WEXFactor

LEADING CONVERSATIONS

Welcome to the WEXFactor Room

APRIL 2024

Welcome to the WEXFactor Room where we invite Wexner alumni from across our network of programs to come together for a Leading Conversation about a pressing topic relevant to the exercising of creative, effective, and joyful leadership. On December 14, 2023, we gathered **Jacki Cooper Melmed** *(WHP Denver 14)*, **Brian Jaffee** *(WHP Cincinnati 19)*, **Mark S. Young** *(WFF 1)*, and **Daniel Held** *(WGF/DS 22)* to discuss:

The Cost of Jewish Living

Framing the Topic

At least since the early 1990s, and as far back as 1974,, there has been a **steady flow of warnings** that the high and rising cost of Jewish living is becoming prohibitive for ever greater swaths of North American Jewry.

Consider a mid-sized city like Pittsburgh, for example. As of March 2022, Aviva Lubowsky, the director of marketing and development at the Hebrew Free Loan Association of Pittsburgh, drew this bleak picture of the cost of Jewish living in the **Pittsburgh Jewish Chronicle**:

Annual Synagogue Membership Dues *(does not include additional costs like youth group dues, shul dinners, etc.)*	**$2,500**
Annual Day School Tuition	**$16,000**
Overnight Jewish Summer Camp *(for 3-week session)*	**$4,000**
Annual JCC Membership	**$1,200**

That's $24,000 a year for a family with one child, without having made a single donation to any of those institutions or accounted for the higher cost of kosher food, of a Bar/Bat/B Mitzvah, for Judaica objects such as a tallit or shabbat candlesticks, or for making a trip to Israel. Lubowsky points out that the area median gross income for a family of four in Pittsburgh is $84,800, which means, "hundreds of Jewish families in Pittsburgh need to reckon with forking over somewhere around **half their income for participating in religious life and a Jewish education for their children.** For the 37% of households that indicated in the 2017 study of Pittsburgh's Jewish community that their income was less than $50,000 a year, that price tag is even scarier."

But we know this. And scholarships do exist for school, camp, and synagogue dues, and just about every Jewish institution assures people they will never turn away a family because of inability to pay. But is it reasonable to put so many Jews in the position of needing to explain over and again to each institution that they can't afford the sticker price on Jewish life? Is our current model of Jewish life sustainable?

WE ASKED THIS GROUP OF WEXNER ALUMNI:

How do you experience the challenges around access to individual and communal Jewish life?

"The Jewish community is not immune to the zeitgeist of our time and our setting."

Meet **Jacki Cooper Melmed** | jcmcolo44@gmail.com

Wexner Heritage Program Denver 14

CLICK TO LEARN MORE ABOUT JACKI

I'm happy to jump in here with a completely lay perspective on this. I have to look at this from a post-October 7 perspective, because it has changed my view of accessibility pretty significantly. The most readily accessible space seems to be the synagogue. I go to a Modern Orthodox synagogue and attendance has jumped significantly, which has been interesting to observe because everyone is thinking about how to increase membership. So, it is striking that the most accessible gathering place has the most potential. There is no immediate cost to attending shul. That doesn't mean that there isn't ultimately a cost - the membership dues, the tickets for high holidays and that sort of thing – but it's been quite striking to me that when needed, the first place that people went, around here anyway, was the shuls. Another observation I've had recently is a worry I've had for a long time: confidence and participation in institutions is waning. **The Jewish community is not immune to the zeitgeist of our time and our setting.** Jewish living in North America is quite institutionally focused - on the Federations, on the synagogues, to a lesser extent schools, and I'm sure we'll talk about school. So, I worry about the efficacy of a convening institution like a Federation or other type of foundation. The giving seems to have held around here, but the sustainability of that giving worries me a lot, especially with the younger generation.

JACKI WANTS YOU TO HEAR THIS IDEA | **LISTEN HERE**

Jacki serves as Chief Legal Officer of UCHealth in Denver, Colorado. Prior to joining UCHealth, she served as Chief Legal Counsel to Governor's John Hickenlooper and Jared Polis for over 6 years and has served on a number of community boards focused on Jewish advocacy, criminal justice, affordable housing, and education.

Meet **Brian Jaffee** | bjaffee@thejewishfoundation.org

Wexner Heritage Program Cincinnati 19

CLICK TO LEARN MORE ABOUT BRIAN

That's really well said. And I would also say that in general we define the problem very similarly to how it's been framed for this conversation. We made a calculation of what Jewish life costs for a - well, you can't really say "typical" Jewish family – because a typical Jewish family does not belong to *all* of the institutions we're discussing here. But we factored in what it costs to join the JCC, to give to the Federation, send kids to day school, to camp, to Israel, etc. And we take the point that if a family wanted to avail themselves of all those programs and services in the Jewish community, it would be prohibitively expensive for most of them. A household income of $100,000 which, when I was a kid, sounded like "Richie Rich" to have that much money, would struggle mightily once you start adding up the costs. Another challenge is that we're not always seeing that reducing costs results in more people participating. We have experimented with making day school way more affordable than is typical around the country, and we also have generous incentive grants programs for overnight Jewish camp and Israel. With those programs in place, we see an uptick in participation but not as dramatic as one might guess. So, it's probably **important to distinguish between affordability and incentive in this conversation,** and it might also be helpful for us to consider the other barriers to Jewish life, because affordability is not the only one.

BRIAN WANTS YOU TO HEAR THIS IDEA | **LISTEN HERE**

Brian Jaffee is the CEO of the Jewish Foundation of Cincinnati, a private grantmaking foundation that invests in Jewish Engagement, Education and Social Services. Brian is married to Rabbi Shena Jaffee, Director of Jewish Life & Learning at Rockwern Academy, and they are the parents of two teenage daughters.

"...important to distinguish between affordability and incentive in this conversation..."

"...we're talking about the cost to the "consumer" here, but I look at things also from the supply side."

Meet **Mark S. Young** | m.young@jcca.org

Wexner Field Fellow 1

CLICK TO LEARN MORE ABOUT MARK

I want to respond to that. When I hear access, I think financial access. But there are so many other barriers to engaging in Jewish life, such as preconceived cultural notions, or generational feelings that might prohibit people from walking into that synagogue or that JCC. Additionally, **we're talking about the cost to the "consumer" here, but I look at things also from the supply side.** What's the cost for the producer to make Jewish life happen? JCCs, for example, offer a tremendous amount of value to a community member, and most who participate do pay a membership. But as Jacki referred to, many experiences that JCCs and synagogues offer are quite financially accessible or even free. So, there is a $20 ticket to attend the Arts and Cultural Festival, but operating that facility costs a lot of money and the talent costs a tremendous amount of money. People generally love working at a Jewish Community Center but recent Leading Edge employee experience surveys reveal staff reporting that their salary doesn't feel commensurate to the value they provide. To recruit and retain quality people, we have to pay them well. I am even thinking a lot about the title of this conversation, there's the cost of Jewish living, but what value are participants in Jewish life getting for that Jewish living? How might we as a collective institutional and non-institutional Jewish community properly demonstrate this value proposition, for the JCC, the synagogue, or the day school experience that they choose? I also think that access comes down to a person's or family's choice. If a person were to avail themselves of everything in Jewish life, the cost would be exorbitant. I realize that there's privilege in this comment – that one may be able to choose the elements of Jewish life that you can both afford, and which are also important to you. I'll share personally that both my wife and I work in Jewish life because we love this work. And we know this allows our family access to Jewish life – to synagogue, JCC, or camp, at a reduced rate compared to an individual or family who isn't working for Jewish community. And we still are not in a financial position to send our kids to day school. That's a choice we're making. This conversation around the cost of Jewish living needs to be balanced by the value that Jewish life experiences provide, even if the costs to the consumer are high, because the costs to the producer are high also. If the price point is too low, or is even free, it can devalue in people's minds the tremendous value of what they are getting from meaningful engagement in Jewish life.

MARK WANTS YOU TO HEAR THIS IDEA | **LISTEN HERE**

Mark is the Vice President of Talent Strategy and Director of JResponse at *JCC Association of North America*, the author of *Bless Our Workforce: Changing the Way We Manage Our People*, and lives in Hartsdale, NY, where he and his wife Rabbi Mara Young have two children who love Jewish life, and a dog who can't wait to eat a bit of challah after the family lights Shabbat candles.

Meet **Daniel Held** | dheld@ujafed.org

Wexner Graduate Fellow/Davidson Scholar 22

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I believe that **the cost of Jewish living is one of the most significant barriers for engaging in Jewish life today. And in the long run it has the potential to dramatically reduce the number of people who identify as Jews**. I think we've seen this before. I'm driven by the work in the book, The Chosen Few: How Education Shaped Jewish History, 70-1492, which speaks about the dramatic reduction in the Jewish population post Second Temple, because of the imposition or the requirement of Jewish education for families, which was a significant cost. And then families opted out. But we often talk about the cost of Jewish living in terms of transactions, as in "I am purchasing summer camp, I am purchasing a trip to Israel for my kid, I'm purchasing day school education." I think the impact of the cost of Jewish living can be categorized into four different areas:

Fee for Service	Housing	Ritual Observance	Communal Norms
• Schools • Camps • Synagogues • JCCs • Israel Experience	Living in a Jewish neighborhood	• Kosher Food • Sukkah • Pesach • Lulav and Etrog • Burial • Not working on Shabbat/Holidays	• Festive meals • Lifecycle events • Family size

DANIEL WANTS YOU TO HEAR THIS IDEA | **LISTEN HERE**

Daniel serves as the Chief Program Officer of UJA Federation of Greater Toronto, overseeing the

organization's strategies to strengthen the local Jewish community and has a wide range of experience in strategic philanthropy, conducting research and evaluation to maximize funders' impact in the Jewish community. Together with his wife, Arielle Berger, they are raising three strong (and, at times, too independent) young women.

"...the cost of Jewish living can be categorized into four different areas..."

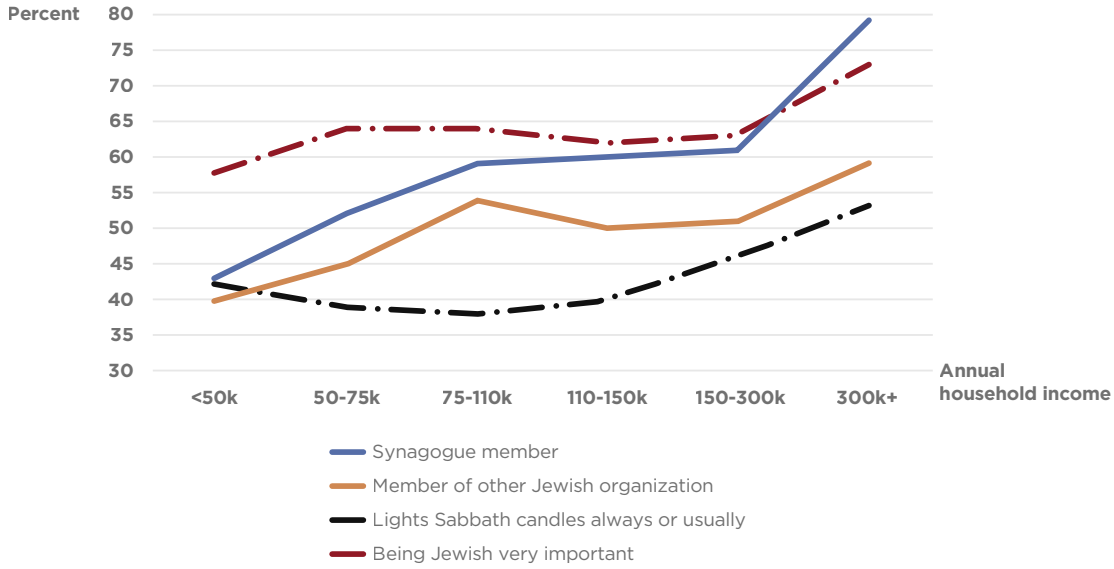
Daniel

The ones we typically focus on are Fees for Service and Ritual Observance, which are both important. But there are two others that are really critical. The Cost of Housing is the biggest purchase that anyone will make in their lives almost anywhere in North America. There are good efforts happening in housing, but we need to do more. Much of our housing work in the Jewish community is designed only around low-income families. We also need to help middle income families and incentivize the ability to live in densely populated Jewish communities. Those neighborhoods make a big difference in terms of the kind of Jewish life that you live. And Communal Norms feature in the festive meals we have for Shabbat and what it means to invite people over, including lifecycle events, and what we extend for a Bar or Bat Mitzvah or wedding, norms of family size, or about when and where we work. I think those four areas change the equation for what it means to live an active Jewish life.

In Canada, we mirrored the Pew Institute surveys that studied the American Jewish community in 2013, 2018, and then again in 2020. For example, across all four cost of Jewish living measures, there is a significantly higher proportion of Jews engaging in those when they are high income than low income. Double, if not more, the proportion of Jews are members of synagogues, or members of Jewish organizations, are high income, than low income. And they all sort of plateau in what I'm going to call the middle-income area. So, there's an increase as the low-income families can afford more. And then there's a plateauing between, let's call it $75,000 and $300,000 in annual income, and then increasing again in high income. I understand that lower income families struggle more to pay for synagogue membership or be members of other Jewish organizations.

What is surprising – and disappointing – for me to see in the chart below is that the basic curve is also true for lighting Shabbat candles, and for who reports "Jewish being very important to me."

The Effect of Household Income on Canadian Jews in 2018



I think that's a factor of the reality of housing (where I can live) and communal norms. To address the cost of Jewish living, we need to be able to think holistically about what it means to be part of the community.

Jacki

This is fascinating. I love that you have this. One thing that strikes me here is that "being Jewish is very important," while it still follows the trend, starts at a much higher place in all incomes. In a sense, this makes the tragedy of the reality here even worse, because what it shows me is that

being Jewish is like a luxury good.

Right? I've never really thought of it that way until I looked at this chart.

Daniel

I believe there is pent up demand for many things. Seven years ago, we reduced tuition at our Community High School by $10,000, from $28,000 to $18,500. Seven years ago, we had 175 students in grade nine. Today, we have 350 students in grade nine. There was pent up demand of families who could not afford it at $28,000 but can afford it at $18,500. And that I believe is this delta.

Affordability is a balancing act between, on one hand the perceived value of a product, weighed against what I can actually afford -

my household income and my assets. But there are families and individuals in our community who really want to do more Jewish, who simply cannot make the dollars and cents work.

Brian

So, in that case,

I'm wondering how significant the differences are between

Canadian Jewish culture and American Jewish culture? Between metropolitan Jewish communities and smaller mid-sized Jewish communities? Those data points that you just shared, Dan, suggest that affordability was clearly the issue. You had all these families that wanted to send their kids to Jewish day schools but couldn't afford it. Whereas in our experience, we spent just as much time and energy promoting the value of Jewish day schools, and lowering the cost, but the "pent up demand" never really materialized. I just wonder if that's a function of Canadian Jews being a little more disposed to being involved in Jewish life in that way? Or if it's a critical mass issue, that in a large city like Toronto, as opposed to a smaller community like Cincinnati?

Click **here** to see the cost, in Canadian dollars, of a loaf of challah, annual synagogue membership, annual day school tuition, real estate in a Jewish neighborhood, week away at a Jewish summer camp, and a Jewish funeral, across 12 of Canada's largest cities.

("The Cost of Being Jewish in Canada," in the *Canadian Jewish News*, by Michael Fraiman. October 3, 2018).

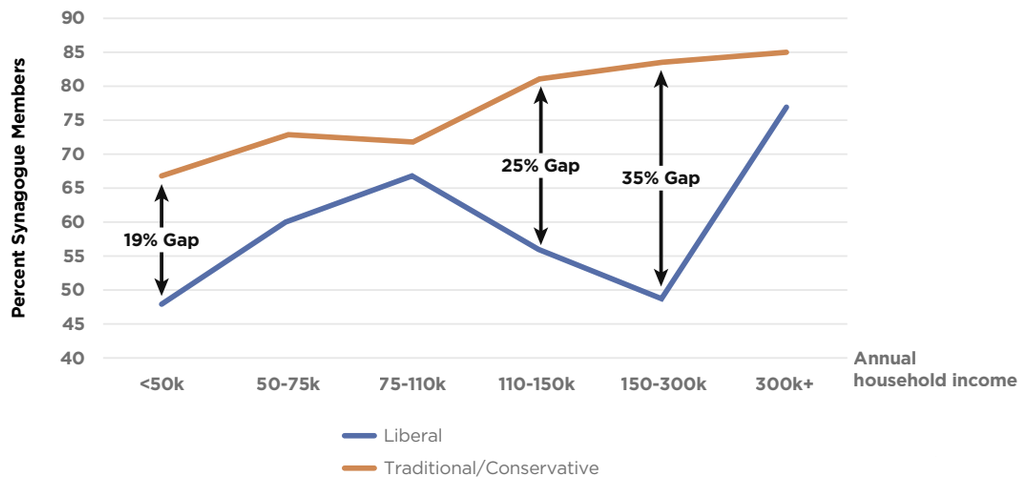
Daniel

My sense is, yes, Canadian Jewry and American Jewry are different. Canadian Jewry is largely a post-Holocaust community. American Jewry largely arrived between 1880 and 1920. There are certainly differences there. But I also think there are ample differences within Canadian Jewry and within American Jewry. Some of that is geography. Some of that is denomination. For example, for the question of synagogue membership, between what we can call liberal congregations (Reform, Reconstructionist) and traditional (Conservative and Orthodox), there's a significant statistical

difference in the affordability issues between the liberal congregations and the traditional congregations.

And this is because demand for synagogue, for day school, and other things is more elastic in more liberal communities. And demand is more inelastic in more traditional communities. More traditional communities will stretch to make these things happen. Liberal communities struggle more with that balancing act between perceived value and what they can afford. Will you permit me one more slide, I'd really like to show you the data?

The Effect of Household Income on Synagogue Membership:
Liberal vs Traditional/Conservative Identifiers



For example, at an income of $110,000, 50% of liberal Jews who identify as more liberal will say that they're a member of a congregation and upwards of 80% in the more traditional communities report being synagogue members. And you see these gaps play out in every household income level. That's only one of the differences, though. Yes, some of it is Canadian/American. Some of it is geography within America, some of it is the reality of, "how much am I spending on my house? How much disposable income do I have? And some of it is, how do I identify as a Jew?

Mark

Could there be generational differences as well? We currently have Gen X and early Millennials as adults with early childhood and school aged families as Jewish life's prime consumers. They grew up during the time when the Jewish institutional apparatus gave the message, "we want you to be engaged, so we'll make it free for you." Taglit-Birthright, Moishe House, One Table, are examples of fabulous organizations who all give the message of wanting to engage emerging adults in Jewish community, and the community pay for it. Simultaneously, these generations are now experiencing exorbitant costs as they rise in their career – housing being one of them – that they have to pay. And it may all seem jarring to have a different message communicated to them: "$10,000+ a summer for Jewish summer camp?" "Now I have to pay $3,000 for synagogue membership? I have to pay an extra $1,000 for religious school on top of that for my kids to become Bar Mitzvah?," which I think is still the carrot for most people.

I wonder if we've really addressed the impact of free Jewish life for a generation that is now expected to pay,

at a time where they may feel less obligation and Judaism as more of a luxury good, as opposed to, "this is what I need to do as being part of my community," which previous generations have had. And when these generations do walk in the door of Jewish life - are we even creating an experience that speaks to them? Where might we be almost cutting off our noses despite our face, because of our past initiatives and mindset?

What seems to be helping and not helping? What is your vision for access and affordability in Jewish life?

Jacki

I want to pick up on something that Mark said. There's a bit of an irony to me about some of the things that have worked best. I have two sons in their early 20s. What works for them at this point are the free things. They want to do Birthright, Moishe House is great, and also One Table. They love participating in those things, just like they loved participating in Hillel in college. And it's a hard one because I don't disagree with anything you're saying Mark. I think there is a bit of training there, too. "You want it, it'll be there, and some faceless philanthropist is going to be behind it all, making it available to you.

It's there for the taking. And isn't that great? That's how Jewish life works. And then it's not."

On the other hand, maybe part of what works is shoring up that Jewish identity, especially for young kids, and why we focus on day school, Israel, and camp, or at least one of those, to have some shot at solidifying that Jewish identity for the future. I think the startup model does work well for a young demographic who, while they might not be that involved now, we're creating a shock for later. I don't have an answer. But maybe it is that some experimentation is just necessary right now. The older models are working in a sense. But are they sustainable? I have my doubts. You know, I think if the Jewish community were all to be transported suddenly 20 years into the future, it would look very different – who the conveners are, where the energy is. It just wouldn't look like it does today. So, we're going to need some of that startup energy to figure out what is going to take root and be there decades into the future.

Brian

I agree with that. And I'm seeing that it is very hard, predictably, to avoid conflating a few different conversations that are just so interrelated: *Can* we sustain this model of Jewish life, versus *should* we sustain this model of Jewish? *Will* we sustain this model of Jewish life? You've seen where the trends are going.

This whole thing is assuming that we want synagogues and day schools and JCCs and Federation's and legacy institutions to be around in 50 years.

I do. But not everyone in North American Jewish leadership does. I suspect Mark is right in pointing out the generational differences. And Jacki, as you've validated, there's a lot of not just accepting the free offerings, but a real inclination towards more DIY, which is not always an affordability issue. Sometimes it's the control, and a rejection of the top-down hierarchical way of providing Jewish life, for something that's a little more user-centric and democratic. Our vision is that more Jews in Cincinnati are engaged in Jewish life. It's pretty straightforward. And to the extent that we do agree that access to programs and services because of affordability issues is a barrier, we found it really hard to strike the balance between reducing that barrier without any unintentional consequence of acclimating people to way lower costs, or no costs at all. And now we're back to the problem of, everyone's used to "free." Like, it's great to offer a huge One Happy Camper grant for a year or two. But then in year three, what happens? That problem is only compounded with a $20,000 Jewish day school education. How many years can you really make that super affordable before the costs really mount for the community funders? We just have not nailed how to do that.

Daniel

That definitely speaks to the need for endowments. Kids want to go back to camp for summer after summer and to attend the lifespan of a day school. Depending on the community, that can be around eight, 10, or 14 years! We must provide families with the assurance that we are here for the long run, recognizing that their financial picture will change. It can't just be a once or twice-off experience. My sense is that the largest, most successful mass engagement projects in our Jewish community since the late 1990s, early 2000s, have all taken price off the table. Things like Birthright, PJ library, even One Table, have been designed to take price off the table. And they have demonstrated that there is pent up demand when we take away that barrier of price. I think there have been fruitful efforts that have addressed the fee for service world of Jewish life, such as pricing models in synagogues. And frankly the work we've done here in Toronto around the school affordability. Just yesterday, in Seattle, I learned they have a 14% increase in day school enrollment after they launched a new affordability program. And there's also work that's happened in the world of camping. I've spent good time working to address how to make the transactional pieces of day school, camp, synagogues, etc. more affordable.

But to make real headway, we're going to need to address *cultural* change

which involves housing, ritual observance, and communal norms. To use language that we're all used to, those are adaptive changes (about core values and norms), rather than technical changes.

Mark

In that article above about the Pittsburgh Jewish community, I was struck by the single parent who didn't want to feel embarrassed because she needed to ask for a scholarship for her kid to go to camp or to day school. In that instance, I think there was a single parent rate.

But there's a sense of not feeling like you belong if you have to ask for a scholarship.

Many years ago, I served on the board of a Jewish summer camp, and I was on the scholarship committee and had to review camp parents' W-2's. I felt for the parents who, due to divorce, losing jobs, due to a whole number of situations may have serious financial needs. And we want them to feel that they belong, but asking for scholarship in this way is not a way to promote belonging in my view. In terms of my vision for Jewish life, it's about people having the inherent sense, "I belong here." And that's where I believe in the One Tables and the Moishe Houses and the Birthrights, and in taking price off the table. If we engage them in those formative times, if it's done right, they'll feel like they belong, and they'll see the value. The message needs to be, "we want you to be part of this, and we're investing in you now so you'll invest your family in the community later" And part of this is going to mean demonstrating the value beyond just participation; there has to be a price somewhere. If it's not going to be mega philanthropy, it's got to be from the person. And I believe in that model of having people put in what they can to experience Jewish life. Then I think there's a progressive tax system that I've seen many more synagogues go to, of voluntary contributions. While it can be a risk and a strain on the synagogue that requires some people who support the organization, to pay more than what their dues would be, it works. I'm thinking of scholarships, and advanced salaries offered for people to work at Jewish summer camps in Cleveland, that helps some of these counselors to pay for college which is also making the sticker price of camp less expensive, which allows for more quality experiences at a more affordable price and increased staff retention. Great staff who feel invested in will stay, which increases productivity, reduces turnover, and also reduces the cost of Jewish life over time. I think those affluent few need to recognize that they have an obligation not only to strengthen Jewish life for their family, but for the broader Jewish society so that everyone has access to Jewish life, while also committing to the necessary fact that everyone ought to contribute meaningfully through tuition, fees, or their own philanthropy to Jewish life.

Brian

Yes, they're saying, "it's bad enough that it's tough to afford these programs and services, but now I've got to turn in my tax returns, and now I've got to have a conversation about how little money I'm making, and now I'm being told I actually make too much money." It's enough to just walk away from the whole thing. We also

shouldn't assume that the recipients of these measures are only taking; they are giving.

I know many cities have tried some very creative approaches to address the stigma. This is something we probably all have to get a lot better at.

> ...some Jews, particularly those with lower household incomes, report that they have difficulty paying for necessities. For example, 26% of all U.S. Jews – including 55% of those who earn less than $50,000 per year – say that, in the year prior to taking the survey, they had difficulty paying for medical care, their rent or mortgage, food, or other bills or debts.
>
> *Pew Research Center, May 2021*

Daniel

We've also set up a pricing model that is unsustainable and that relies on philanthropy. It can work in some areas, like Birthright and PJ Library, but it's not going to work everywhere. And that sets up a significant cultural challenge. We think about three numbers behind our theory of pricing. One is the total cost (cost of operations divided by the number of participants). The second is the sticker price, which is where we believe the full tuition should be. We have too many instances in the day school world and other places where we are subsidizing those who could be paying. And the third is a fair pay model where there are easy to access generous, transparent ways to pay a different price depending on what you're able to pay.

But if we don't remind people of what that full cost to educate is and place the full sticker price there, we are both leaving money on the table and we're devaluing the product.

Mark

Obviously, we're in a long-term crisis moment in Jewish life. It's not the same, but there are some similarities to the first few months of COVID, with how people rallied together. At least in the JCC world, to demonstrate value, JCCs said, "you're not getting our full product right now. But know that we're here in the long term, so continue to pay your membership dues and philanthropic contributions so we can have our staff available when we're able to open our doors again." I still resonate to what Daniel said about leaving money on the table. I see how my daughter lights up every time she comes home from camp, not just because she's happy.

She's singing the Shema, literally and figuratively and I can't put a price tag on that.

It's so valuable.

Jacki

I'm thinking a lot, Daniel, about the point you made about cultural norms. This emphasis on philanthropy is one of the cultural norms we have which I think is both a good and a bad thing. In your typical Jewish institution, you see the names of the families everywhere who are quite wealthy who have enabled whatever experience you're having. But then there's an emphasis on wealth. If we're really serious about re-thinking accessibility, I think that we might have to change this norm, too. I like where you guys are going with talking about the transparency of the true cost of providing these things. At the same time, if we're serious about equitable access, we need to think differently about the value of the wealthiest members and de-emphasize that a little bit. I don't know if that threatens willingness to give or not. As we've named, it doesn't always feel good to be the recipient of a subsidy. The other thing that stands out to me is that

this problem is decades old.

I mean, I found articles going back to the 90s, even the 80s, with the same title, "Why is Jewish life so expensive?" There are a few things we might have to break here. And the philanthropy model could be a big one. I say that being quite aware that I, myself, as a Wexner alum, and as the director and the recipient of some very generous philanthropy.

Mark

I think philanthropy is a double-edged sword. A lot of these philanthropic organizations we love dearly and have helped all of us on this call and beyond this call, invest in our field with immense generosity, and rarely give the endowment funding that allows Jewish organizational initiatives, projects, and agencies to thrive in the long term. I worry that we as a sector are not asking: "What's the 50-year vision, not just the five-year vision?" I've seen synagogues where they have voluntary contributions models. Especially post October 7, people are showing up to events, services, and other gatherings. People want community, people want to feel like they belong to something. Their Judaism is really in front of them now. They want to be there. They're willing to pay something. How do you allow them to do that, and still run a sustainable business?

Because we can have membership out the wazoo, and still not necessarily make budget.

So, I agree, we must be transparent about what it means to run Jewish life today. But how can we collaborate? How can we say, we're Federation, we're JCC, we're synagogue, we're day school, and work together to create access? At one point I recall there was a communal membership idea, where you paid one fee and you belong to, for example, the Charlotte Jewish community. I don't know if that's sustainable in every community. But how could we have collaboration that allowed for efficiencies and that reduced redundancies? I think there's a lot of old systems and practices that would be fun to break. What would be better: a $10 million gift for the next 2 years or $100 million so you can have $5 million each year going forward? We need to have longer time horizons to implement long-term solutions without worry that the money is going to run out so we can help make some of these problems of cost and engagement in Jewish life less intractable.

Daniel

We were able to endow our elementary school program with a $180 million endowment that is going to last us in perpetuity, please God. We were able to say to donors, "okay, your day school career in Toronto can be 14 years,

families need the long line of sight,

and we need to be able to invest in the long run." We had to endow it.

Brian

I wish it were that simple.

As a private foundation, our spending policy allows us to grant approximately $21 million per year, in theory, forever. But the problem is, you could take that $21 million and spend it all on the kinds of initiatives we've been speaking about today, and then you wouldn't have anything left for anything new. So that's our struggle here: How much of our "$21 million a year" should be reserved for making day schools, camp, Israel, JCC membership, etc., free or more affordable?

Mark

We have to think pie in the sky

and be willing to break our old habits and thinking if we're going to make some changes to Jewish life in the future that we want to be sustainable. And it certainly isn't for everyone right now.

Daniel

As Jacki noted, we have been facing this issue for decades - probably centuries. And we've covered so many of the levers that we've exercised to this point to try to solve it. For example, I think Mark correctly would say that we've sacrificed our school professionals because they're working endless hours and we don't pay them what they need and deserve. And we've pushed hard on philanthropy as a lever. And we've put more of the burden on families. Dual income families are struggling to afford Jewish life. And which of those levers is going to hit a breaking point? Like, middle income families today can't earn any more; there are no more hours in the day to work. While we have probably pushed Jewish professionals to a breaking point, I don't think we've reached the limit on philanthropy.

What are the other levers that we have?

Or are we at a breaking point? I think this becomes an interesting question for us to play with in addition to the questions of how we actually change the cost and the culture of Jewish living.

So far, you've all been speaking as providers of Jewish life. How might you reflect on your own experience as participants engaged in Jewish communal life?

Jacki

I'm very happy with my Jewish life. But I am a bit of an anomaly. I have a very large family and we – siblings, parents, cousins – are all in the same place. I have never been alone. I attribute all of that, and my synagogue community, to being Jewish. As we know,

there's no such thing as doing Jewish alone, right?

At this moment, we have lots of applications into the day school all of a sudden, not just because of the antisemitism, but also because our public schools are terrible and getting worse, while the day school remains very strong. The synagogues are also finding their membership increasing. I don't know how long that'll last. Even though I still believe we are going to have to jettison some features of current Jewish life, I do think it's important to recognize that there are things that work. When people want to show up, they're quite grateful for those things.

Mark

I really appreciate the question. I, too, like Jacki, am very happy with my Jewish life. I had formative experiences growing up, in family, camp, youth group and synagogue that made me want to be an active Jew growing up. My children go to Jewish camp and receive a really good synagogue education. And we have other Jewish experiences that are not just earned, but probably born out of a lot of privilege. We are very Jewishly engaged. I'm also married to clergy. It all makes me very happy.

And also very aware that the costs are still expensive, and how fortunate we are.

I believe we have an obligation to ensure that anyone who wants to have a Jewish life has access to it. And those that have access, but don't necessarily want it, we have an obligation to open the door for them and invite them in and help them feel they belong here. Ultimately, they can decide whether they're part of Jewish life or not. But personally, I am very, very satisfied.

Brian

I would also answer very positively. We live in the community in which my wife grew up. We chose to live in the neighborhood where she grew up, which happens to be right in the heart of the Jewish community. So, the convenience is there. With our family still here, we have a lot of ties to this Jewish community, which has been great. Our social network is not exclusively Jewish, which in some ways has enabled us to have an outlet to talk about and experience other things beyond Jewish communal issues. We both work. We have been very privileged not to have to make too many tough choices about synagogue membership, day school enrollment, summer camp, Israel, etc. The benefits that our community affords us in general, and as Jewish communal professionals, specifically, allow us to access all that we want, and it's been great for us and for our family. We have really benefited from being in a close knit, mid-sized Midwestern Jewish community.

And if I could turn back the clock 17 years, I don't think I'd do anything differently.

Daniel

This conversation was wonderful. I'd say this: Personally, as a family we know that we are privileged. We bought our house in Toronto 10 years ago. With the increase in the cost of housing, we would struggle to buy it today. So, I know that reality is changing. Both my wife and I both work as professionals and earn good livings, but

we make decisions based on the values we choose to live by:

how we want to raise our kids, what kinds of vacations we take, what foods we eat, the kind of education we want for our children, all those things. We are blessed that we can live our values and feel good about the decisions we make. We also know that for many, affordability of life, and affordability of Jewish life, specifically, is far more challenging. For some, the costs come at a loss to Jewish living.

Thank you for joining us in the WEXFactor Room! The participants would be happy to continue the conversation. Please feel free to reach out to them at their emails above.

Expand the room! We encourage you to use this text to continue the conversation about **The Cost of Jewish Living** with your staff, your boards, your Shabbat tables...