

TACKLING TUITION, PART 2: THE CASE OF BALTIMORE

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This is the second article in three-part investigative series on how the Jewish community can support the future of financially-accessible Jewish education for all who seek it.

Jewish families, schools, and institutions in Baltimore grapple with the many of the same questions facing their counterparts in northern Virginia, DC, and other Jewish communities in Maryland when it comes to day school education.

Kol HaBilah found interesting differences, however, in the approach of Baltimore schools to the issue of affordable tuition

compared with the Greater Washington-area schools covered in Part 1 of this series.

One factor in play is demographics. According to the most recent surveys by their respective Jewish Federations, 32 percent of Baltimore-area Jews identify as Orthodox, compared to six percent for DC metro-area Jews. According to Pew Research Center's 2013 "A Portrait of Jewish Americans," 81 percent of Orthodox Jewish parents in the U.S. send their children to Jewish day schools, compared to 30 percent for Conservative parents, nine percent for Reform parents, and three percent for non-denominational parents.

The size and hashkafa (philosophical worldview) of Baltimore's day schools reflect these trends: Baltimore has at least three Jewish schools with 1,000 or more students (the DC metro area, in contrast, has only one); Baltimore's Bais Yaakov, a girls-only school, is the largest private school in Maryland, and the community is home to more single-gender schools than the DC metro area.

In terms of cost, using the latest available data, Kol HaBilah found that the six largest Jewish schools in the DC metro area spent an average of \$26,870 per student (including financial aid) in 2015, and six Baltimore-area Jewish schools spent an average of \$11,387 per student in 2017. This translates to significantly lower tuition in Baltimore Jewish schools where high school tuition ranges from \$11,800-\$20,100 per year) than in DC metro area Jewish schools (where high school tuition ranges from \$20,500-\$33,380 per year).

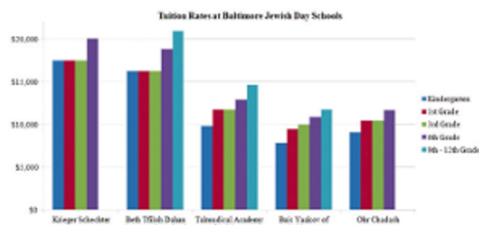
Rabbi Hillel Tendler, president of Torah Institute of Baltimore, cautioned against directly comparing a school's average expenditure per student with its average tuition per student. Since not all families are charged full tuition, and not all grades cost the same for schools, tuition and expenditures are not perfectly correlated.

There are trends, however, common to both the Baltimore and Greater Washington communities.

First, the vast majority of Orthodox parents would never send their children to a non-Jewish school, according to Rabbi Tendler. As a result, Tendler said, Jewish day schools have no trouble enrolling a very high percentage of children from Orthodox families.

One exception to this rule is children with special needs. Rabbi Tendler said that parents and schools often can't afford the right resources for profoundly disabled students. Several day school leaders told Kol HaBilah that in such cases, even Orthodox parents may find that public school is their only option.

By contrast, many non-Orthodox parents don't consider Jewish day school to be critical, Rabbi Tendler said, because they feel that public and non-Jewish private schools are viable options. Rabbi Moshe Schwartz, Head of School for the Krieger Schechter Day School, agreed and said that enrollment and retention are the greatest challenges facing non-Orthodox community day schools. "There are 5,000 Jewish students in Baltimore public schools, according to community surveys," Rabbi Schwartz told Kol HaBilah, "Many of these students would be a good fit for our school."



Dr. Zipora Schorr, Director of Education for the Beth Tfiloh Dahan Community Day School, summarized the dichotomy as follows: "In the Orthodox world, the crisis isn't filling the seats; it's affording the education people are entitled to. In the non-Orthodox world, sustainability is all about raising community awareness and support to get kids into Jewish day schools." This follows the trend found in the DC-area Jewish community, where the non-Orthodox schools are focused on getting more parents interested in Jewish education, while the Orthodox schools worry more about providing a Jewish education for everyone who wants one.

That's not to say that all Orthodox parents view Jewish day school as the only option. In 2015, Jewish Action published an article on the growing Orthodox homeschooling movement, citing Baltimore as one center for the movement. One Silver Spring parent told Kol HaBilah they are considering online Jewish schools, such as New Jersey-based Melamed Academy. Justin Myrowitz, a Baltimore parent who works at the Department of Health and Human Services, told Kol

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Academy. Justin Myrowitz, a Baltimore parent who works at the Department of Health and Human Services, told Kol HaBirah that as his children grow and tuition costs increase, there may be a limit to what he’s willing to sacrifice. “I can do my best to ‘cut back’ a little to afford tuition,” he said, “but I don’t need the day school in my bank account telling me what I can and cannot buy.”

A second common trend is a difference in how Orthodox and non-Orthodox schools approach tuition assistance.

Speaking on behalf of all the Orthodox schools in Baltimore, Rabbi Tendler told Kol HaBirah that they “never reject parents just because they can’t afford tuition — if a child wants a Jewish education, we will work out the financials somehow.” Rabbi Sandy Nissel, CEO of Bais Yaakov, confirmed this fact. “It’s not even accurate to say we have a financial aid ‘budget’ at Bais Yaakov,” Rabbi Nissel told Kol HaBirah, because there is no limit on how much financial aid the school offers each year. Rather, he said, Bais Yaakov accepts families regardless of their ability to pay full tuition.

Rabbi Yaacov Cohen, Executive Director of the Talmudical Academy of Baltimore, said that while the school encourages parents to pay what they can, the school never turns away students for financial reasons. When possible, he said, TA draws upon other organizations — such as shul discretionary funds and dedicated scholarship funds — to help cover the cost of tuition for needy kids.

By contrast, community day schools sometimes find it necessary to turn away families when the financial aid budget is exhausted. Krieger Schechter and Beth Tfiloh also have policies requiring all parents to pay a minimum tuition amount — \$8,750 at Krieger Schechter and 50 percent of base tuition at Beth Tfiloh.

To be sure, all Baltimore day school administrators — in Orthodox and non-Orthodox schools alike — consider tuition affordability an existential problem for the Jewish community. Dr. Schorr stated unequivocally that “tuition is one of the most difficult crises in the Jewish community,” particularly given that “day schools are the most important weapon we have against complete assimilation.” Dr. Schorr said that the non-Orthodox community must drastically increase its support for Jewish schools because “to say that only wealthy families should attend Jewish day school is criminal.”

This was a marked contrast with the non-Orthodox schools in the DC-metro area, which generally view tuition affordability as *an* issue for the Jewish community but enrollment as *the* issue for the Jewish community.

Baltimore day schools have started taking action. Tuition at the Talmudical Academy and Bais Yaakov is already very low by national standards. According to a list of 81 U.S. Jewish day schools’ 9th-grade tuition prices published by anonymous collaborators in a Google spreadsheet, the Talmudical Academy’s tuition is about 67 percent of the national average and Bais Yaakov’s tuition is about 54 percent of the national average.

This year, the Krieger Schechter Day School took the almost unprecedented step of *lowering* tuition by more than eight percent for grades one to four. Rabbi Schwartz said this was possible because of the school’s low rate of attrition and its ability to attract transfer students from public school. He said that the school cut tuition to demonstrate the school’s commitment to their families’ financial stability, including families’ ability to pay for other Jewish needs such as Jewish summer camp.

In general, Jewish schools in Baltimore see the summer camp experience as an important complement to the education provided by day schools. “Summer camp is extremely important for children,” Rabbi Cohen said, with most Talmudical Academy students attending the school’s on-premises summer program. “We set tuition so that families can afford to be engaged in Jewish life throughout the year,” Rabbi Schwartz said, “And we are proud that 60 percent of our students attend a Jewish summer camp.”

School	Grades	Enrollment	Students Receiving Tuition Reduction	Budget	Financial Aid Budget	Average Expenditure per Student
Krieger Schachar	K-8	292	60%	\$5,250,000	\$1,300,000	\$17,979
Beth Tfiloh Dahan Community School	PreK-12	1,000	50%	\$16,000,000	\$4,000,000	\$16,000
Torah Institute of Baltimore	PreK-8	700	75%	\$6,000,000	\$2,000,000	\$8,571
Talmudical Academy of Baltimore	PreK-12	1,810	65%	\$11,000,000	-	\$10,889
Bais Yaakov of Baltimore	PreK-12	1,500	65%	\$13,500,000	-	\$9,000
Ohel Chaiyim*	PreK-7	104	-	\$686,519	-	\$6,956
Total		6,606	61%	\$52,446,519	-	\$11,387

Some individuals have suggested to Kol HaBirah that low-cost, no-frills schools may be the solution to the tuition crisis. Baltimore day schools do not consider this to be an option. “When I was in day school 30 years ago, many communities had one Jewish school and that was the where you sent your kids regardless of the educational quality,” Rabbi Cohen said. “Now, with more choices, parents demand — and reasonably so —

specialists, resource rooms, and other services in any school their child attends.”

Of course, someone has to pay for additional resources and services. In the non-Orthodox schools, this means fundraising, raising enrollment, and raising tuition. In Orthodox schools, where enrollment and parent finances are already maxed out, operating budgets — including salaries — often take the hit.

“Our teachers and staff are *mosser nefesh* — they sacrifice — for the school and our students” Rabbi Nissel told Kol HaBirah, “We would love to do better for all of our employees.” The school is always looking for ways to decrease costs for parents too, Nissel added.

All Jewish families should have access to Jewish schools. Parents demand quality education. We already underpay Jewish teachers, and day tuition is already too high. So where will the money come from?

This is the billion-dollar question for every Jewish community and day school. Rabbi Cohen said he understands the community’s frustration with the high cost of tuition, but he wants parents to know that school leaders are searching around the world for the answer. “We care deeply, and we really are trying,” he told Kol HaBirah, “We really want to find a solution, but we haven’t found it yet.”

Kol HaBirah wants to find the answer too. Stay tuned for the final article in our series on day school tuition, where we seek solutions among the success stories and lessons learned by other communities striving to ensure cost is not an obstacle for families seeking a quality Jewish education.

By Gabe Aaronson