

IN DEFENSE OF TUITION

BY NACHUM KLAFTER

The Cincinnati Hebrew Day School Board, like all school boards, is charged with an important duty: making sure that there are sufficient funds to keep the school running. This is no simple task.

The average cost per child in an American Jewish day school for the academic year 2005-2006 is likely to be between \$12,000 and \$13,000.¹ However, tuition generates only about 57 percent of the average Orthodox Jewish day school's operating expenses (because of the large number of scholarships offered).² Moreover, in many Orthodox schools, tuition generates far less. In one case that I am familiar with, tuition accounts for only 32 percent of the school's operating funds.

It is important to contrast this with Reform and Conservative day schools, where tuition and fees generate 88 percent and 90 percent, respectively, of operating costs.³ My point in citing these numbers is to emphasize that Orthodox day school education is, in fact, already highly subsidized. Parents are paying, on average, just a little over half of the cost of their children's day school education. In each school, the subsidization is obviously skewed toward

lower-income families who are paying a fraction of the cost of their children's education. In many cases, some lower-income families are given full scholarships. The wealthiest families in the same schools are paying full tuition, and are often making significant contributions to the school as well.

It would certainly be wonderful if Jewish federations would increase their

ORTHODOX DAY SCHOOL EDUCATION IS ALREADY HIGHLY SUBSIDIZED. PARENTS ARE PAYING JUST A LITTLE OVER HALF OF THE COST OF THEIR CHILDREN'S EDUCATION.

allocations to day schools, but there is no indication that this is going to happen. (I must mention, with *hakarat hatov* [appreciation], that our local federation contributes 13 percent of our school's operating costs, which is significantly more generous than the typical federation allocation in most cities, which is only 5 percent or less.)⁴ Some Orthodox communities have undertaken innovative projects to raise funds for their schools and alleviate the tuition burden on parents. These projects include asking community members to prioritize their *ma'aser* or to bequeath 5

percent of their estates to the local Jewish day schools and *yeshivot*. Such ideas are certainly worth considering, but I am not aware of any evidence that these admirable programs have had a significant impact.

Ultimately, the burden of day school education falls upon the parents and the school board, which needs to fundraise to close the gap between the school's operating costs and its income generated by tuition. If it costs \$13,000 to educate your son or daughter, how much of this money can you expect others to provide? How much can the school board reliably fundraise year after year?

Negotiations between the school board and parents need to be conducted in good faith. They also need to take the school's needs into account. Tuition reductions cannot be solely determined by the parents' income level. It is quite reasonable to say to a lower-income family: "It costs our school \$30,000 to educate your three children. Since we know you have limited means, we will offer you a 75 percent discount, which means that the school board will be responsible to raise \$22,500. You will need to raise \$7,500 to educate your children." Why don't people realize that a 75 percent tuition discount is very generous? Many people I have spoken with consider me insensitive for suggesting that the school require a non-negotiable minimum tuition fee (below which no scholarships are available, regardless of income level)

Dr. Klafter is assistant professor of clinical psychiatry at the University of Cincinnati College of Medicine. He serves as executive vice president and education committee chairman for the Cincinnati Hebrew Day School Board.

of 25 to 30 percent of the total amount it costs the school to educate a child.

As the academic year 2004-2005 came to a close and I reviewed the school's financial records, I was truly inspired by most of the families in our school. They are not wealthy, but they spend sizable portions of their incomes on tuition because Torah education is a priority to them. Some families receive generous discounts, and they appreciate them. Other well-to-do families have made remarkably generous contributions that have enabled our school to survive.

However, there are some less-than-inspiring stories. What do you say to parents who have failed to pay even one dollar in tuition the entire year, and who have never even bothered filling out an application for a tuition discount? For

"The exorbitant and rising costs of yeshivah tuitions have impacted my decision as to which fields of medicine I could pursue. There are a number of fields of medicine that are not lucrative enough to allow for a *frum* lifestyle."

**Shlomo, father of three,
student at Yale School of
Medicine, New Haven,
Connecticut**

the last two years, parents with two children in the school claimed they could only afford \$300 in total to educate their children. When their youngest child was ready to enter our preschool program (where no discounts are offered), the parents were suddenly able to pay \$6,000 for the program. Then there are cases where families who have received 80 to 90 percent tuition discounts are found to be making numerous trips to Israel, purchasing new cars, living in large homes, starting new businesses that require significant capital and hiring regular cleaning help. When we confront the families with these discrepancies, they offer the following explana-

**IF IT COSTS \$13,000 TO
EDUCATE YOUR SON OR
DAUGHTER, HOW MUCH OF
THIS MONEY CAN YOU EXPECT
OTHERS TO PROVIDE?**

tions: "My parents agreed to pay for our son's preschool education"; "My in-laws flew us to Israel"; "Our house and cars were purchased for us—it wasn't our money," et cetera. One gets the impression that certain families have money for the things they want to have money for, but when there is no motivation there is suddenly no money. Our tuition committee has been blatantly lied to on several occasions.

No business can succeed if it continues to provide services to customers who fail to pay their bills. There need to be consequences for non-payment of tuition. I am aware of many school boards that have continued to operate according to the principle that no Jewish child can be deprived of a Torah education, regardless of how irresponsible his parents are.

However, uncollected tuition can, in many cases, threaten the very survival of the school. School administrators and lay leaders need to rethink the wisdom of continuing to allow parents to enroll their children in Jewish schools if they repeatedly fail to fulfill their obligations. **JA**

Notes

1. This figure is extrapolated from data from previous years. See Jack Wertheimer's report, "Talking Dollars and Sense about Jewish Education," The AVI CHAI Foundation and the American Jewish Committee (August 2001) which states that no systematic data has been collected on tuition, and that all published information is based, to some degree, on conjecture. See also Marvin Schick and Jeremy Dauber, "The Financing of Jewish Day Schools," The AVI CHAI Foundation and the American Jewish Committee (September 1997.)

2. "Facts, Figures, and Statistics about Jewish Education," information sheet from the Partnership for Excellence in Jewish Education, available at <http://www.peje.org/docs/-Facts.pdf>.

3. Wertheimer, "Talking Dollars and Sense about Jewish Education."

4. Ibid.