

BERMAN JEWISH
DATABANK

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PRICED OUT

HOW HOUSEHOLD INCOME AND JEWISH CONNECTIONS DETERMINE WHO CAN'T AFFORD JEWISH DAY SCHOOL

BERMAN JEWISH DATABANK
COMMUNITY RESEARCH REPORT 1

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EXECUTIVE SUMMARY

Income is an important factor in whether parents feel they can afford Jewish day school for their children. Not surprisingly, the less income people have, the more likely they are to say that financial costs have prevented them from sending a child to day school.

But income does not by itself shape whether people feel day school is unaffordable. Jewish connections affect the relationship between income and whether parents say they are priced out of day school. In general, the more Jewish connections people have, the smaller role income plays in their assessments that day school is unaffordable. The fewer Jewish

connections people have, the more prominent income is in determining whether day school is beyond their means.

These findings emerge from a Berman Jewish DataBank analysis of 11 local Jewish community studies conducted between 2002 and 2014, all of them part of the DataBank's holdings.

To explain the findings, we surmise that people with more Jewish connections are also more likely to consider and value a day school education for their children. Therefore, they reduce the role of income in their decision-making, or put another way, they seek ways to make a day school education feasible with their current income.

In contrast, people with fewer Jewish connections are less likely to value day school education. As a result, their income plays a larger role when they consider whether or not day school is affordable, and they are more likely to think that the cost of a day school education is out of reach.

The relationships among income, Jewish connections and day school unaffordability present the Jewish community with concerns about income inequality and day school accessibility among those with the least financial resources. They also raise strategic considerations about how to make day school available to parents who want to send their children but feel they can't afford it.

INTRODUCTION

Central to the issue of Jewish day school affordability is a fundamental question: can parents afford the cost of tuition? Not surprisingly, whether parents feel priced out of sending their children to Jewish day school depends in large part on their own financial capacity. The less income parents have, the more likely they are to report that the costs of day school have prevented them from sending children to this most intensive form of Jewish education.

But the relationship between financial capacity and reporting that day school is unaffordable is not the same for everyone. Instead, it varies by the Jewish connections that parents have, including their denominational identity, marital status, formal Jewish educational background, synagogue affiliation and charitable behavior. In general, the more Jewish connections people have, the less income plays a role in their assessments that day school is unaffordable.

A new Berman Jewish DataBank analysis of 11 local Jewish community studies¹ documents the way financial capacity and Jewish connections interact to shape whether parents say the costs of day school present too great a financial burden for them to enroll their children. The studies, all part of the DataBank's archives, were conducted separately between 2002 and 2014, and the DataBank merged data from them into one file for analysis.² Each study asked respondents if financial costs had prevented them from sending a child or children to Jewish day school in the recent past.³ In order to have comparable households across the studies, the analysis included only homes in which children ages 17 and younger resided at the time of the survey. Overall, respondents in 18% of these households said financial costs had prevented them from sending a child to day school in the recent past.

In order to examine the relationships between financial capacity, Jewish connections and financial constraints on sending children to Jewish day school, a series of statistical models were built.⁴ All the percentages reported in the rest of this report are from the statistical models.

¹ The community studies were conducted in Atlanta 2006, Baltimore 2010, Columbus 2013, Denver 2007, New York 2002, Philadelphia 2009, Phoenix 2002, Pittsburgh 2002, San Diego 2003, San Francisco 2004 and St. Louis 2014. Further information for all of them is available at the [Berman Jewish DataBank](#).

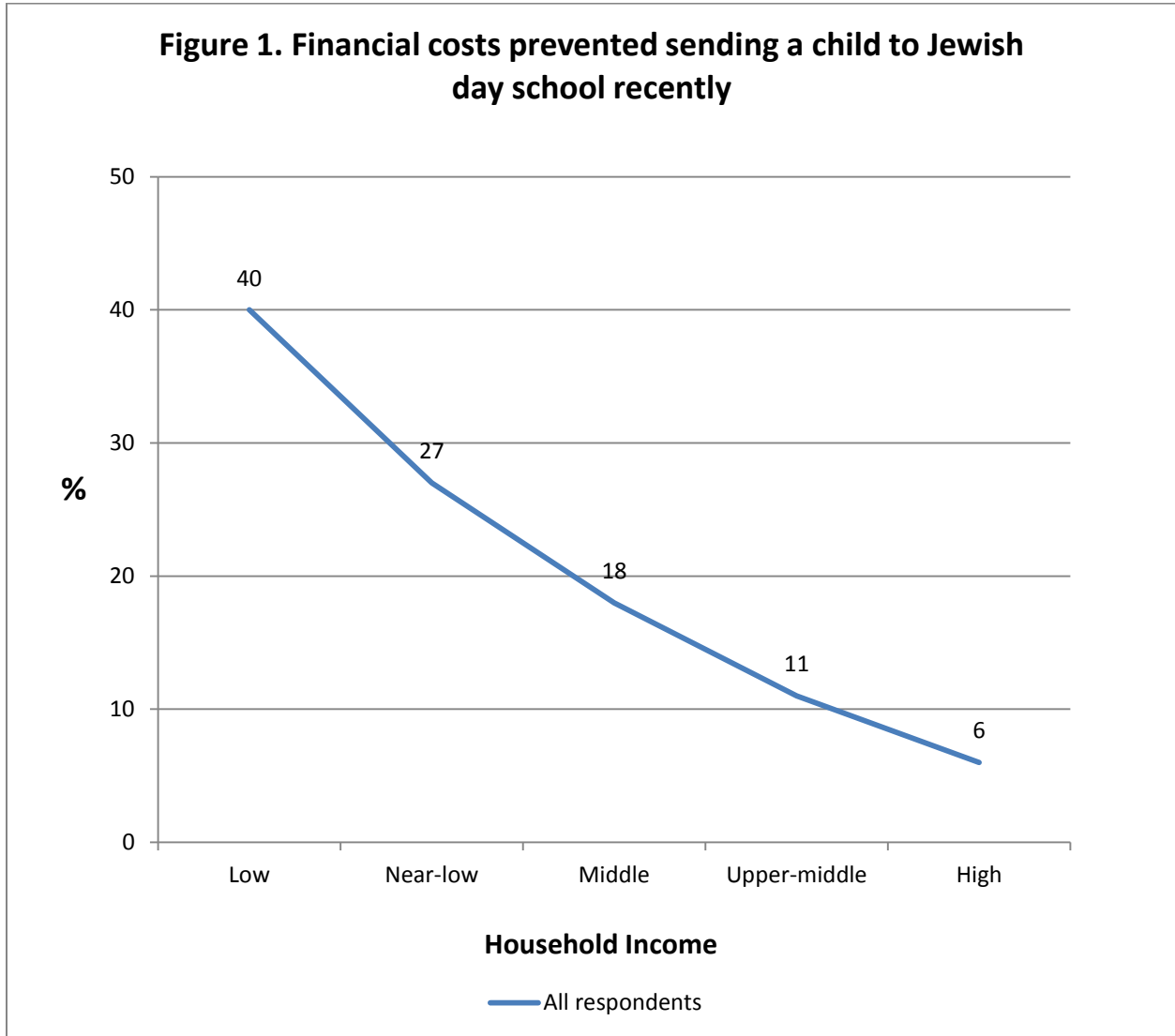
² It is important to note that these 11 communities do not represent all of American Jewry, but in the absence of a national study that examines questions of financial constraints on Jewish education, merging relevant local community studies provides analytic leverage on the issue. Furthermore, the analysis focuses on relationships between variables rather than the absolute levels of certain measures, and those relationships should be robust across communities.

³ Question wording varied slightly across the studies, but was similar enough to justify combining them into one variable for analysis.

⁴ The models control for numerous other factors that could affect financial constraints on day school education, including age, gender, education, number of children, year of study and community. The statistical models are not presented here but are available from the DataBank upon request.

INCOME AND THE UNAFFORDABILITY OF JEWISH DAY SCHOOL

Figure 1 begins the analysis by showing how financial capacity, measured in terms of household income, is related to respondents reporting that financial costs have prevented them from sending a child to Jewish day school. On the income scale, low income is up to \$25,000, near-low income is \$25,000 to less than \$50,000, middle income is \$50,000 to less than \$100,000, upper-middle income is \$100,000 to less than \$150,000, and high income is \$150,000 or more.⁵



⁵ We did not adjust income for inflation over the 12-year period covered in the studies. However, we do not believe this is a significant problem, because we are sorting people into broad categories of relative income, not tracing specific income levels over time.

At the lowest end of the income scale (under \$25,000 income), 40% of respondents said they had been financially constrained from sending a child to day school due to the school costs. This declines as income rises, falling to 27% among those with near-low income, 18% among middle-income earners,⁶ 11% in the upper-middle income bracket, and just 6% at the highest end of the income scale (\$150,000 income or more). Looking across the income spectrum, there is a gap of 34 percentage points (ppt) between respondents in low and high income households as to whether financial costs have prevented them from enrolling a child at a Jewish day school. Put differently, low-income parents are more than 6 times as likely as high-income parents to report that Jewish day school has recently been unaffordable to them.

THE ROLE OF JEWISH CONNECTIONS

While there is a clear relationship between financial capacity and reporting that day school is unaffordable, the strength of the relationship is not the same for everyone. Various kinds of Jewish connections – Jewish denominations, marital status, formal Jewish education growing up, synagogue affiliation and charitable donations – alter the linkage between financial capacity and financial constraints on Jewish day school education, as Figures 2-6 will show.

Jewish denominations

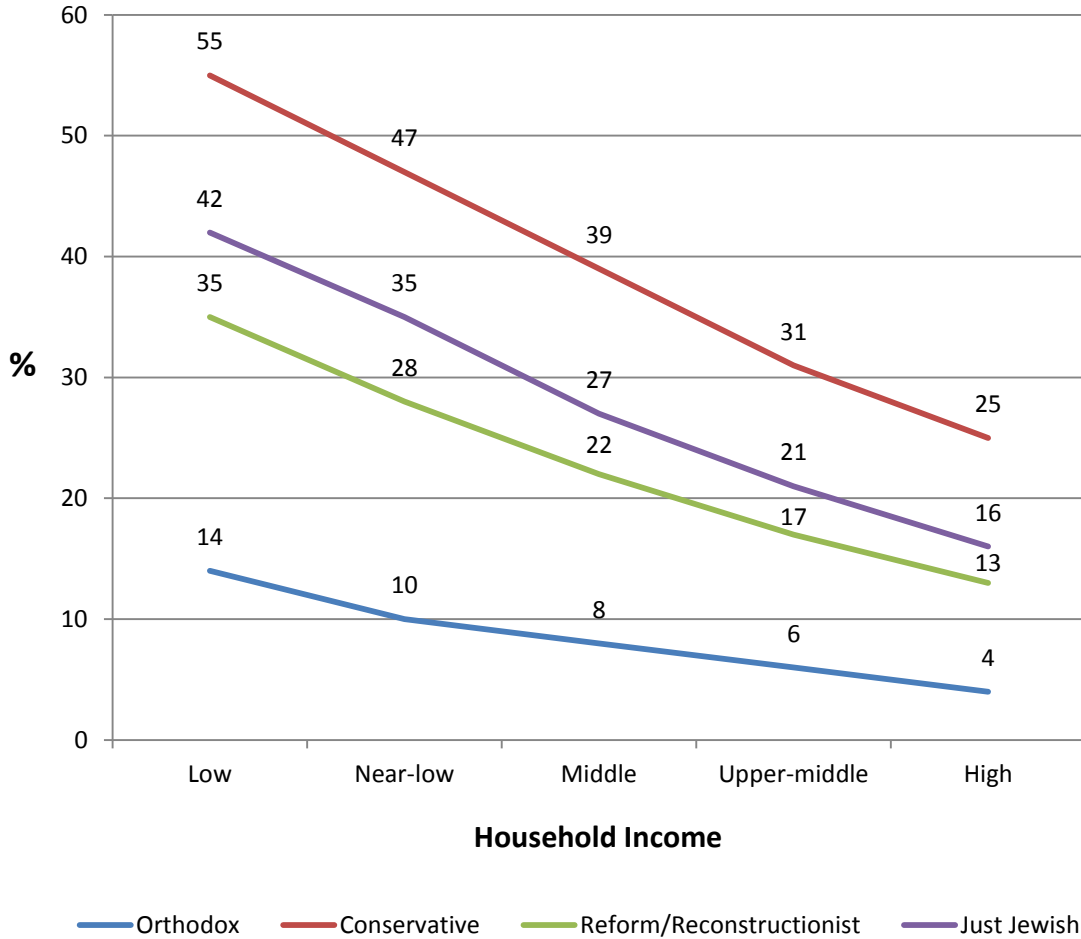
In Figure 2, the measure of Jewish connections is denominational identity. For Orthodox Jews, income plays relatively little role in whether parents report that financial costs have prevented them from sending their children to day school. In the lowest-income Orthodox households, 14% say they have been financially constrained from enrolling a child in day school, and that falls in small increments to 4% for respondents in the highest-income Orthodox households. In other words, the reported gap in financial constraints on day school education between the lowest and highest income Orthodox households is just 10 ppt.

Conservative Jews are the denominational group in which income has the biggest effect on access to Jewish day school education. More than half (55%) of low-income Conservative Jews say financial costs have prevented them from sending a child to day school recently, dropping to 25% for high-income Conservative Jews, a 30 ppt difference across the income range.

In turn, the percentage-point declines in financial constraint across income categories for respondents who are Reform/Reconstructionist (22 ppt) and Just Jewish (26 ppt) stand between Orthodox and Conservative respondents.

⁶ The percentage of respondents in middle-income households who say they have not been able to send a child to day school, 18%, is the same as the overall percentage for all respondents.

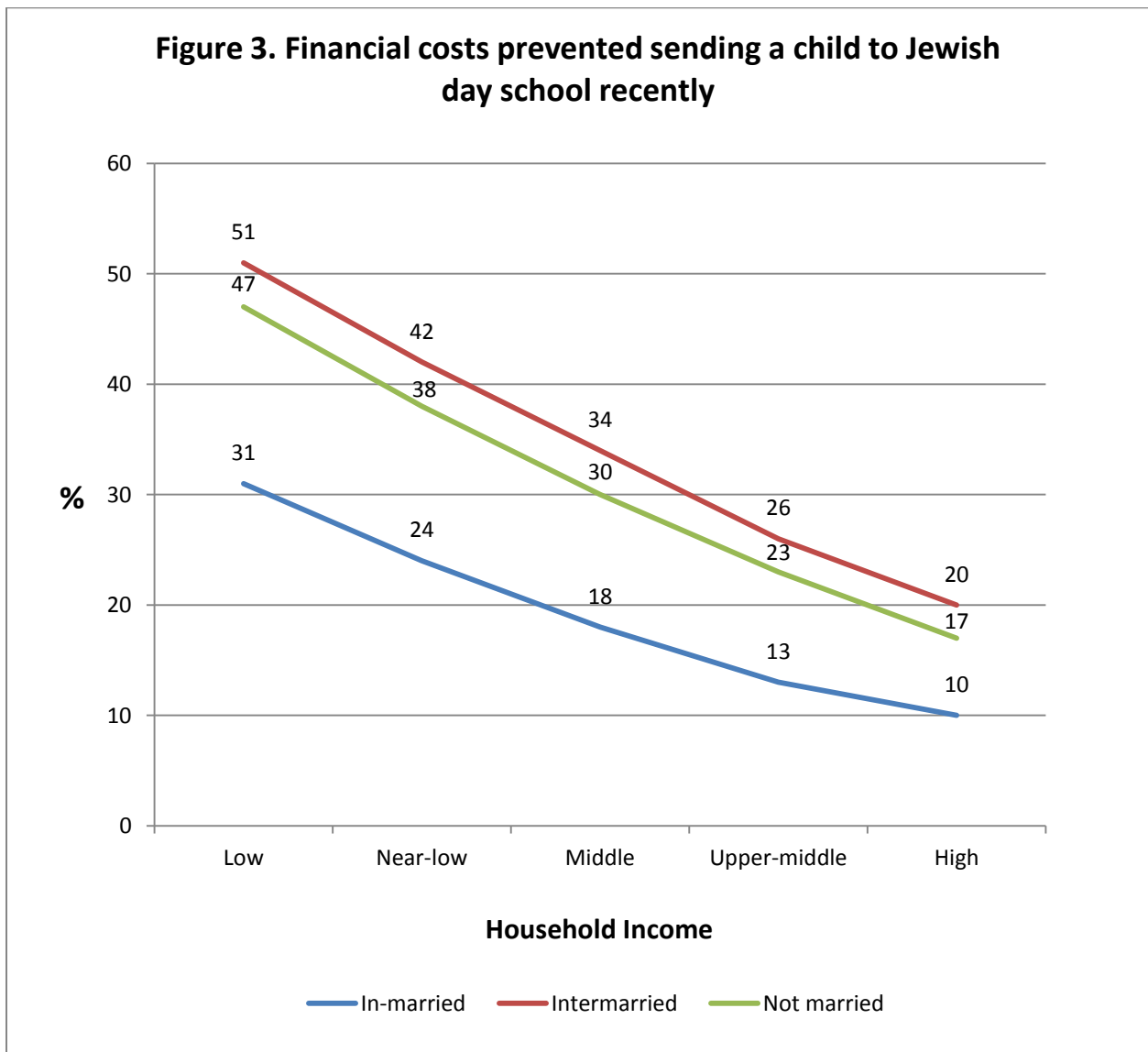
Figure 2. Financial costs prevented sending a child to Jewish day school recently



Another way to understand how denomination alters the relationship between financial capacity and financial constraint is to look at how the denominations line up at any given income level. For example, among middle-income households, just 8% of Orthodox respondents say day school has been unaffordable, compared to 22% of Reform/Reconstructionist respondents, 27% of those who are Just Jewish, and 39% of Conservative respondents. Indeed, at any particular income level, Orthodox respondents are the least likely to report they have not been able to enroll a child in day school due to costs, while Conservative Jews are the most likely. In other words, Jewish parents with different denominational identities but the same income have very different assessments of whether day school is unaffordable to them.

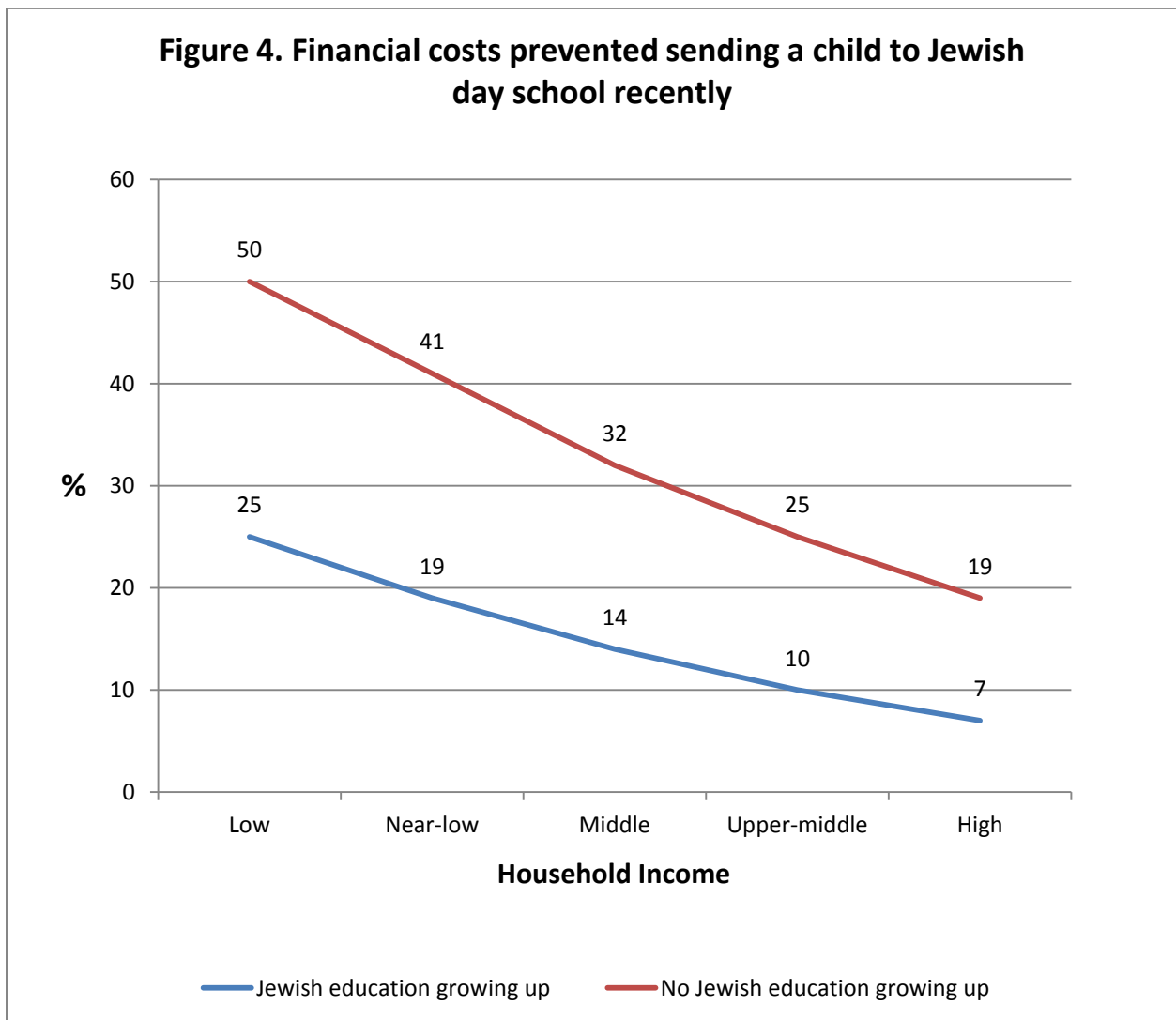
Marital status

Figure 3 distinguishes among respondents who are in-married, intermarried and not married. Income plays a stronger role in shaping constraints on sending children to day school among the intermarried (31 ppt decline, from 51% to 20% across the income scale) and non-married (30 ppt decline, from 47% to 17%) than among the in-married (21 ppt drop, from 31% to 10%). In addition, at every income level, in-married parents are less likely to say that financial costs prevented them from sending a child to day school than are intermarried and non-married parents. For example, when parents have middle-level incomes, 18% of in-married parents say they have been unable to send a child to day school due to the costs, but this rises to 30% among the non-married and 34% among the intermarried.



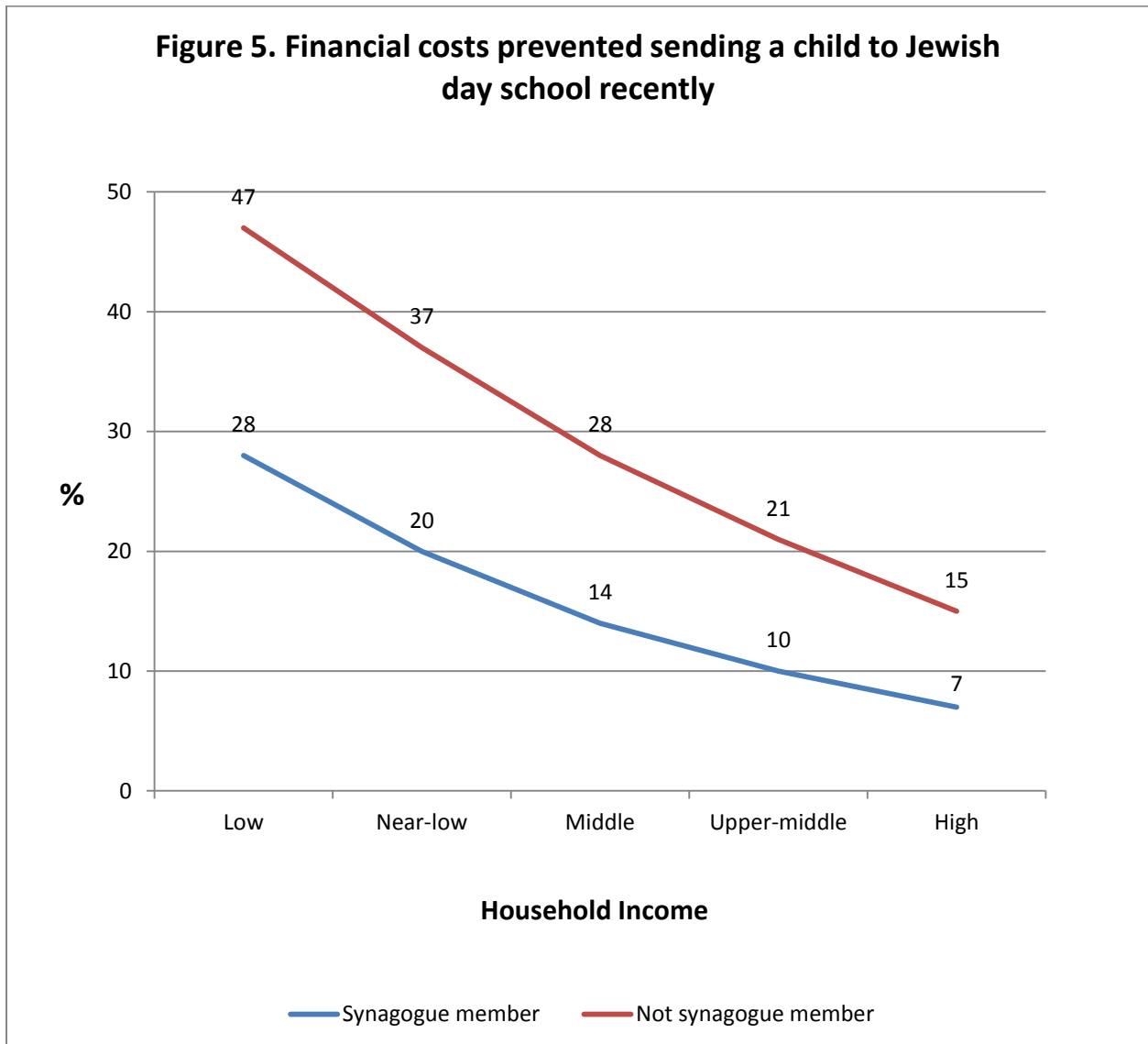
Formal Jewish education of parents

Figure 4 examines the difference between parents who had formal Jewish education when they were growing up and parents who did not. The role of income is significantly stronger among those who had no Jewish education when they were young. Half of those (50%) who are low-income say financial costs have prevented them from sending a child to day school, dropping to 19% among those who are high-income, a 31 ppt decline. In contrast, the decline for those who had Jewish education growing up is 18 ppt, from 25% among those who are low-income to just 7% among those who are high-income. Here, too, there are differences between the two groups at every income level. At the same income levels, parents who had no Jewish education are at least twice as likely to say they are financially constrained from sending their children to day school than parents who had Jewish education when growing up.



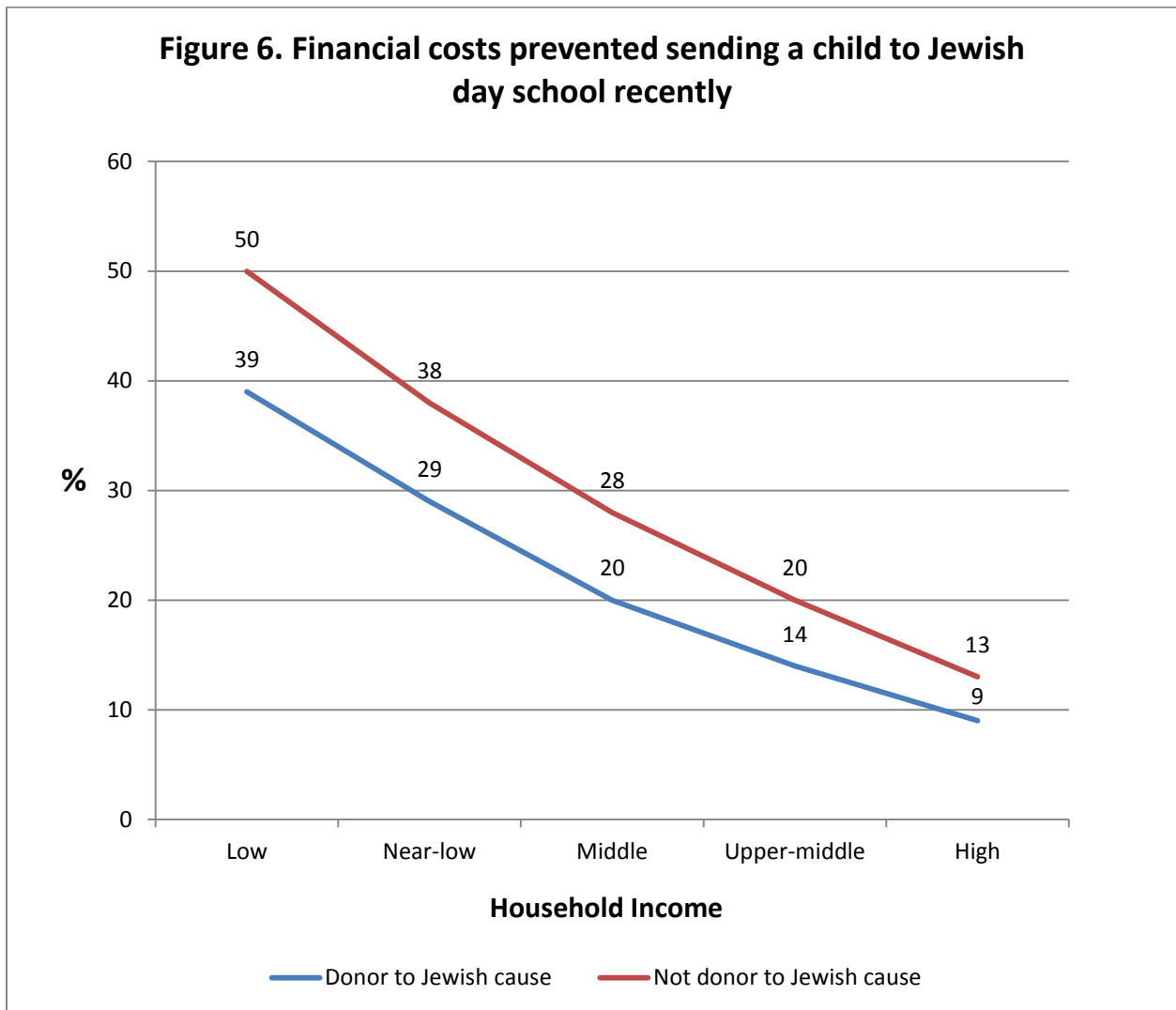
Synagogue membership

In Figure 5, the measure of Jewish connections is synagogue membership. Income plays a more significant role in shaping assessments of the unaffordability of day school education among those who are not synagogue members (a 32 ppt decline from low to high income) than among those who are synagogue members (a 21 ppt decline). It also shows that even when synagogue members and non-members have the same income, non-members are up to twice as likely as members to say they have been prevented from sending a child to day school due to costs.



Charitable donations

Figure 6 shows similar but somewhat attenuated differences for donations to Jewish causes in the recent past. Income plays a stronger role in whether day school is unaffordable among those who have not made a recent donation to a Jewish cause (37 ppt decline across income categories) than among those who have (30 ppt decline). In addition, at any given income level, those who have not made a donation to a Jewish cause are somewhat more likely to say they have been financially constrained from sending a child to day school than those who have made a donation.



DISCUSSION

Income substantially determines whether parents are constrained from providing a day school education for their children. In the merged data file we examined, 40% of households with low income and more than a quarter of those with near-low income (27%) reported that the financial costs of day school prevented them from enrolling children in them recently. Even at middle-income levels, nearly a fifth (18%) say day school has been unaffordable. In contrast, at upper-middle and upper income levels, reports of feeling financially constrained from sending children to day school fall to about 10% or less.

Differences in Jewish connections alter the relationship between financial capacity and financial constraints on day school education. The findings strongly suggest that as a general rule, the more Jewish connections people have, the weaker is the role of income in their assessments of whether day school is unaffordable. How can we explain this?

We surmise that all else being equal, people with more Jewish connections – more traditional denominational identities, marriages to other Jews, formal Jewish education in the own backgrounds, synagogue affiliations and ties to Jewish causes through donations – are also more likely to seriously consider and value a Jewish day school education for their children than are their counterparts with fewer Jewish connections. Consequently, they are likely to reduce the role of their own financial capacity in their decision-making calculus. Put another way, they are more likely at any given income level to seek ways to make a day school education financially feasible. This doesn't mean financial capacity is not a factor in determining day school affordability among people with more Jewish connections, only that its influence is reduced.

In contrast, people with fewer Jewish connections are, again all else being equal, less likely to consider and value a Jewish day school education for their children.⁷ As a result, their financial capacity takes on greater prominence in figuring out whether day school is affordable or not to them, and at any given income level, they are more likely to think that the cost of a day school education is out of their reach.

Jewish denomination, especially Conservative identity, seems to present a peculiar wrinkle in this general pattern. We might well have expected that income would play a smaller role in financial constraints on day school education for Conservative Jews than for those who are Reform/Reconstructionist and Just Jewish, but this is not the case. Cohen and Kelner (2007), who found a similar pattern in their study of Jewish community center families, offer one possible explanation. They reasonably suggest that because day school is a real option for Conservative Jews, they are more sensitive to its financial components than more religiously

⁷ This is not meant to suggest that all those with fewer Jewish connections do not value or provide Jewish day school or other forms of Jewish education for their children, only that they are less likely to do so. These are well-known, empirical generalizations supported by extensive survey data (see, for example, Kotler-Berkowitz 2005; Pew Research Center 2013).

liberal Jews, many of whom do not seriously consider day school as an educational option for their children. In contrast, the pattern for Orthodox Jew is highly consistent with the general explanation of findings. Day school education is nearly universally valued in the Orthodox community, and as a result the role of financial capacity in preventing Orthodox parents from accessing it is quite small.

The interactive patterns between financial capacity and Jewish connections may be particularly strong regarding constraints on Jewish day school education, but they may affect other forms of Jewish education as well. As part of this research, the DataBank also examined sending a child to Jewish overnight summer camp. Among all respondents, 19% reported that financial costs had prevented them from sending a child to camp recently. As with day schools, declines in household income are linked to increases in financial constraints on overnight summer camp. More than half of the lowest income households (54%) reported overnight summer camp was unaffordable, compared to just 4% of the highest income households.

However, Jewish connections do not shape the relationship between household income and constraints on summer camp nearly as much as they do for day school. There were differences by synagogue membership and donation to Jewish causes, but not by denomination, marital status or parents' Jewish education. We speculate that the greater costs, longer potential investment and more selective appeal of day school relative to summer camp account for these differences.⁸

We conclude with normative and strategic considerations. Even after taking account of differences by Jewish connections, the significant percentage of parents who say the cost of day school education is beyond their reach raises normative concerns about income inequality in the Jewish community and the lack of accessibility to day school education among those with the least financial capacity.

As importantly, the findings reported here raise strategic questions about how to reduce the share of Jewish parents who report that financial costs prevent them from providing a day school education for their children. We know that sustained Jewish day school education in childhood is one of the most powerful determinants of strong Jewish behaviors and attitudes in adulthood (Cohen and Kotler-Berkowitz 2004). Figuring out how to make day school more affordable for parents who want to send their children but feel priced out of it would likely yield substantial benefits for the community in the future.

⁸ See Kotler-Berkowitz and Adler (2016) for an extended discussion of this.

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