is not necessarily synonymous with "lower income." However, despite very modest tuition (\$200-300), up to 25% of students enrolled receive scholarship aid. Information on the availability of aid is part of the standard membership/registration information and is advertised in the Jewish and general media. In rendering financial aid decisions these schools take into consideration expenditures for other Jewish commitments. One school stated that for the most part the tuition was the family's only Jewish commitment. At one school an additional \$30 fee is charged in the Bar/Bat Mitzvah year for materials/tutoring; then the family "rents" a room, hall, and rabbi or rabbinical student to officiate. Although tuition at these schools is fixed, the philosophy is that tuition is low enough for each family to pay its fair share. One school even asks those families who can afford the actual cost to pay additional fees. Tuition may be paid in installments over the year without penalty.

### *Day Schools*

There is a significant difference in financial cost and financial philosophy between the Orthodox and Conservative day schools. The tuition varied per child from \$2300–\$3600 in Orthodox schools to \$4130 in Conservative day schools. (In addition, the Orthodox added a \$500 “give or get” contribution, and the Conservative day school charged a \$200 building fee per family.)

The cost differentials increased sharply for families with two or more children enrolled in the schools. The Conservative day school did not offer a sibling discount. In Orthodox schools, the tuition was reduced by \$300–\$900 or more for each additional child, whereas the voluntary contribution increased by \$500. For example, a family with three children enrolled in the Conservative day school would be charged \$12,990 plus a \$200 building fund, totaling \$13,190. A family with three children in one of the Orthodox schools would be charged \$3360 for the first child, \$3060 for the second child, and \$2445 for the third child. The tuition bill would be \$8835 plus a \$1500 give or get contribution for a total of \$10,335. At the newer and least expensive Orthodox day school, tuition for a family with three children may be as low as \$7000.

The recurring theme echoed by representatives of both elementary and secondary non-Orthodox day schools was that the assumed reference group of potential families was those who would choose private education for their children. From that perspective they were able to describe the tuition of day school as a “financial incentive” for those choosing Jewish private education. (In fact the Jewish day schools in Philadelphia do charge less than the Friends Schools, which dominate the private school arena and which enroll hundreds of Jewish students.) From a community perspective, this view envisions day schools as an elitist prize for the wealthy or the result of sacrifice by those who value it for the Jewish education.

### *Supplemental Schools*

The tuition at supplemental schools varies, but must be viewed as part of the total package of costs of synagogue membership since only member families may enroll their children.

The cost of a Jewish education at a Conservative synagogue in Philadelphia ranged from \$150–\$410 per year per child for a 3-day-per-week school. Fees varied with the age and grade of child and number of siblings in the school. Additional fees for the Bar/Bat Mitzvah year ranged from \$200–\$385. Generally, tuition rates are fixed, whereas more flexibility is offered on synagogue membership rates by financial aid committees for families who have financial need.

### *High School*

There are three major options for Jewish education at the high school level in the Philadelphia area: day schools, synagogue-based programs, and a community high school program. These educational options vary significantly in cost and intensity, i.e., number of hours per week.

The cost for the community day school was \$6000 for the 1989–1990 academic year with no discount for siblings. (It was raised to \$8200 in 1990–1991 (a 50% tuition discount was offered for children of faculty, but there was no sibling discount.) Financial aid is based on need and determined by a committee. Between 25% and 50% received such aid. Tuition at the Orthodox day school/high school at the time of the study was \$4860 for one student and \$4620 for a second child. As with tuition at the elementary grades, tuition is reduced for siblings, but the family’s voluntary commitment to the school is increased.

The community high school tuition varied by grade—7, 8, 9 was \$480 and 10, 11, 12 was \$555. Full-time study was defined as 16 credits/year for lower school and 20 credits for upper school. The cost per semester credit was \$32.50. The tuition

was fixed, but all requests for scholarship aid were met. The availability of financial aid was advertised widely through registration information, bulletins, and the media. Courses were offered at nine branches at synagogues and JCCs throughout the greater Philadelphia area.

At synagogue supplementary high schools, tuition ranged from \$200–\$375 plus the cost of synagogue membership and the building fund. At one wealthy Conservative congregation the high school program is available to nonmembers at the same cost as members, in contrast to the additional tuition rates charged for children in younger grades at the same synagogue. Since annual cost is relatively low for supplementary high school, it would be difficult to look to economic issues as the reason for high adolescent attrition rates in Jewish education.

#### COST SUMMARY

Table 1 lists cost ranges for a variety of services that Jews might have purchased in Philadelphia during 1989–1990. However, to grasp fully the impact of the cost of living Jewishly in households, one has to put together packages of costs that different family configurations might acquire. Examples of such packages can easily be derived from Table 2, which plots possible costs for a single adult; two adults; two adult, one preschool and one school-aged child; and two adults and two-school-aged children.

A few examples should help one use Table 2. A single adult who chose to join a synagogue and the JCC in 1989–1990 might have paid as little as \$350 or as much as \$1200 for these services (including \$250 for the building fund for one year). If the family with two parents and two school-aged children—one elementary and one high school age—joined a synagogue, had both children in some formal Jewish education, and belonged to the JCC, the costs would range from a low of \$800 to a

Table 1  
COST SUMMARY

Possible Services	Cost Range
Institutions	
Synagogue Membership	\$ 250 — 1000 <sup>a</sup>
Child Care—Preschool <sup>b</sup>	
Half-day nursery school	\$ 750 — 1900
9:00 A.M. — 3:00 P.M.	\$1600 — 3580
8:00 A.M. — 6:00 P.M.	\$4000 — 5280
Elementary Jewish Education	
Supplementary	\$ 0 — 475
Day school	\$2500 — 4130
High School	
Jewish Education	
Supplementary	\$ 0 — 480
Day school	\$5000 — 6200
JCC family membership	\$ 400 — 450
Summer Camp* (8 weeks)	
Day camp	\$ 500 — 1500
Overnight camp	\$1500 — 3000

<sup>a</sup>Plus building fund.

<sup>b</sup>In the case of preschool and summer camp, the cost of living Jewishly would be the difference between other private child care or camping options and the Jewish one. Mandatory synagogue membership or JCC membership fees would also have to be taken into account.

high of \$12,030 if both children were in day school. Summer camp and early childhood care have not been included in these examples as their "Jewish" cost is the differential between their cost and that of other private options.

#### DRAWING SOME CONCLUSIONS

There is a growing awareness and concern among professionals and lay leaders concerning the cost of living Jewishly, particularly with regard to the impact of aggregate costs on level of affiliation.

There is a considerable spread in the aggregate cost of living Jewishly for individuals and families in different affiliation patterns. Within each cost category, there is also a fairly large range of cost. Thus, synagogue membership and building fund fees ranges from \$250–\$1250 per year. Within all

Table 2  
AGGREGATE COSTS OF DIFFERENTIAL PACKAGES OF AFFILIATION FOR  
VARIOUS HOUSEHOLD CONFIGURATIONS

Possible Services Bought	Household Configurations			
	Single Adult Household	Two Adult Household	Two Adult, One Preschool, One Elementary School-Aged Child	Two Adult, Two Children (One Elem., One High-School Age)
Synagogue Membership	\$150 - \$750	\$250 - \$1000	\$ 250 - 1000	\$ 250 - \$1000
Synagogue Building fund	0 - \$750 <sup>a</sup>	0 - \$1000 <sup>a</sup>	0 - \$1000 <sup>a</sup>	0 - \$1000 <sup>a</sup>
Elementary Jewish education				
Supplementary	0	0	0 - \$ 475	0 - \$ 475
Day school	0	0	\$2500 - \$4100	\$4600 - \$8200
High school Jewish education				
Supplementary	0	0	0	\$ 60 - \$ 480
Day school	0	0	0	\$5000 - \$6200
Child care preschool				
Half-day nursery	0	0	\$ 750 - \$1900	0
9:00 A.M.-3:00 P.M.	0	0	\$1600 - \$3580	0
8:00 A.M.-6:00 P.M.	0	0	\$4500 - \$5280	0
JCC Membership	\$200	\$350	\$ 400 - \$ 450	\$ 400 - \$ 450
Summer camp (8 weeks)				
Day camp	0	0	\$ 500 - \$1500	\$ 500 - \$1500
Overnight camp	0	0	\$1500 - \$3000	\$1500 - \$3000

<sup>a</sup>Over 3 to 5 years.

movements there are lower-priced memberships and institutions offering fair-share options. In general, almost all Orthodox-sponsored institutions are in the lower range of costs for each category. Community-sponsored services have less variation in costs for the same service. Some of the differential is due to different standards, unionization of personnel, the breadth of the curriculum, and salary differentials. Community sponsored and Orthodox institutions are the most heavily subsidized (with the exception of community-sponsored day schools).

The constellation of affiliations of families with children is not necessarily related to cost. For instance, due to the interaction of the costs of tuition with the membership status of the parents, a family choosing synagogue affiliation and a Jewish half-day nursery for their child may pay less than one choosing JCC membership and half-day

nursery without synagogue affiliation.

Synagogues, in particular, are unaware of the demographic changes that result in the occurrence of life-cycle stages at different ages than in the past. Thus, young families, those with young children, are as likely to be age 45 as age 35. Although federation young leadership groups have recognized this new pattern and changed their definitions and financial expectations accordingly, synagogues have not. Thus, special memberships for young marrieds tend to end at age 30 or 35, a provision out of tune with the current reality.

The high cost of Jewish day care and the limited number of available slots may force families to choose nonsectarian child care options. Since these families have not begun within the Jewish framework, they may remain outside of it as their children grow up and, indeed, may never opt to enter it. Studies show that even those who

are marginally affiliated will raise their level of affiliation and level of home ritual as a result of participation in a Jewish child care program (Feldman, 1989; Pinkenson, 1987).

The cost of education per hour is highest for the youngest children. Excluding the day care package of 40+ hours per week, the cost of a 2-day, 2-hour program for 2-year-olds can be two to three times the cost of Hebrew high school in the same synagogue.

The philosophical rationale for tuition fees differs at Orthodox from other day schools. The Orthodox ethos, which is often accepted unquestioningly by the community, is that "Every Orthodox Jewish child is entitled to an Orthodox day school education." Comparative reference groups for tuition are parents of public school children and their expenditures. In contrast, the philosophy of the non-Orthodox and community schools (and often the members of the federation education and allocation committees supporting them) is "Every Jewish child whose parents would consider a private school as a real option should consider a Jewish day school." Thus, the tuition reference group is tuition at local private schools, which is often higher than that of the Jewish day school. In addition, needs of the Jewish family are taken into account in Orthodox day schools that have substantial sibling discounts, whereas the Conservative elementary school and the community day high school have eliminated the concept entirely.

#### POLICY IMPLICATIONS

Although there is a growing awareness and concern among professionals and some lay leaders about the cost of living Jewishly, it is limited to a small group. Raising the level of knowledge and concern about this issue should become a community priority. Various rhetorical and public relations devices have to be used to broaden the awareness of information that we already have. In many communities, baseline data

need to be collected so that the issue is publicized with supporting facts that reflect the immediate situation of the reader. This two-pronged approach of collecting data by community and then raising the awareness of the issue on local and national levels undergirds all other recommendations resulting from the Philadelphia study.

At the same time as awareness is heightened and data are collected, economists, political scientists, sociologists, and other policy planners should be developing alternative fee and funding structures. These suggestions should then be widely distributed to planners, lay and professional, in the Jewish community.

The impact of aggregate costs across institutional affiliations should be taken into consideration in planning. Priority should be given to developing community-wide schemes (and perhaps even intercity ones for the high percentage of Jews who move yearly) of cost relief. Those who join one institution should receive a benefit when they join the next as though the institutions were connected. We are all familiar with the concept of members of a synagogue or JCC paying less for another service offered by that institution. If the whole Jewish community was envisioned as an interlocking *Kehilla*, this concept would apply across the board.

#### Synagogue-Related Implications

Synagogue leaders must be made aware of the demographic fallacies inherent in their current membership rates. They should be encouraged to do demographic surveys of their own memberships and then to revise their scales based on this new knowledge. Life-cycle stage and family composition have become more meaningful indicators of ability to pay than the more simplistic age and marital status categories now in use.

The Reform movement and some Conservative synagogues have pioneered the use of fair-share membership rates. Varieties of plans should be publicized, so that more synagogues will consider fair-share

structures. In addition, the idea of endowing the religious school should be pursued by more congregations.

#### Education-Related Implications

The community's philosophy should be to make available a maximalist Jewish education to all Jewish children, on a fair-share basis, for those families who seek it. In some communities this will require a change in philosophy, particularly with regard to non-Orthodox day schools. Programs for even the youngest children should be viewed as the beginning of both the child's Jewish education and the family's participation in the Jewish community. The cost of early childhood programs should be considered part of Jewish education in assessing aggregate costs per family for tuition aid.

#### Future Research

Although this study did not measure values, these are an important component of decision making apart from the cost of living Jewishly or of any particular Jewish affiliation. There are those who can afford to join who do not and those who spend a higher proportion of their income on living Jewishly than one would expect. It would be simplistic to equate nonaffiliation with poverty or affiliation with affluence.

The study revealed a range of costs for every type of affiliation in the community. Those who have low incomes are often taken into account in planning, as are the very wealthy. Those with middle incomes are most often caught in the squeeze. (And today, depending on the community, this could include families earning a household income of \$60-\$125,000!) Ironically, those who themselves are employed by the

Jewish community are often found in the middle-income "squeezed" category. Further research, whether quantitative or qualitative, should include values issues explicitly, as well as the special problems of middle-income Jewish families and individuals.

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