"And You Shall Teach Them Diligently" The History and Status of Jewish Day Schools in Massachusetts

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The History and Status of Jewish Day Schools in Massachusetts

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Preface

For nearly a century, Jewish day schools have formed a central pillar of the Jewish community in Massachusetts. In addition to teaching their students how to be good Jews, the Jewish day schools inculcate their students with the values necessary to be good neighbors and citizens. This paper provides a brief history of the Jewish day schools in Massachusetts; an overview of the communal and civic values that they emphasize; explores the impact of the recent tuition crisis; details enrollment trends; and offers public policy recommendations to expand educational opportunities for Massachusetts families, including the opportunity to choose Jewish day schools.

There are currently nineteen Jewish day schools in Massachusetts, including eleven Orthodox (five of which are affiliated with Chabad-Lubavitch), three Conservative. one Reform, and four pluralist schools. These schools educate students representing a wide variety of backgrounds and needs, including recent immigrants and students with learning disabilities. It is a common practice among Jewish day schools across the denominational spectrum to provide tuition aid to families that are unable to afford full tuition. Unfortunately, an increased need for financial aid combined simultaneously with a decrease in philanthropic support has placed enormous financial strains on both the Jewish day schools and the families of students who attend them, leading to a decline in enrollment. Without significant changes to the way that Massachusetts policymakers view and support education, even fewer families will be able to send their children to the schools of their choice.

It is important to note that this paper does not explore the history or status all forms of Jewish education. There are numerous other institutions and organizations providing various forms and levels of Jewish education that receive little to no attention in this paper, including supplementary schools, institutes of higher education (e.g. - Hebrew Teachers College or Brandeis), synagogue education, havurot, seminaries, organized education (e.g. – Gateways to Jewish Living: The Jewish Family Educator Initiative or the Boston-area Jewish Education Program), and more. Though they are not the focus of this paper, these institutions and organizations also play a vital role in Jewish education.

Executive Summary

Section I provides a brief history of Jewish education in Massachusetts. At the turn of the 20th century, most Boston-area Jews attended public schools, receiving their religious education in supplementary Hebrew schools in the afternoon or on Sundays. However, these supplementary schools generally lacked the rigor of the European yeshivot (religious schools), leading to reduced Jewish literacy and weakened communal bonds.

Beginning in the late 1930s, the confluence of a number of social, ideological, religious, and demographic factors led to the rise of Orthodox day schools in Boston and elsewhere. In the ensuing decades, the Jewish community migrated to the Boston suburbs and even further to the west. Shifting views of Jewish education among the Conservative and Reform movements led to the growth of numerous affiliated day schools. Beginning in the mid-1990's, "pluralist" day schools opened, attempting to bridge denominational divides to appeal to students from families

representing a broad spectrum of Jewish observance.

Adhering to a minority religion entails confronting the relationship between the universal and the particular. **Section II** details the role that Jewish day schools play in educating students to be both Jewish and American

Amidst intense concerns about threats to American Jewish continuity, particularly assimilation and apathy, recent research has demonstrated that Jewish day schools provide a solid foundation for a flourishing Jewish community. Numerous studies over the last two decades have shown strong correlations between Jewish day school education and commitment to Jewish life and communal affairs. Jewish day school graduates are significantly more likely to identify as Jewish, attend synagogue, donate to Jewish causes, volunteer for Jewish organizations, and accept positions of Jewish communal leadership. These positive outcomes are stronger among students who spent more time in Jewish day schools.

In addition to producing more committed Jews, the Jewish day schools produce more committed citizens. Across the spectrum of affiliations, day schools in Massachusetts instill communal and civic values that translate into action. Students at Jewish day schools have lobbied the United States President for aid to the poor, sent food to military personnel in Afghanistan, raised money to alleviate hunger, volunteered at homeless shelters, built homes in post-Katrina New Orleans, worked with the local government to implement environmentally friendly waste disposal policies, and more. By putting their principles into practice, these schools have a positive impact far beyond their school walls. In recent years, the weak economy has simultaneously resulted in an increased need for tuition assistance and decreased philanthropic support. **Section III** explores the impact of the "day school tuition crisis" on schools and families, including the difficult choices that parents are making to provide for their children's education.

A significant majority of day school parents report making difficult quality-of-life sacrifices to afford tuition, and nearly a quarter report that they will not be able to afford to keep their children in day schools through graduation. Affordability is cited as the primary reason for both a majority of families who leave day schools and more than 80 percent of families who never enroll in the first place.

The high cost of tuition most acutely impacts middle-income families, particularly those with multiple children. While nearly every day school offers generous financial aid packages, the existing financial aid system best serves the "bottom third" of day school parents, while the "middle third" struggles.

Massachusetts' 19 Jewish day schools currently serve over 3,000 students. Section IV provides data on the Jewish day schools' enrollment, capacity, and cost per pupil. Overall enrollment during the last decade has been relatively flat with a slight decline in recent years. The decline in Jewish day school enrollment is similar to the trend in Massachusetts' public schools, albeit more pronounced. However, the extent of the decline varies among the different types of schools and there has been growth among Chabad-affiliated K-8 schools and high schools of all affiliations.

Declining enrollment in recent years has left Massachusetts' Jewish day schools with significant excess capacity. Capacity utilization ranges from below 49 percent to 100 percent, with only one school at either extreme and most schools operating at between 70 percent and 99 percent. More than half of the schools are operating at less than 90 percent capacity while only one-fifth are operating at less than 70 percent capacity.

The range of total per student costs at the Jewish day schools is similar to the range of current per pupil expenditures at nearby public schools. However, it is important to note that the public schools' "current" expenditures exclude capital expenditures, which makes meaningful comparisons difficult.

Section V offers recommendations for policymakers that would expand educational opportunities for Massachusetts families, including the opportunity to choose Jewish day schools. Scholarship tax credits are a constitutional and fiscally sound method to increase educational options for low- and middle-income families. Likewise, special needs savings accounts are an innovative way to provide financial aid and flexibility to families facing the high costs associated with raising special needs children.

חֲבֹךְ לַנַּעַר עַל פִּי דַרכּוֹ ...

"Educate a child according to his way..."
(Proverbs 22:6)

I. Jewish Education in Massachusetts: A Brief History Shifting Models of Jewish Education

Formal education of the young has long been of central importance to Jews. Nearly two millennia before Horace Mann became the "Father of the Common School Movement" in 19th-century America, the High Priest Yehoshua ben Gamla issued a decree mandating access to public education for all children in Judea (modern-day Israel) during the late Second Temple period.¹

Prior to his innovation, according to the Talmud, parents were primarily responsible for filling the commandment "you shall teach [the Torah] to your children." However, as this system neglected orphans and the children of the unlearned, Yehoshua ben Gamla decreed that every town or village had to provide for a school and teachers to instruct all children beginning at age seven or eight. Since then, the "People of the Book" have historically had relatively high rates of literacy.

It is therefore no surprise that education has long been a priority in Massachusetts' Jewish community. While many immigrant communities in early-20th century Boston were accustomed to sending their young children to work to alleviate financial burdens, Boston's Jewish community "maintained a traditional attitude toward the importance of Jewish education and, thus, insisted that their children attend Jewish schools, even when this meant directing resources away

from other areas of life."⁴ The form and content of these Jewish schools have changed significantly over time.

Until the opening of Maimonides day school in 1937, Jewish education in the greater Boston area consisted, as it did elsewhere in America, primarily of supplementary schools, particularly Sunday schools and afternoon Hebrew schools (also known as "Talmud Torah" schools). These schools focused on Hebrew language and the Jewish religion, while Jewish students spent their weekdays learning general secular subjects in public schools.⁵ This arrangement reflected what Jonathan D. Sarna, Professor of American Jewish History at Brandeis University, calls the "Protestant model" of education, which held that:

[M]orality, universal values, patriotism, civics and critical skills all should be taught in state-funded public schools to a mixed body of religiously diverse students, leaving only the fine points of religious doctrine and practice to be mastered by members of each faith in separate denominationally-sponsored supplementary schools.⁶

This model stood in contrast to the "Catholic model" of education, which insisted that the supposedly secular public schools actually "preached Protestant values" and therefore held that "the only way to maintain a minority (dissenting) religious tradition was through a separate system of religious schooling."

American Jews in the late-18th and early-19th centuries largely viewed the public schools as a means of integrating Jews into mainstream American life. Most welcomed and even advocated for the secularization of public schools, believing that religious

instruction was entirely the province of synagogues and churches. According to Sarna, "[W]hile the Catholic church looked upon the public school as a symbol of much that was wrong with America, ... Jews wholeheartedly supported and even idealized public education as a symbol of America's promise." The Protestant model of education was dominant in the Jewish community until the post-World War II era.

The "Protestant Model": Hebrew and Sunday Schools

When Louis Hurwich conducted the first survey of Boston-area Jewish schools in 1917, he found a system that was disorganized, underfunded, and facing a shortage of qualified teachers and principals. The 1,529 students enrolled in afternoon Hebrew schools and 1,800 students enrolled in Sunday schools mostly learned in dilapidated facilities and there was little to no coordination between the schools, nor a common curriculum or standards.⁹

Hurwich proposed that the Boston Federated Jewish Charities, which had commissioned his survey, should allocate an unprecedented sum of money to improve Jewish education, including \$20,000 for the Hebrew schools and \$10,000 for the Sunday schools. The Federation adopted his proposal in 1918.¹⁰

In addition, Hurwich persuaded the heads of the twelve Hebrew Schools to form the Associated Boston Hebrew Schools (ABHS) and to appoint him the superintendent. To address the lack of qualified teachers, Hurwich opened the Hebrew Teachers Training School, where the subjects that the aspiring teachers would someday teach (e.g. – Bible, Hebrew, and Jewish history) were conducted in the Hebrew language.

The school also provided training in modern methods of pedagogy.¹¹

At the same time, the Sunday schools united under the Bureau of Jewish Religious Schools and created an English-language training program for Sunday school teachers. In 1920, it merged with the ABHS to become the Bureau of Jewish Education (BJE) under the leadership of Hurwich, who looked to New York's BJE for inspiration. By that year, the number of Hebrew schools had already doubled since the Federation had adopted Hurwich's recommendations.

Hurwich immediately set to work creating a common curriculum that emphasized Bible study, Jewish laws and customs, Hebrew grammar, and Jewish history. By 1923, every BJE-affiliated Hebrew school had adopted this curriculum, even teaching the same subjects on the same schedule with every class but history taught in Hebrew.¹²

In 1929, the BJE introduced content-based achievement tests in grades two through five and published the results for each school and class. These tests had consequences for both students and teachers. Only high-achieving students would gain admission to the Prozdor, a Hebrew high school that was a part of the Hebrew Teachers College since 1923. Since the BJE already set the salary scale for teachers and principals, the new tests also became a factor in promotions and salary increases.¹³

Under Hurwich, the Hebrew school system was "unashamedly elitist", modeled after Volozhin, the renowned 19th-century Lithuanian yeshiva, and influenced by its proximity to elite educational institutions such as Harvard and the Massachusetts Institute of Technology. The downside of this

elitism was its negative effect on retention. Hurwich wrote: "the Hebrew school in its present form imposes a selection on all who enter it, and that all who are below normal intelligence* drop out very early." Hurwich and his supporters justified a high dropout rate because "they believed that the value of an educational system was to be judged by what its elite had learned and not by the fate of the 'weaker' students." ¹¹⁵

While contrary to the universal vision of Yehoshua ben Gamla, the system was more effective than its immediate predecessor and dropouts still lived in "intensely Jewish environments." However, as discussed below, that would change as Jews moved to the suburbs in the post-World War II era.

The ascent of the "Catholic model" of Jewish education in Boston began with the arrival of Rabbi Joseph B. Soloveitchik, a scion of a prominent line of Lithuanian rabbis who had studied at the University of Berlin and who would eventually become the *de facto* leader of the Modern Orthodox movement. At the time, some Orthodox rabbis strongly objected to the BJE's approach to Jewish education, which they viewed as focusing too much on the Hebrew language and secular Zionism at the expense of religious education. While sharing most of their concerns, Soloveitchik sought to reform the BJE's network of schools.

Soloveitchik met with Hebrew school staff and lay leadership to discuss ways to improve the education they provided and even organized a community-wide conference on education in April 1933. Soloveitchik stressed the need for developing a relationship between the schools and parents and proposed several changes to the curriculum, including placing greater emphasis on great historical

Jewish personalities in history class and incorporating central Jewish texts such as Mishna and Gemara into the course of study. In November 1933, the United Hebrew Schools of Boston unanimously adopted Soloveitchik's proposed curricular program, which had been developed with principals from BJE schools.¹⁷

However, though he had succeeded in persuading the Hebrew schools to adopt curricular reforms, implementation was more challenging. Despite initial enthusiasm, ultimately the reforms were mostly abandoned. Soloveitchik operated an afternoon Talmud Torah for several years, but he remained unsatisfied with both the quality of Jewish education at most supplementary schools and that Jewish students were attending public schools, since he emphatically believed in an integrated curriculum.¹⁸ In the words of Joseph Reimer, a professor of Jewish education at Brandeis:

Soloveitchik strongly believed in the need to create a synthesis of modernity and tradition, a Jewish educational system that took charge of both secular and religious education and taught the students to find the inner compatibility between these seemingly conflicting ways of knowing the world. Soloveitchik had no interest in recreating the ghetto but believed that by ceding the secular studies to the public schools, the Jewish community was missing an all-important opportunity to demonstrate how the synthesis is built, how each modern Jew internalizes both domains of knowledge and builds for him/herself the bridges between science and religion. That lesson could only be taught in an all-day school in which both types of learning were synthesized into an integrated curriculum.19

With the aid of a small cadre of loyal supports and in the face of harsh criticism, Soloveitchik set out to open the Maimonides School, Boston's first Jewish day school. The school was appropriately named for the revered 12th-century Jewish sage, Rabbi Moshe ben Maimon, who was famous for his great knowledge of both Jewish texts and secular philosophy and medicine.

The First Day Schools: Orthodox Pioneers

Beginning with the opening Maimonides School in 1937, several Orthodox day schools opened in Boston and its surrounding suburbs through the 1950s. As historian Seth Farber explains, the confluence of a number of social, ideological, religious, and demographic factors played a role in the rise of Orthodox day schools in Boston and elsewhere during this period. The growing Orthodox middle class aspired to social advancement through secular education while maintaining their traditional way of life. However there was a widespread dissatisfaction with the ability of afternoon Hebrew schools to provide intensive Jewish education, which was weakening religious observance and communal ties.²⁰

According to Farber, the rapid growth of Catholic schools during 1920s and 1930s provided a model of education that addressed these concerns. This coincided with changing attitudes among educators and thought leaders toward a vision of America as a "center for religio-cultural pluralism" rather than a "melting pot" where different cultures were entirely assimilated. In the late 1930s, a large influx of Orthodox Jews from Poland and Hungary increased demand for day schools. Finally, the decimation of the European yeshivot during the Holocaust "compelled American Orthodox leaders to attempt to

recreate the lost education environments" of what had been the world center of Jewish life.²¹

As the first Jewish day school in Boston, the Maimonides School was not without controversy. Some members of the community accused Rabbi Soloveitchik of "breaking the accepted American Jewish norm of sending children to the public and Hebrew school and of trying to recreate the Jewish ghetto of Europe." Nevertheless, the school received the loyal support of small group of families, and the school persevered.

When it first opened in Dorchester, the Maimonides School had only one teacher serving six children. However, the school was soon evicted and it relocated to Young Israel, a Modern Orthodox synagogue then located in Roxbury. Maimonides would eventually become a pillar of the community, but its full acceptance was slow in coming. When it received accreditation from the Boston School Department in 1945, Maimonides operated six grades, though the majority of Boston-area Orthodox Jews still sent their children to public schools.

Three additional Orthodox day schools opened in 1944: Yeshiva Or Yisrael, the Rashi School, and New England Hebrew Academy, only the last of which still exists today. Yeshiva Or Yisrael grew out of a supplementary school founded in Chelsea three years earlier that had previously offered morning and then afternoon classes. Similar to many BJE supplementary schools, Or Yisrael held public quizzes to demonstrate the knowledge of their students to the community (though the subject matter was generally more religious in nature relative to its Hebrew school counterparts).²³

The Rashi School, which has no relation with the Rashi School currently in Dedham, was founded in Dorchester by an organization of religious Zionists called Mizrachi as one of seven day schools they opened nationwide. Jacob Hoffmann, the director of Mizrachi's educational arm, wrote that the organization's "main educational philosophy" was "the all-day school, the yeshiva" because "only this kind of school can provide our students the knowledge of Torah and the history of our people; only a school like this can provide the Jewish environment necessary here in America" 24

New England Hebrew Academy (NEHA) was founded in Dorchester by the sixth Lubavitcher Rebbe, Rabbi Yosef Yitzchok Schneerson, under the national Chabad-Lubavitch day school organization, Achei Temimim. NEHA quickly expanded to offer the same grade levels as Maimonides (grades one through six) after only three years.²⁵

The Lubavitch school was particularly active in advocating for day school education, and they recruited national figures such as former United States Treasury Secretary Henry Morgenthau and Congressman John McCormack to promote their school. Within two years of opening, Boston's Lubavitch leadership managed to "sway public opinion and convince the editor of the *Jewish Advocate* that allocations to its institutions were as important as funds designated for survivors of the European Holocaust."²⁶

Until World War II, the Jewish community had been concentrated in Boston and its adjacent western suburbs (particularly Dorchester, Mattapan and Roxbury). When the postwar community began expanding to suburbs surrounding the city and further west, the day schools followed.²⁷

Additional Achei Temimim-affiliated schools opened in Western Massachusetts in 1946, including Lubavitcher Yeshiva Academy (LYA) in Springfield and Yeshiva Academy in Worcester, which grew out of an afternoon Talmud Torah opened four years before.²⁸ LYA later moved to Longmeadow in 1979.

In 1951, Springfield Hebrew Day School opened in the Modern Orthodox Kodimoh synagogue. The school also later moved to Longmeadow and changed its name to Heritage Academy, as it is known today.²⁹ Heritage would eventually become a pluralist day school with a large contingent of Israeli teachers that prides itself on its connection to Israeli culture ³⁰

During the late 1950s through the 1960s, the Jewish population continued to shift to the suburbs. Nine urban Hebrew schools closed as 17 opened in suburbs, and many of the new supplementary schools only operated three days a week instead of five.31 Both Maimonides and NEHA would eventually move to the growing Jewish enclave of Brookline, the former between 1962-4 and the latter in 1967. The Shaloh House, a Lubavitch school, which has historically catered mostly to Jewish immigrants from Russia, opened in Mattapan in 1962. It later moved to Milton in 1975, then opened affiliate schools in Stoughton, Andover and the Brighton neighborhood in Boston.³²

Torah Academy was founded in Brookline in 1982 by followers of Rabbi Mayer Horowitz with the backing of his father, the Bostoner Rebbe, Rabbi Levi Y. Horowitz. The school appealed to more traditional segments of the Orthodox community that opposed coeducation, as practiced at Maimonides, but also had philosophical differences with the similarly traditional Chabad-Lubavitch

movement.³³ The school opened with just a handful of preschool students, but eventually grew to enroll over 200 students through eighth grade from families across the Orthodox spectrum.³⁴

Torah Academy would eventually become a feeder school for two Orthodox high schools. Bais Yaakov, a girls-only high school, opened in 1995 with only seven students. Its all-male counterpart, the Mesivta of Greater Boston, opened a few years later. Bais Yaakov tripled in size in three years and operated with an eighteen-member staff (mostly part-time). Though the size of the staff rivaled that of the students, Bais Yaakov managed to keep tuition relatively low at \$6,500 due to the generous support of the Combined Jewish Philanthropies of Boston and the New Yorkbased Avi Chai Foundation.35 The school offers a child development program for 11th and 12th graders to prepare them to become day school educators.36

The most recent elementary Orthodox day school to open was Striar Hebrew Academy in 1985. The Modern Orthodox school shares a building with the Young Israel synagogue in Sharon, a town known for its sizable Jewish population.³⁷ The school is located close to the center of the Jewish community so a substantial number of students walk or ride their bicycles to the school when weather permits. Striar teaches the Tal Am curriculum, which is used in day schools teaching over 20,000 students worldwide.³⁸

Sharon is also home to a new all-girls Orthodox middle and high school, which opened in the fall of 2012. The Binah School promises to combine "the best of contemporary, research-based educational methods and traditional, text-driven Jewish studies in an interdisciplinary curriculum

designed to nurture and develop the next generation of Jewish women thought leaders."³⁹ The school has already established a relationship with Yeshiva University in New York and conducted a pilot program with eight previously-homeschooled students.

Today, the Orthodox day schools primarily, although not exclusively, serve students from Orthodox families. The exceptions to this trend are the Chabad schools, some of which cater primarily to non-Orthodox Jewish families. For example, the majority of students at the Shaloh House are not from Chabad families, or even Orthodox families. The school caters primarily to the children of mostly secular recent immigrants from the former Soviet Union. Likewise, NEHA's preschool has a large secular Israeli clientele. Chabad's appeal to non-Orthodox families is

not a new phenomenon, but rather the historic mission of these schools. A 1975 study of Yeshiva Academy in Worcester reported that a significant number of the students' families were Conservative, Reform or unaffiliated and that "as the children are imbued with the content and spirit of traditional Judaism, they tend to introduce more elements of Jewish observance into their homes."⁴⁰

Although they are often incorrectly viewed as monolithic, the Orthodox day schools offer a remarkable degree of diversity in style and substance. The Orthodox day schools all endeavor to impart traditional Jewish values alongside contemporary secular knowledge, though their approaches vary. The schools appeal to various types of families with different sorts of students, some preferring the Lithuanian model that primarily values

Table 1: Orthodox Day Schools

School	Affiliation	Founded	City/Town	Grades	Gender
Bais Chana	Chabad-Lubavitch	1978	Worcester	7 - 12	Girls
Bais Yaakov	Yeshivish Orthodox	1995	Boston (Brighton)	9 - 12	Girls
Binah School	Modern Orthodox	2012	Sharon	6 - 12	Girls
Lubavitcher Yeshiva Academy	Chabad-Lubavitch	1946	Longmeadow	PreK - 8	Mixed preK - 5, Separate 6 - 8
Maimonides	Modern Orthodox	1937	Brookline	K - 12	Mixed
Mesivta High School	Yeshivish Orthodox	1998	Boston (Brighton)	9 - 12	Boys
New England Hebrew Academy	Chabad-Lubavitch	1944	Brookline	PreK - 8 (grade 10 for girls)	Both/Separate
Shaloh House	Chabad-Lubavitch	1962	Boston (Brighton)	PreK - 6	Mixed
Striar Hebrew Academy	Modern Orthodox	1985	Sharon	PreK - 6	Mixed
Torah Academy	Yeshivish Orthodox	1982	Brookline	K - 8	Both/Separate
Yeshiva Academy	Chabad-Lubavitch	1946	Worcester	K - 8	Mixed K – 6 Separate 7 - 8

academic excellence and intellectual achievement, while others gravitate to schools that have a reputation for being warm and nurturing. The schools continue to be vibrant and essential components of the Bay State's Jewish community.

The Second Wave: Conservative and Reform Day Schools

The migration of the Jewish population to the suburbs during the late 1950s and 1960s coincided with increased demand for day school education among the non-Orthodox movements. In 1955, Lynn Hebrew Day School became the first Conservative-affiliated day school to open in Massachusetts, though it later moved to Marblehead, changing its name to Cohen Hillel Academy and its affiliation to pluralist.

In 1961, the Conservative-affiliated Solomon Schechter Day School (SSDS) opened in Brookline with just five students, then moved to Newton the following year. The school grew modestly at first but experienced rapid growth through the 1970s and 1980s, growing to about 200 students by 1980 and close to 500 by 1990.⁴¹

It would be followed by two other Schechter schools, including the South Area Solomon Schechter in Stoughton in 1989 (now Kehillah Schechter Academy in Norwood) and the Lander-Grinspoon Academy (LGA) Schechter in Northampton in 1996.

The concept of day schools proved even more controversial in the Reform movement than among the Orthodox and Conservatives, due to strong opposition to operating separate schools. After an intense debate, the Reform Union of American Hebrew Congregations voted in 1980 to permit Reform day schools.⁴²

The first Reform-affiliated day school in Massachusetts, the Rashi School, opened in Dedham in 1986. The school was intended to be a first-class school that was less traditional than Schechter and Maimonides, not just in terms of its religious education, but also in terms of its educational theory.⁴³

While no longer a source of controversy, neither did there develop a large demand for Reform-affiliated schools nationwide, as most Reform parents are satisfied sending their children to public schools or secular independent schools. Hence, the Rashi School is one of fewer than two dozen Reform-affiliated day schools in the nation, and the only one in New England.

While many Reform schools nationwide are affiliated with individual synagogues, the Rashi school is only loosely affiliated with several Reform synagogues, such as Temple Beth Elohim in Wellesley, but maintains no financial ties with any of them.⁴⁴

Conservative and Reform day schools differ from their non-Chabad Orthodox counterparts in the diversity of their student bodies and type of schools with which they compete. While the non-Chabad Orthodox schools almost exclusively serve Orthodox families, the Conservative and Reform day schools serve a wider spectrum of students. The Conservative schools generally attract a slight majority of Conservative students along with a significant number of Reform and unaffiliated families. SSDS and Kehillah also draw a small but sizable number of Modern Orthodox students, while approximately one fifth of LGA students are Reconstructionist. 45 At Rashi, only a plurality of approximately 40 percent of the students are from Reformaffiliated families, with 20-30 percent

Conservative-affiliated and the remainder unaffiliated.⁴⁶

While drawing from a similarly diverse population of students, the schools also have their own niches. Kehillah is well-known for catering to students with special needs. "We seek to create an environment where every kid can feel a part of the classroom," says David Paskin, head of school at Kehillah, "We have an academic program that's not cookiecutter, where the child is at the center of the learning because we believe that your date of manufacture is not the most important thing about you." Rather than separating Judaic and secular studies, Kehillah integrates the subjects throughout the school day.

LGA Schechter serves a small, semi-rural Jewish community that looks very different from the traditional Jewish communities in Brookline and Brighton. According to Linda Minoff, a founder of LGA and its new Executive Director, the school provides a "portal to Jewish life," particularly for people who are not affiliated with other traditional Jewish communal institutions such as synagogues or the Federation. As a small school with a warm atmosphere, it regularly attracts Jewish families who believe their students' needs — academic and personal — are not being met after a few years in the local public school system.

While contemporary non-Chabad Orthodox schools primarily compete with each other, the Conservative and Reform schools also compete with the public schools and secular independent schools. "We're in a marketplace and our biggest challenge is to try to provide a service," explains Arnold Zar-Kessler, head of school at SSDS, noting that the local public schools in Newton are among the "best of the best of the best" in the nation. "We have to be constantly improving because we need to produce a compelling enough product that people would want to send their kids here, whatever the price"49 Zar-Kessler estimates that if Solomon Schechter did not exist, between a third and half of their students would otherwise attend public schools, while approximately 50-60 percent would attend other Jewish day schools and about 5-10 percent would attend secular independent schools. This translates into millions in savings for the local school district. While the city of Newton pays for bus service for resident Schechter students, that is a small fraction of the \$16,400 that Newton spends in operating expenditures per pupil (a figure that excludes capital expenditures).⁵⁰

Reform families are even more likely to consider public school. According to Matt King, Head of School at Rashi and a former public school superintendent, only about one

School	Affiliation	Founded	City/Town	Grades	Gender
Kehillah Schechter Academy	Conservative	1989	Norwood	K - 8	Mixed
LGA Schechter	Conservative	1996	Northampton	K - 6	Mixed
Solomon Schecther Day School of Greater Boston	Conservative	1961	Newton	PreK - 8	Mixed
Rashi School	Reform	1986	Dedham	K - 8	Mixed

in ten Rashi families had always planned to send their children to a Jewish school, with most having planned to send their children to a public school and about a third having contemplated secular independent schools.⁵¹

Changes in demography and attitudes toward religious education created a demand for Conservative and Reform day schools. Like the Orthodox schools that preceded them, the Conservative and Reform day schools primarily attract students from the school's religious affiliation, though the doors are open to students from any affiliation. Beginning in the 1990s, changing views about synagogue affiliation and Jewish identity would create a demand for a new form of school that embodied pluralist ideals.

The Advent of Pluralism: Community Day Schools

Pluralist or "community" day schools are a relatively recent phenomenon. Unlike their forebears, they are not affiliated with any particular movement and seek to appeal to the widest possible spectrum of Jewish families. At minimum, the moniker *pluralist* denotes a day school with students representing a wide spectrum of religious expression. *Pluralist* can also indicate a pedagogical approach that values a diversity of ideas or encourages students to develop "the ability to hold and grapple with multiple, even contradictory interpretations and perspectives." All five current pluralist schools are affiliated with RAVSAK network of pluralist day schools. 53

The first pluralist day school in Massachusetts was Sinai Academy of the Berkshires in 1994.⁵⁴ The small school catered to seasonally-located families and even non-Jews, who made up between a fifth and a fourth of its enrollment. However, due

declining enrollment stemming from the poor economy, the school was forced to close this year.⁵⁵

The first Boston-area pluralist school, the Jewish Community Day School (JCDS), opened in Newton in 1995. The school was initially envisioned as a Hebrew-immersion school with two multi-age groupings for students who would have been considered to be in kindergarten through second grade and grades three through five in other schools.⁵⁶ The open classroom theory and focus on individual self-actualization set it apart from other day schools and attracted students from across the denominational spectrum, particularly those from Israeli families.⁵⁷ JCDS, which now hosts grades K-8 in Watertown, offers an integrated curriculum that often combines math with science, history with art, and even asks students to compare Hebrew and English texts.⁵⁸

The first and so far only pluralist high school to open in Massachusetts was Gann Academy in Waltham in 1997 (then "The New Jewish High School"). Gann was envisioned as a "first-rate college prep school" with a "very strong Jewish experience" that would be the alternative to Maimonides. Whereas Maimonides, in line with the vision of Rabbi Soloveitchik, would insist that families of students maintain a high level of Jewish observance at home, Gann Academy would countenance a wider spectrum of religious observance. 60

The Boston-area pluralist and non-Orthodox elementary schools became the primary feeder schools for Gann, though the high school would also accept students from the public schools, providing them with additional resources to catch up to their day school peers in terms of Hebrew literacy

and Judaic knowledge. Such services are in line with the school's mission. "Our biggest selling point is intimacy of our community and individual attention that our students receive," says Marc Baker, head of school at Gann, "Even great high schools not typically known for that."

Two schools switched their affiliations to pluralist in order to appeal to a wider spectrum of the Jewish community. Cohen Hillel Academy in Marblehead, which serves 23 communities in the North Shore, changed its affiliation from Conservative to pluralist in 2008. Six years earlier, the originally Orthodox-affiliated Heritage Academy was "revisioned" as a pluralist day school.62 The process entailed numerous compromises and accommodations to attempt to meet diverse needs. The school decided to continue offering kosher food to meet the dietary needs of Orthodox families, while accepting the doctrine of patrilineal descent to attract Reform families. Some issues, like the form and content of the prayer services, remained difficult questions for several years.

MetroWest Jewish Day School, which opened in 2003, struggled with similar questions, such as whether head coverings should be mandatory for boys only or both sexes, and whether they should be required all day or only during prayer. In the end, the school decided to make head coverings optional except for those leading prayers in order to appeal to the widest possible religious spectrum. (JCDS and Gann have similar policies regarding head coverings, while Cohen Hillel Academy requires boys to wear *kippot* except when outside or during gym class.)

There is a strong social justice component at MetroWest. Classes in each grade level are united by integrated themes, such as environmental stewardship, liberty, and global citizenship. "Education is not just about information that students receive or how they think about it and apply it to other ideas, but really about what motivates them to act on that," explains Behzad Dayanim, head of school at MetroWest, "Students must learn how the individual can act in the world around them." 64

Tabl	e 3:	Plu	ralist	Day	Scl	hools	S
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School	Affiliation	Founded	City/Town	Grades	Gender
Cohen Hillel Academy	Pluralist	1955 Pluralist: 2008	Marblehead	K - 8	Mixed
Gann Academy	Pluralist	1997	Waltham	9 - 12	Mixed
Heritage Academy	Pluralist	1951 Pluralist: 2002	Longmeadow	K - 8	Mixed
Jewish Community Day School	Pluralist	1995	Watertown	K - 8	Mixed
MetroWest Jewish Day School	Pluralist	2003	Framingham	K - 8	Mixed
Sinai Academy of the Berkshires (recently closed)	Pluralist	1994	Pittsfield	PreK - 5	Mixed

The wide spectrum of affiliation among students at pluralist schools in Massachusetts is similar to the Conservative and Reform day schools. Most primarily attract Conservative and Reform students, followed by a significant number of unaffiliated and a small number of Orthodox students.⁶⁵

Administrators estimate that if these pluralist schools did not exist, most of their students would otherwise attend local public schools with a minority opting for other Jewish day schools or secular independent schools.⁶⁶ This is partially reflected in choices families make regarding high school. For example, approximately half of the graduates of Heritage Academy continue at a Jewish high school, while the other half attend public high schools.⁶⁷

"Proclaim LIBERTY throughout all the land unto all the inhabitants thereof." (Leviticus 25:10, as written on the Liberty Bell)

II. Communal Values and Civic Engagement

One of the central challenges of American Jewish life is finding the balance between the universal and the particular. In the words of Professor Sarna, the Jewish day schools "serve as the primary setting, along with the home, where American Jews confront the most fundamental question of American Jewish life: how to live in two worlds at once, how to be both American and Jewish, part of the larger American society and apart from it." The day schools strive to teach their students what it means to be a good Jew and a good citizen.

In an era concerned about the "vanishing American Jew"⁶⁹ – low birthrates and high rates of assimilation and apathy – it has never been clearer that the foundation of Jewish life is Jewish education. Unfortunately, supplementary schools have largely proven unable to impact high levels of Jewish literacy or instill a lasting commitment to Jewish communal life. A 2007 article in the *World Jewish Digest* cited several studies going back to the 1960's outlining the weaknesses of supplementary education:

In 1969, for instance, the prominent Jewish educator Walter Ackerman published an essay claiming that the products of Hebrew school education had "only the most infantile notions of biblical thought and ideas, and a capability in Hebrew which hardly goes beyond monosyllabic responses to carefully worded questions." A 1988 study conducted by the New

York Board of Jewish Education found that there was "no correlation between correct pupil responses [and the] number of instructional hours per week." Indeed, in 2002 the Auerbach Central Agency for Jewish Education (ACAJE) conducted a study to answer what most educators felt was a universal problem: students dropped out of Hebrew school as soon as their bar- or bat mitzvahs are over, suggesting that their attendance was mandated by a looming event—not personal motivation.⁷⁰

By contrast, numerous studies over the last two decades have shown strong correlations between Jewish day school education and commitment to Jewish life and communal affairs. Jewish day school graduates are significantly more likely to identify as Jewish, attend synagogue, donate to Jewish causes, volunteer for Jewish organizations, and accept positions of Jewish communal leadership.⁷¹

Moreover, these positive outcomes are stronger among students who spent more time in Jewish day schools. For example, a 2004 study from the United Jewish Communities Report Series found that 59 percent of Jewish adults who spent between one and six years in a Jewish day school reported that "being Jewish is very important" while that figure rose to 86 percent for students who spent seven to twelve years in a day school.⁷² By contrast, the figures for Jewish adults who had attended Sunday or afternoon supplementary schools were much lower, ranging from 21 percent to 51 percent. Even when controlling for Jewish background and demographic factors, there remains a large disparity between day school and supplementary education.

The available evidence clearly demonstrates that Jewish day schools succeed in their mission to impart Jewish values, but do they also generate good citizens? Since the advent of Jewish day schools in America, some critics have warned against "ghettoization", arguing that the only way for Jews to be equal members of American society is through the public school system. Such anxieties have diminished as Jews have prospered in America, reaching the highest levels in fields such as law, medicine, politics, and entertainment. However, other concerns have risen in their stead.

Some modern critics argue that day school education violates the American ideal of "pluralism", which they believe requires that people of all faiths send their children to the same public schools, which are free and open to all.⁷³ In their view, schools that teach a particular faith tend to breed an insularity that is incompatible with pluralism and democracy. However, evidence suggests otherwise.

In the last quarter-century, a plethora of studies have examined the relationship between chosen schools (including religious schools, secular private schools, and chart schools) and civic values. In 2007, Harvard University's Program and Education Policy and Governance conducted meta-analysis of 21 studies on the impact of chosen schools on civic values, including political tolerance, voluntarism, political knowledge, political participation, social capital, civic skills, and patriotism. The study found that 56 of the 59 results from the studies "suggest that the general effect of private schooling or school choice on civic values trends neutral-topositive."74 The meta-analysis concludes that the "statistical record thus far suggests that

private schooling and school choice rarely harms and often enhances the realization of the civic values that are central to a well-functioning democracy."⁷⁵

While this author is not aware of any research specific to Jewish education, the anecdotal evidence from Massachusetts' Jewish day schools presented below is in line with the findings from the Harvard study. Far from being insular, Jewish day schools actively work to inculcate communal and civic values through both curriculum and activities. Students at Jewish day schools not only learn about Jewish concepts of justice, kindness, and "repairing the world", they also raise money to fight poverty, volunteer at homeless shelters, tutor low-income students from rough neighborhoods, and work with local political leaders to improve their communities. Massachusetts' Jewish day schools prove that it is possible to teach children to be both proud Jews and loyal and contributing American citizens.

Putting Principles Into Practice

Communal values are central to Jewish education. Jewish day schools across the denominational spectrum place great emphasis on concepts such as chesed (doing acts of kindness), tzedek (justice), and tikkun olam ("repairing the world"). These concepts are not only preached, they are practiced. At Chabad-affiliated Bais Chana High School, students are expected to spend at least 1.5 hours per week, plus an additional hour on the Sabbath, engaged in chesed projects, including tutoring, running errands for people who are housebound, visiting the sick, and assisting Chabad Houses with outreach activities.⁷⁶ Likewise, Bais Yaakov works closely with local nursing homes and students volunteer with Rofeh International, which operates at Boston's numerous hospitals assisting patients and their families with referrals, kosher food and hospitality.⁷⁷

Some schools partner with outside nonprofit organizations for their chesed activities. For the past five years, students attending LGA Schechter have spent the day before Thanksgiving preparing food for the needy, making dishes like mashed potatoes and oatmeal cookies for the Interfaith Emergency Shelter and Manna Soup Kitchen in Northampton.⁷⁸ LGA also partners with Congregation B'nai Israel for a food drive during the High Holidays. Over the past 8 years, LGA students have collected tens of thousands of pounds of non-perishable food items for the Northampton Survival Center, which is located adjacent to the LGA campus.79

Some schools partner with other institutions of learning that serve children from less fortunate backgrounds. Rashi's middle school runs a mentorship program aiding students at the Early Childhood Education Center in Dedham through a program sponsored by the Jewish Coalition for Literacy.80 Seventh and eighth grade students attending Cohen Hillel Academy (CHA) attracted the attention of Governor Deval Patrick, who visited the school in 2011 to praise them for mentoring third and fourth grade students from Lynn's public school system. As a part of the "Champs" program, CHA students spend an hour a week mentoring public school students who struggle with math.81

Civic Literacy and Engagement

In addition to *chesed* activities, Jewish day schools emphasize civic literacy and engagement. Sometimes this means confronting challenging episodes in American

history. For example, students at CHA joined students from the KIPP charter school in Lynn this spring to learn about the U.S. civil rights struggle from a Freedom Rider as a part of the Facing History program.⁸²

Other programs require the students to take action to improve their local communities or aid their country. Even before the school has opened, students who participated in the Binah School's pilot program delivered a presentation and 20-page report on curbside composting to the head of the Town of Sharon's Department of Public Works. 83 CHA won plaudits this year for its "Matzah for the Military" campaign, which sent Passover food to Jewish military personnel serving in Afghanistan. 84

Civic education is not constrained to middle and high school students. In January 2009, just before United States President Barack Obama's inauguration, fourth and fifth grade students at the Shaloh House wrote the president-elect, urging him to increase aid to the poor, to fund research on fuel-efficient cars, and to help Israel protect its citizens from rocket attacks.⁸⁵

Community in the Curriculum

These *chesed* projects and civic undertakings are not merely extracurricular activities; rather, they are central to the curriculum and mission of the day schools. As mentioned previously, classes in each grade level at MetroWest have "integrated themes" covering concepts such as liberty and social justice, as well as an overarching school-wide theme that permeates both general and Judaic studies. Last year, students tackled the theme of hunger. Among other activities, students participated in a Walk for Hunger that raised over \$2,400 in one day for Mazon,

a Jewish hunger relief organization. The year culminates in "Mitzvah Day", a celebration of what had been learned and accomplished over the course of the school year.⁸⁶

At Gann Academy, students participate in the biweekly Limud Clali program, attending lectures and participating in ethics labs. Guest speakers have included community leaders. clergy, academicians, and activists who discuss issues ranging from political issues to personal spiritual journeys. "We seek to cultivate a broad communal conversation, learning together as a community outside the classroom," explains Baker, "Our students learn how to be in dialogue with each other about the big issues."87 During Exploration Week, students select among many options, including building homes with Habitat for Humanity in New Orleans, learning about political activism in Washington D.C., helping out at the Pine Street Inn for homeless individuals in Boston, mentoring with Head Start, and more.

These are but a few examples of how Jewish day schools integrate communal values and civics into their curricula and put principles into practice. The schools teach that being good Jews entails being good citizens and neighbors by contributing to one's community. By putting their principles into practice, these schools have a positive impact far beyond their school walls.

III. The Day School Tuition Crisis: A "Perfect Storm"

In the years before the Great Recession, most of the Bay State's Jewish day schools were thriving. In a 2002 article on day schools, *The Jewish Advocate* reported on the substantial building and renovations taking place at several schools.⁸⁸ Gann Academy and JCDS

had just moved into their new buildings; the then-South Area Solomon Schechter had partially renovated and purchased a house to expand their capacity; Torah Academy renovated their building; Shaloh House added a pre-school; and Striar Hebrew Academy added new grade levels. At the "top of educators' concerns" was "the turmoil in Israel" while concerns about school financing – though present – went unmentioned.

Times have changed. According to Professor Jonathan Sarna of Brandeis University, the day schools are currently facing a "perfect storm" of a growing number of families requiring financial aid combined with a shrinking philanthropic base of support. This is making it difficult for Jewish day schools to fulfill their longstanding tradition of not turning away students due to lack of ability to pay. "All the day schools face huge funding challenges," explains Sarna, "With the economic downturn, those that were heavily dependent on philanthropy or took on too much debt found themselves in very serious straights. None are truly self-sufficient in the sense that they all need outside funding to survive but that has become more difficult to acquire."89

Marc Baker of Gann Academy says that the need for financial aid since 2008 is "through the roof." Gann is "closer to Catholic schools than other independent schools" in that the socio-economic status of most students is "right in the middle, on the brink of not being able to afford it." This is true of many Jewish day schools in Massachusetts, particularly, though not exclusively, the Orthodox schools. "We don't have a wealthy clientele here," explains Esther Ciment, principal at New England Hebrew Academy, "There are multiple families with five or six

kids in the school. It's absolutely impossible for them to pay full tuition or even half tuition, so we give out a lot of scholarships. Filling that void is a struggle all the time."91 The latest demographic survey of the Jewish community in the Greater Boston area found that 27 percent of families earn less than \$50,000 annually with 15 percent earning less than \$35,000.92

Also like Catholic schools, Jewish day schools make affordability a priority. "It is our mission to ensure that no student who is a good fit is unable to attend due to finances," says Behzad Dayanim, Head of School at MetroWest Jewish Day School, which subsidizes approximately two-thirds of its students.93 About 85% of the students at Yeshiva Academy and Bais Chana in Worcester receive financial aid. Many of the low-income families are recent immigrants from the former Soviet Union. The schools struggle to pay their bills because they refuse to turn anyone away due to lack of ability to pay.94 Even at the Reform-affiliated Rashi School, which attracts higher-income families relative to other day schools, about 30% of families receive financial aid, though everyone must pay at least \$2,500 annually.95

Yet despite the best efforts of the day schools and their financial supporters, affordability remains the central challenge to the growth – and, in some cases, survival – of the Jewish day school system. A 2007 study by the Combined Jewish Philanthropies (CJP) of Greater Boston shows that affordability was a pressing issue even before it was exacerbated by the recent economic downturn.⁹⁶

The CJP's survey of Jewish day school parents in the Boston area found that 71 percent agreed with the statement "The cost of Jewish day school has forced our family

to make difficult quality-of-life sacrifices."⁹⁷ For many families, these costs are not sustainable; 23 percent of parents agreed that "although currently enrolled, our children will not be able to complete/graduate due to cost." Among families who removed their children from a Jewish day school, 60 percent reported that they left, in part, because enrolling was "too financially expensive."⁹⁸

The study also found that affordability was a major barrier to entry. Among parents considering day school, 84 percent reported that the cost of attending a Jewish day school is an important or very important consideration while 63 percent said the same of the availability of financial aid from the school. 99 Parents who had decided against enrolling their children in a day school were even more likely to cite affordability as a barrier to entry; 77 percent agreed or strongly agreed that day schools are "too financially expensive" and an additional 18 percent somewhat agreed. 100

The CJP study supplemented the surveys with focus groups, which found that the high tuition costs most acutely impacted "middle class" families, especially those with multiple children. ¹⁰¹ The study found that the financial aid system best serves the "bottom third" of day school parents, while the "middle third" struggles.

"Our main challenges are currently recruitment and affordability," explains Marc Baker, head of school at Gann Academy. 102 Baker also cited the high cost of "serving diverse learners," referring to the nearly one-fifth of students at Gann who would otherwise have an individualized educational program (IEP) had they attended public school.

Providing an affordable education has forced some schools to make very difficult decisions. In 2006, Maimonides laid off an unprecedented nine teachers as part of "a comprehensive restructuring plan aimed at staunching recurring budget deficits." That year, school officials projected a \$1.7 million deficit and had experienced a decline in an enrollment from a peak of 670 to fewer than 600 in a decade.

For some schools, financing became impossible. For example, Merrimack Valley Hebrew Academy was an Orthodox day school founded in Lowell in 1988 as the Montefiore Hebrew Day School. The school drew mostly Conservative-affiliated students from eight communities in Massachusetts as well as Manchester and Nashua, New Hampshire, but struggled to attract and retain students. 104 It closed in 2003 due to funding issues and an aging and shrinking Jewish population in the Merrimack Valley. 105 More recently, Sinai Academy of the Berkshires closed this year citing a decline in enrollment stemming from the poor economy. 106

Sources of Revenue

Jewish day schools in Massachusetts rely primarily on tuition, support from foundations and additional fundraising for their revenue. Only a few day schools generate revenue from endowments or investments. The extent to which schools rely on different sources of revenue varies, but no school relies entirely on any particular source.

Tuition covers three-quarters of Gann Academy's budget, with the remainder paid from fundraising and investments.¹⁰⁷ Solomon Schechter has similarly high tuition coverage, though they also have an endowment that covers 5 percent of their

budget and alternate sources of revenue, including rentals, which cover another 2-4 percent.¹⁰⁸ By contrast, MetroWest relies on fundraising for just over half of its budget, with only 45 percent covered by tuition.¹⁰⁹

NEHA's preschool is "the vehicle by which the school exists financially," according to its principal, since it is the only grade level for which the school does not offer needs-based scholarships. 110 By contrast, approximately 80 percent of NEHA's elementary school students receive tuition assistance and tuition covers nearly two-thirds of the school's annual budget. The Rashi School raised one million dollars last year, but dispensed \$1.3 million in financial aid. Since they have a very limited endowment, the difference was covered by collected tuition, 20 percent of which goes toward financial aid. 111

Two foundations in Massachusetts stand out for their support of Jewish day school education: the Combined Jewish Philanthropies (CJP) of Greater Boston and the Harold Grinspoon Foundation (HGF).

The CJP provides funding to 13 Boston-area day schools, both on a per-pupil basis and for specific programming. In 2011, the CJP created the Discover Day School Checks program for Jewish families without any children currently enrolled in a Jewish day school.¹¹² The means-tested scholarships cover a quarter of kindergarten tuition, up to \$4,000 and were awarded to more than 40 families in the program's first year.

The HGF provides funding to four Jewish day schools located in Western Massachusetts. Additionally, HGF's Tuition Assistance Program provides eligible families with tuition subsidies of \$2,500 to offset day school tuition.¹¹³

However, even after tuition and support from foundations, the day schools' financial needs are still not met. Many of the fundraising efforts have been the traditional pledge drives or matching gifts, such as philanthropist George Krupp's \$1 million pledge to JCDS contingent on the school raising \$2 million in the 2010-11 school year. 114 Other efforts have been decidedly non-traditional, such as when parents at Heritage Academy formed a cooperative to run a pizza shop out of the school kitchen in 2001 to fund students participating in their Israel Study Tour. 115

In 2011, the Partnership for Excellence in Jewish Education (PEJE) awarded three schools with \$25,000 each for their innovative fundraising efforts, including MetroWest, JCDS and LGA Schechter. Hashannah "Apple Promotion", which included distributing promotional materials in red paper bags along with apples and honey sticks. JCDS won for its \$3 million capital debt reduction campaign, which brought in 32 new major donors. By contrast, LGA won by pursuing a high volume of small donors, growing its donor base to 225 by requesting \$36 donations.

Other efforts have not met the same success. This year, LGA used crowdrise.com to promote "The \$100 K Challenge" to "ensure that all children who want a Jewish day school education in the Pioneer Valley will not be turned away due to financial need."

Donors had the option of posting their names and the amount they donated, or to remain anonymous. However, as of mid-August the effort has raised barely a fifth of its target with donations ranging from \$50 to an anonymous \$10,000 donation. To enhance future efforts, LGA applied and was accepted into the

Jewish Day School Social Media Academy, a program run by Darim and sponsored by Avi Chai that teaches day schools how to utilize social media to improve schools' fundraising efforts.¹¹⁸

With the need for financial aid increasing as outside funding declines, day schools have been forced to raise tuition on families that can afford to pay. In the immediate aftermath of the financial crisis, five Boston-area day schools raised their tuition 5 percent to 6 percent with a sixth raising tuition over 9 percent. In 2011-12, the sticker price for tuition ranged from about \$11,000 to just under \$31,000 annually, with most schools charging less than \$19,000.

Some schools had considered reducing financial aid temporarily, but a \$2 million grant from the Jim Joseph Foundation, allocated through the CJP, helped schools maintain their tuition assistance programs. While a significant number of families receive tuition assistance – as noted above, this includes a majority of families at some schools – the tuition increases add to the strain on families who do not qualify for financial aid. High tuition can also scare away prospective families who might qualify for tuition assistance but are not aware that it is available.

Rising tuition is a trend among independent schools of all affiliations, secular and religious, nationwide. According to the National Association of Independent Schools, "the average cost of tuition at private schools across all grades is nearly \$22,000 a year, up 4 percent from a year ago and 26 percent higher than it was in the 2006-07 academic year." ¹²¹

Some schools, in an effort to make tuition more affordable, are asking parents for more time instead of more money. Parents of students receiving tuition aid are asked (and in some cases required) to participate in "parent volunteer organizations" that work in the school to offset costs. 122 In some cases, volunteering can be a welcome avenue to contribute when financial resources are limited. However, when time is also a limited resource, required "volunteering" can be as difficult as higher tuition.

The Tuition Crisis: Effect on Families

As tuition rises while family incomes remain stagnant or decrease, Jewish families nationwide are making difficult choices. Some families make the painful decision to forgo Jewish day school education, while others make various sacrifices to remain in the system. Both decisions entail negative consequences for the families themselves and the Jewish community as a whole.

In response to the tuition crisis nationwide, some families have decided to send their children to local public schools or to one of the growing number of Hebrew-immersion charter schools that have opened in several states, including Florida and New Jersey.¹²³ However, as public schools, the charters are forbidden to teach the Jewish religion.

The advantage of a Hebrew language charter over the local public school is that Israeli culture is taught alongside the language. So while the children cannot *daven* [pray] at school or study religious texts, they can learn, for example, about Chanukah and how the Maccabees fought and beat the Greeks. Just don't mention the miracle of the oil.¹²⁴

But for families that are primarily concerned with giving their children a Jewish education, the Hebrew charters do not suffice. Cashstrapped families that view day school education as necessary, not optional, are forced to make difficult sacrifices. For some families, this means reducing expenses, working longer hours, dipping into retirement funds, or even having fewer children.¹²⁵

Rabbi Aryeh Klapper of Gann Academy argues that this burden carries moral costs, in addition to financial. When parents work longer work hours or take second jobs, they spend less time with their children and are often exhausted when they do. Parents dissuade their children from aspiring to careers in "intellectual, creative, or service work, such as teaching (especially Torah) or other helping professions" because "they will not produce enough money to sustain a committed Jewish lifestyle."126 Nearly half of day school families become "charity recipients" instead of "community contributors." Rabbi Kappler argues that these unfortunate realities undermine the very mission of Jewish education:

If our children lack Jewish passion, doesn't that bespeak parental exhaustion? If they are materialistic, isn't this related to their being told that their career paths are limited because they are poor? When they show signs of being "at risk," doesn't this reflect lessened parental involvement? How can children internalize the core Jewish value of human dignity and the spiritual value of financial independence when their schools make them dependent?¹²⁷

The current situation is untenable. The long-term viability of the Jewish education system,

and therefore Jewish community itself, requires bold and innovative public policies that will expand access to educational options.

IV. Enrollment, Capacity and Cost Data

There are currently nineteen Jewish day schools in Massachusetts serving over 3000 students. These include four high schools, fourteen elementary and middle schools, and one school (Maimonides) with grades ranging from kindergarten through high school. Enrollment during the last decade has been relatively flat with a slight decline in recent years.

As shown in Figure 1, the number of students enrolled in Jewish day schools in Massachusetts has declined by more than 3.1 percent since the 2001-02 school year. Enrollment grew slightly between 2001-01 and 2008-09, but then declined nearly 4 percent from 2008-09 to 2011-12. The decline in Jewish day school enrollment is similar to the trend in MA's public schools, albeit more pronounced. In the same time period, Massachusetts' K-12 public school enrollment declined by 2.1 percent from 974,019 in 2001-02 to 953,369 2011-12.¹²⁸

Enrollment trends among the Bay State's Jewish schools vary considerably from national trends. According to the AVI CHAI Foundation, which conducts period censuses of Jewish day schools, overall enrollment nationwide grew 11 percent from 2003-04 to 2008-09. Pecent studies have excluded Charedi and Yeshivish Orthodox day school enrollment, limiting the ability to make comparisons over time. Excluding those groups, nationwide enrollment in Jewish day schools has declined slightly in recent years,



Figure 1: Massachusetts Jewish Day School Enrollment Total, 2001-02 to 2011-12

Source: Enrollment data gathered from Combined Jewish Philanthropies of Greater Boston and six individual schools. Includes enrollment data for all Jewish day schools in MA except two schools: the Binah School did not open until 2012-13 and enrollment data for the recently-closed Sinai Academy of the Berkshires was unavailable.

falling 0.9 percent from 2009-10 to 2010-11¹³⁰ and falling 1.4 percent from 2010-11 to 2011-12.¹³¹

Disaggregated data reveals that the local decline in enrollment stems from Massachusetts' K-8 Jewish day schools, while the high schools have experienced steady growth. As shown in Figure 2, K-8 Orthodox school enrollment declined 7.6 percent from 2001-02 to 2011-12 while K-8 non-Orthodox schools declined 10.2 percent. By contrast, Jewish high schools grew 31 percent over the same time period.

As shown in Figures 3 and 4, further disaggregation reveals variation in enrollment trends among different types

of schools within the Orthodox and non-Orthodox categories. (It is important to note that enrollment at individual schools may run counter to the trend in their category. Each category contains at least three schools in order to preserve the anonymity of each school's data.)

Among the Orthodox, Chabad schools are growing overall while the overall enrollment among Charedi and Modern Orthodox schools is decreasing. Since 2001-02, Chabad-affiliated K-8 enrollment has increased 11.8 percent, despite the closure of the Chabad school in Sharon. By contrast the combined Charedi and Modern Orthodox enrollment declined by 16.9 percent in the same period.

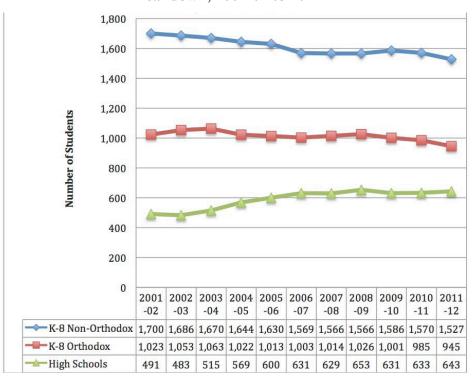


Figure 2: Massachusetts Jewish Day School Enrollment Breakdown, 2001-02 to 2011-12

Source: Combined Jewish Philanthropies of Greater Boston. "K-8 Non-Orthodox" schools include Cohen Hillel Academy, Heritage Academy, Jewish Community Day School, Kehillah Schechter Academy, LGA Schechter, MetroWest Jewish Day School, Rashi, and Solomon Schechter of Greater Boston. "K-8 Orthodox" schools include Chabad of Sharon (now closed), Lubavitcher Yeshiva Academy, Maimonides (K-8 only), New England Hebrew Academy, Shaloh House, Striar Academy, Torah Academy and Yeshiva Academy. "High Schools" include Bais Chana, Bais Yaakov, Gann Academy, Maimonides High School, and Mesivta High School.

Enrollment among the non-Orthodox K-8 day schools has declined considerably since 2001-02. The Conservative and Reform schools experienced an 8.1 percent decrease in enrollment while enrollment at pluralist schools declined 15.1 percent. Moreover, that does not include enrollment data from the recently-closed pluralist Sinai Academy of the Berkshires, for which data was not available.

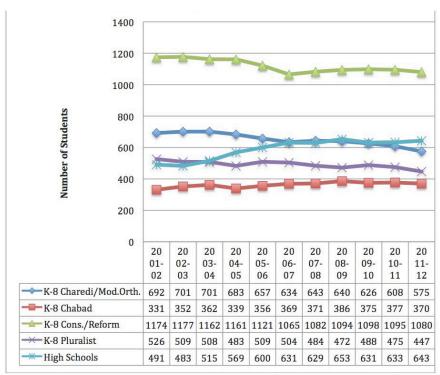
Declining enrollment in recent years has left Massachusetts' Jewish day schools with significant excess capacity. Capacity utilization ranges from below 49 percent to 100 percent, with only one school at either extreme and most schools operating at between 70 percent and 99 percent. As shown in Figure 5, more than half of the schools are operating at less than 90 percent capacity while only one-fifth are operating at less than 70 percent capacity.

It is difficult to meaningfully compare per pupil costs between the Jewish day schools and Massachusetts' public schools because the Massachusetts Department of Education only reports "current" per pupil expenditures,

Figure 3: Change in Jewish Day School Enrollment

Jewish Day School Category	Enrollment Change 2001-02 to 2011-12
Charedi/Modern Orthodox	-16.9 percent
Chabad	+11.8 percent
Conservative/Reform	-8.0 percent
Pluralist	-15.0 percent
High Schools	+31.0 percent

Figure 4: Massachusetts Jewish Day School Enrollment by Affiliation, 2001-02 to 2011-12



Source: Combined Jewish Philanthropies of Greater Boston. "Charedi/Modern Orthodox" schools include Maimonides (K-8 only), Striar Academy, and Torah Academy. "Chabad" schools include Chabad of Sharon (now closed), Lubavitcher Yeshiva Academy, New England Hebrew Academy, Shaloh House and Yeshiva Academy. "Conservative/Reform" schools include Kehillah Schechter Academy, LGA Schechter, Rashi, and Solomon Schechter of Greater Boston. "Pluralist" schools include Cohen Hillel Academy, Heritage Academy, Jewish Community Day School, and MetroWest Jewish Day School. "High Schools" include Bais Chana, Bais Yaakov, Gann Academy, Maimonides High School, and Mesivta High School. For consistency, two schools that switched affiliations to pluralist are counted as pluralist for the entire period: Heritage Academy switched from Orthodox in 2002 and Cohen Hillel Academy switched from Conservative in 2008. Enrollment data was missing for Heritage Academy in 2005-2006, so an average of the preceding and following years was used.

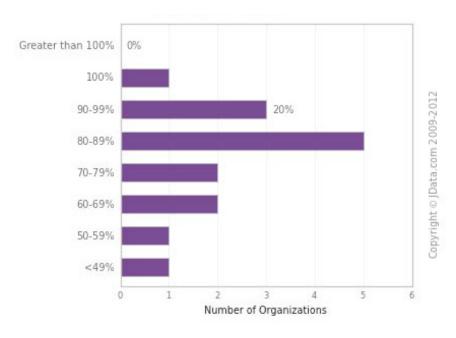


Figure 5: Jewish Day School Capacity Utilization

Data provided by JData.com and the Jim Joseph Foundation for 2011-12 school year. Chart includes capacity utilization data for fifteen of nineteen MA Jewish day schools.

which excludes all capital expenditures (e.g. – debt service). Reporting current expenditures rather than total expenditures gives the mistaken impression that per pupil spending is lower than it actually is.

During the 2010-11 school year, Massachusetts' statewide average current per pupil expenditure was \$13,361.¹³² As shown in Figure 6, the current per-pupil expenditures for public schools in districts with Jewish day schools ranged from \$12,563 to \$19,741 with an average of \$14,853. Again, these figures do not include capital expenditures such as new buildings, expansions or renovations, so they do not reflect the total expenditures per pupil.

The range of total per student costs at the Jewish day schools is similar to the range of current per pupil expenditures at nearby public schools. As shown in Figure 7, of the

eleven Jewish day schools that reported their cost per student to JData for the 2010-11 school year, four schools had per student costs between \$10,000 and \$20,000. Three schools reported their cost per student was between \$6,000 and \$10,000, which is significantly lower than the public schools. At the other end, four schools reported a cost per-pupil in excess of \$20,000. When factoring in capital expenditures, it is possible that some of the public schools' total per-pupil expenditures would also exceed \$20,000, especially in Waltham.

Figure 6: Area Public School Current Per-Pupil Expenditures

Public School District	Current Per-Pupil Expenditures (2010-11)
Boston	\$16,902
Brookline	\$16,556
Dedham	\$15,459
Framingham	\$15,459
Longmeadow	\$12,563
Marblehead	\$12,727
Newton	\$16,397
Northampton	\$12,596
Norwood	\$13,616
Pittsfield	\$12,654
Sharon	\$14,151
Waltham	\$19,741
Watertown	\$16,008
Worcester	\$13,116
Stave Average	\$13,361
Average in Districts with Jewish Day Schools	\$14,853

Data obtained from the Massachusetts Department of Education, Statistical Reports, 2010-11 Per-Pupil Expenditures. http://profiles.doe.mass.edu/state_report/ppx.aspx

20000+
10000-19999
0%
2000-3999
0%
1000-1999
0%
500-999
0%
<499
0%
1 2 3 4
Number of Organizations

Figure 7: Jewish Day School Cost Per Student

Data provided by JData.com and the Jim Joseph Foundation for 2010-11 school year. Chart includes cost per pupil data for eleven of nineteen MA Jewish day schools.

V. Policy Recommendations

Jewish day schools serve the public interest in providing a quality education and inculcating civic-minded values. The Constitution of the Commonwealth of Massachusetts declares that the legislature has a duty to "cherish the interests" of education because "[w] isdom, and knowledge, as well as virtue" are "necessary for the preservation of [citizens'] rights and liberties" and that schools should "inculcate the principles of humanity and general benevolence, public and private charity, industry and frugality, honesty and punctuality in their dealings; sincerity, good humor, and all social affections, and generous sentiments among the people."133 The public interest is served whether students attain the requisite knowledge, values, and civic-mindedness in a government-run or independent school. Public policies should ensure the widest possible access to the schools that parents choose, including Jewish day schools.

Certainly, it is necessary for the Jewish community to take steps to ensure the flourishing of the Jewish day school system. Several recent studies have focused on ways that the Jewish day schools and wider Jewish community can alleviate the tuition crisis. The most notable among these, the CJP's "Boston Jewish Day School Affordability: Community-wide Needs Assessment, 2006-2007," recommended increased communal aid to day schools; increased marketing to stress the central importance of day schools in the Jewish community; tuition grant programs similar to those in Philadelphia and Milwaukee¹³⁴; the establishment of a community "superfund" to subsidize multischool pensions or insurance plans; "bundle pricing" among schools, summer camps, and synagogues; and more.¹³⁵ In 2010, the CJP launched the Discover Day School program, which provides funding to families with a child enrolling in a Jewish day school for the first time.¹³⁶

However, while these initiatives and laudable and necessary, they are not sufficient to provide a system of universal educational choice. This paper proposes two public policies that would move Massachusetts closer to a universal educational choice system: scholarship tax credits and special needs savings accounts.

Enact a Scholarship Tax Credit Program

The central issue facing families who want to attend Jewish day schools is affordability. When designed and implemented properly, a scholarship tax credit (STC) program, while not a panacea, is a constitutional and fiscally sound method to increase educational options for low- and middle-income families.

A STC program creates a partnership among families, scholarship organizations and businesses. The program grants tax credits to corporations in return for contributions to state-approved, non-profit scholarship organizations, which grant scholarships to qualifying families seeking alternatives to their assigned district schools.

Though the Massachusetts state constitution prohibits "moneys raised by taxation" from being used a sectarian schools, ¹³⁷ a STC program passes constitutional muster because the money never enters the public treasury. Every state court to address the constitutionality of STC programs thus far have found them to be constitutional, even in states with similar constitutional provisions to Massachusetts.

STC programs are generally designed such that the reduction in state revenue from the tax credits is less than the concurrent reduction in state spending per pupil. The For example, the Florida legislature's nonpartisan Office of Program Policy Analysis and Government Accountability estimated in 2010 that Sunshine State taxpayers saved \$32.6 million as a result of their STC program, which is approximately \$1.44 in state education funding for every dollar lost in corporate income tax revenue due to credits for scholarship contributions. The Florida STC program is comparable to the state of the sta

Even when the scholarships do not cover the entire per-pupil cost of education at the family's school of choice, they greatly expand educational options. An experiment at a Cleveland Jewish day school cut tuition from about \$10,000 to about \$5,500, which led to a 20 percent increase in enrollment over three years. ¹⁴⁰ Even relatively modest scholarships can significantly reduce the strain of tuition for many families.

There are currently more than 100,000 students participating in STC programs in ten states, including Rhode Island and New Hampshire. Most states require scholarship recipients' incomes to fall below a certain threshold. However, even in states without a meanstesting requirement, studies have shown that low-income families are the disproportionate beneficiaries of the program.¹⁴¹ Likewise, in states with means-testing requirements, the average income of scholarship recipients is well below the income cap. Though Florida caps recipients' income at 185 percent of the federal poverty line, the average household income of scholarship recipients is \$24,250, only 12.3 percent above the federal poverty line. 142 In Pennsylvania the majority of families receiving tax credit scholarships

had family incomes below \$29,000, though the state allows a family of four to earn up to \$84,000.¹⁴³ This is a clear indication that STC programs benefit those who most need assistance.

Create Education Savings Accounts for Special Needs Families

Families with special needs students often face above-average costs that limit their ability to choose alternatives to traditional public schools. The additional staff required to meet the needs of such students also strains the finances of Jewish day schools. Education savings accounts (ESAs) are an innovative method of addressing these challenges.

Special needs ESAs are governmentauthorized savings accounts with restricted, but multiple, uses available to parents of special needs students who do not attend public district or charter schools. Those funds can cover private school tuition and fees, textbooks, online learning programs, private tutoring, community college costs, and other K-12 and higher education expenses. These accounts can be funded either through direct deposits of public funds or through the same mechanism as scholarship tax credit programs. Currently, the only ESA program for special needs children yet enacted is Arizona's Empowerment Scholarship Account program, which deposits into the ESAs 90 percent of the funds that would otherwise have been spent on a given student in the public schools.144

There are two primary advantages that special needs ESAs have over special needs vouchers. First, while the vouchers expand school choice, the ESAs expand educational choice. Vouchers only cover tuition at independent schools whereas ESAs allow

the flexibility to purchase a wide variety of educational services. This is particularly important for special needs students, who may require tutors or special textbooks or for whom online classes are a better fit in some subjects. Second, in a voucher program, the voucher's entire value is transferred to the independent school to cover all or part of tuition. By contrast, ESAs incentivize price-shopping and saving because unused funds roll over from year to year and may ultimately be used for college.

In a 1981 decision, Commonwealth v. School Committee of Springfield, the Massachusetts Supreme Judicial Court ruled that it was constitutional to allocate public funds to pay for special education services from private schools."145 However, the court also "noted that paying for special education services in private schools was required only after it was first determined that a public school lacked the ability or desire to meet the needs of special education students and that this requirement was intended to benefit children, not to aid or promote private schools."146 For that reason, an ESA program funded through tax credits and corporate donations may be on firmer constitutional ground than one funded through direct deposits of public funds.

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