

Renewal begins now.

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Centre for Jewish Education,**
UJA Federation of Greater Toronto
Strategic Plan 2015-2020
Draft Plan

Jewish Day Schools Affordability & Sustainability

Addressing the Financial Affordability and Sustainability of Jewish Day Schools

Jewish day schools are the gold standard in Jewish education. No other form of Jewish education, formal or informal, provides the robust training in Jewish values, imparts the level of knowledge, or instills the same level of Jewish commitment and identity.

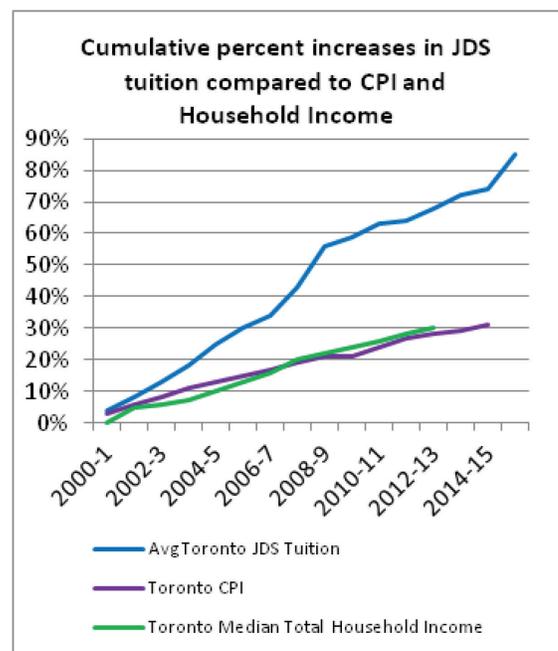
Yet, it is the intensity of the educational and sociological experience of day schools that delivers this profound impact, that also makes it the most expensive form of Jewish education. With an average tuition of \$16,000 at the elementary level and \$27,000 at the high school level, over 14 years (k-12) the average cost of Jewish day school education for one child amounts to nearly \$350,000 – a price untenable for many in our community.

The challenge of day school affordability is particularly acute amongst middle-income families. Indeed, we have begun to see a barbell effect in day school enrollment: a large proportion of low-income families who qualify for UJA's financial aid system, a small number of middle-income families who struggle to afford full tuition, and a large population of high-income families who pay full tuition. As tuition increases outpace inflation and household income without a means to reduce the tuition burden, middle-income families are leaving the system and even more concerning, not choosing day school education

Over fifty years ago UJA Federation of Greater Toronto became one of the first Federations to invest in ensuring the quality, accessibility and sustainability of Jewish day schools. This investment has paid off, as Toronto's Jewish community reaps the

benefits of one of the strongest, most robust, diverse and unified day school systems in the world. Today, UJA Federation of Greater Toronto invests more per capita in day school education than any other Federation and over 2,300 children benefit from UJA's tuition assistance program each year. Notwithstanding this trailblazing investment, it is not enough.

We recognize that solving this challenging communal issue will require a multi-pronged, pilot-based approach. Some pilots will meet with resounding success, and some may not. Piloting some of these initiatives will also require new funding for the day school system. Leveraging its relationships with schools and its position as the central agency for community planning, UJA has designated two priority areas to tackle the challenge: reducing the cost of day schools and making day schools affordable for middle-income families.



UJA’s new five year strategic plan, passed by the board of directors in September 2015, places the current issues of day school financial sustainability and affordability at the centre of our community’s agenda: “We will make Jewish Education a key strategic focus....in order that our educational infrastructure continues to strengthen our community into future generations”. In order to develop a high quality, affordable and sustainable Jewish education system, UJA must catalyze transformative change within the Jewish day school system, both in its structure and in its funding.



Reducing the Cost of Day Schools

The challenges of financial sustainability and affordability are amplified by the alarming rate at which the cost of day schools has increased. To mitigate these increases, UJA Federation will:

1. Benchmark school costs

Over 80% of school costs lie in salaries and benefits. To uncover both school and system-level efficiencies, UJA Federation will conduct annual benchmarking of Toronto's fourteen affiliated and funded day schools. This data will allow schools to understand their costs in a broader context, identifying opportunities for schools and UJA to deploy cost-cutting measures which may include reducing the staff:student ratio, sharing resources across schools, reducing the number of campuses, facilitating school mergers/consolidations etc.



2. Pilot new lower cost high-quality models of Jewish education

The model of day school education has not undergone significant structural changes in the 100+ years of its history in Toronto. Evidenced by cost increases and enrollment decreases over the last fifteen years, today's model of day school education is not sustainable in the long run. UJA's Koschitzky Centre will study and pilot new, sustainable, models of robust and rich Jewish education including:

Blended learning

A half dozen Jewish day schools across the US have adopted blended (brick and mortar and online) models in order to implement 21st century education while cutting costs. These day schools deliver high quality education at a significantly lower price.

Lower cost

A more radical change that has been successful in other communities is to create a day school that focuses on essential components and with pared down structures in order to deliver a quality Jewish education at a considerably lower cost per student.

Public school partnerships

Leveraging government funding for general studies in the public sector, several communities have partnered with public schools to deliver the general studies while the community provides the Jewish studies components.

3. Pursue Government funding

The pursuit of government funding for Jewish day schools has a long and sorted history in Ontario. In collaboration with our advocacy partners at CIJA, a Day School Funding Task Force has been launched to advocate for public policy solutions to the affordability challenge.

Making Day School Affordable for Middle-Income Families

While UJA's tuition assistance program has enabled tens of thousands of students to benefit from Jewish day school, today many middle-income families are stretched to afford tuition. Small financial incentives offered to middle-income families could yield significant increases in school enrollment, benefitting the students who will receive a strong Jewish education and as a result schools will benefit from additional revenue derived from student tuition. Recognizing these opportunities, UJA will:



1. Revamp the tuition assistance program

Toronto benefits from North America's largest tuition assistance program, which supports 2,300 students each year. Notwithstanding this robust system, a large percentage of families who need assistance do not access it. The system, which is now 40 years old must be overhauled in order to make it more efficient, less uncomfortable, scalable to other sectors (camps, synagogues, etc.) and ultimately more accessible to a broader range of families. To do this, UJA will:

- Develop an online application administered by a third party
- Differentiate the tuition assistance program including application, eligibility, funding, etc. for 'low' and 'middle-income' families
- Increase transparency of eligibility criteria and overhaul the calculations
- Rebrand and relaunch the program to the community

2. Middle-Income Interventions

Relatively small financial interventions could make a significant difference in middle-income families' decision to enroll in Jewish day school. The Koschitzky Centre has studied the middle-income programs employed by schools and communities across North America and will pilot and launch programs tailored to the needs of Toronto's community. These may include:

■ Financing Day School Tuition

Offering families the option of amortizing tuition over more years, allowing families to alleviate the cash flow burden of day school tuition and fully benefit from the charitable receipt for religious education.

■ iCap

Capping a family's full tuition bill at an affordable percentage of adjusted household income (across North America the proportion has ranged from 10-18%).

■ Stable Tuition

Upon entering school, a student's tuition – be it subsidized or full fee – will be set at a stable rate throughout enrollment in that stage of education. Changes in fees will only be assessed if the family has a significant change in household income. In addition to potentially increasing enrollment and reducing attrition, a stable tuition program would challenge schools to mitigate increases in tuition.

Our mission

UJA Federation's mission is to preserve and strengthen the quality of Jewish life in Greater Toronto, Canada, Israel and around the world through philanthropic, volunteer and professional leadership.

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