



# Who Should Pay for Jewish Education?

By Micah Greenland

With research indicating that Jewish education is the key to Jewish survival, one would hope that the majority of Jewish children are enrolled in Jewish day school. Unfortunately, this is far from the case. Take Chicago for example. Chicago's Jewish community is the fourth largest in North America, with almost 275,000 Jews (in the city and suburbs). Sixteen percent of that population—some 44,000 people—are in the nursery school through high school age range. Yet, all of the city's Jewish day schools combined service only 4,400 students. In other words, only one out of every ten youngsters who could be attending a Jewish day school actually is.

The 90 percent of Jewish kids in Chicago not attending day school stand little chance of maintaining their Jewish identity. Assimilation and intermarriage are constantly on the rise, and the threat of losing these kids altogether is a

very real one. Even as the Orthodox Union's wildly successful youth group, NCSY (National Conference of Synagogue Youth), fights every day to involve these kids in Jewish activities and excite them about their Judaism, it is an uphill battle. NCSY chapters in

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the Chicago area reach 1,000 of the 39,600 kids who do not attend day school.

Many of these youths are not in Jewish schools for one reason: tuition cost. Public schools offer a quality secular education at no cost. True, Chicago's day schools have made incredible strides over the last decades to improve the quality of the secular education they offer. Yet, most parents weighing the costs versus the benefits of a day school education rarely get past the costs.

Those, on the other hand, who are committed to paying for the *chinuch* of their children regardless of the

sacrifices must contend with incredible financial stress. And as so many of these families are confronted with tuition bills larger than their mortgages, oftentimes tremendous *shalom bayit* problems ensue.

Whose responsibility is it to respond to this predicament? In short, it is everyone's. If Jewish day schools are to compete with public schools on an even playing field, there is one fundamental change that must take place. Just as public schools do not rely on parents to absorb the cost of educating their children (but rather the expense is assumed by the entire tax-paying community), the Jewish community must collectively shoulder the burden of educating its children. Halachic authorities throughout the ages have acknowledged the collective responsibility to provide a Torah education to Jewish children, yet the practice in North America has been to leave the responsibility primarily to the parents. Short of levying a "Jewish education tax" on all American Jews, there are a number of variations on that concept that could achieve the same results.

Chicago is one city that is taking the notion of communal responsibility seriously. Three different initiatives have been introduced in recent years, and,

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according to Rabbi Harvey A. Well, superintendent of the ATT (Associated Talmud Torahs of Chicago), the umbrella organization that oversees the city's twelve Orthodox day schools (grades K-12), the combination of the various programs has already had a serious impact. Ultimately, Rabbi Well believes that these programs can help attain two important goals for Chicago's Jewish community—lower tuition and a higher percentage of Jewish students enrolled in Jewish day school.

George Hanus, a local attorney and real estate developer, was among the first to advocate locally and nationally on behalf of the day school cause. He pioneered the Superfund for Jewish Education and Continuity, a fund that supports fourteen day schools in Chicago (the twelve ATT schools and two Conservative schools) through an annual campaign as well as through planned giving. Established nearly a decade ago, the planned giving component of the Superfund, known in Chicago and around the country as "Operation Jewish Education/The 5 Percent Answer," asks all American Jews to bequeath 5 percent of their estates to Jewish day schools. Donors to the Superfund can contribute to a general fund or earmark their gifts for a specific school.

Hanus is unambiguous in his goal: to raise enough money to provide a free day school education for all American Jewish children. In Hanus's view, this requires the creation of a central fundraising body or bodies in each community to distribute the funds to the schools. The Superfund has raised several million dollars in gifts and pledges for the local schools. However, much work remains to be done; the amount raised is not even enough to cover the collective day schools' budgets for one year.

Another local visionary, Dr. Yosef Walder, a scientist and entrepreneur, created the Kehilla Jewish Education Fund, which is administered through AFTA (Association for Torah

Advancement), a local organization that promotes Torah and *mitzvot*. The concept behind the Kehilla Fund is simple: Every person in the community makes monthly contributions to support Jewish education, even if that individual doesn't have school-age children. Initiated over a year ago, the Kehilla Fund distributes \$36,000 each month, collected from 214 families, to Chicago's eight Orthodox elementary schools. (Allocations are based upon enrollment.) The Kehilla Fund is further augmented by a 10 percent match from Hanus's Superfund. By the end of 2005, AFTA Chairman Rabbi Nesanel Siegal hopes to have 1,000 families contributing close to \$1 million annually.

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Rabbi Siegal plans to use the Fund to offer educators opportunities for professional development and continuing education. He also envisions reducing the cost of tuition by one-third (from an average of \$7,500 to \$5,000) while improving teachers' salaries and the quality of Jewish education.

The Superfund and the Kehilla Fund have somewhat different approaches. As mentioned earlier, the Kehilla Fund supports only the eight Orthodox elementary schools while the Superfund supports all fourteen day schools, Orthodox and not. Nonetheless, both approaches are major departures from the way day schools in North America usually raise funds.

The third initiative is the creation of federation-sponsored endowment programs for day schools. In addition to its annual allocation to day schools (totaling approximately \$2.7 million),

the Jewish Federation of Metropolitan Chicago launched two endowment programs in 2000: a general fund and a school-specific fund. In order to effectively promote planned giving to Jewish schools, the Federation also offered an initial match of 10 percent of all gifts and pledges. While the match for the general fund expired, the match for the school-specific fund is in effect until June 30, 2006. Clearly, once this expires, the Federation must do more to promote planned giving to day schools over the dozens of other planned giving opportunities. So far, the Federation day school endowments have collected over \$1.1 million in gifts and another \$6 million in pledges. As of this writing, the schools have received two disbursements—each of approximately \$70,000, just from the interest of the general endowment alone. Certainly, this effort is a wonderful attempt at jumpstarting planned giving for day school education.

These three approaches—the Superfund, the Kehilla Fund and the Federation endowments—are already helping schools improve the quality of their education. As these programs mature, Chicago parents will, hopefully, see tuition reductions as well.

All of these local efforts can and should be replicated in other cities. Each community must create a central address specifically for contributions to day schools so that it has a vehicle through which to assume collective responsibility. The establishment of long-term solutions (such as the Federation endowments and "The 5 Percent Answer") along with more immediate remedies such as the Superfund and the Kehilla Fund, represents the dual approach necessary in order to effect change.

Chicago is proud of the leadership role it continues to take on these issues, and we hope that some of these efforts, along with those made by other communities, can bring us closer to the goal of making day school education more readily available to all Jewish children. **JA**