

Money Matters: Incentives and Obstacles to Jewish Day School Enrollment in the United States

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Reports of mounting rates of Jewish-Gentile marriages in the United States (Kosmin *et al.*, 1991, Medding *et al.*, 1992) have sparked renewed interest among American Jewish communal leaders in enlarging participation in all forms of Jewish education, especially the more intensive forms, and particularly day schools. A highly publicized policy document states unequivocally, "Intensive Jewish education is our most powerful vehicle for stimulating and sustaining Jewish growth" (North American Commission on Jewish Identity and continuity 1995: 7). In one organized Jewish community after another, communal policy-makers and educators refer repeatedly to the need to expand day school enrollments as a critical objective within a larger "Jewish continuity" strategy.

If enrollments in day schools are to grow, then where are the new recruits likely to come from? The Orthodox world is a very unlikely place to find newcomers to day school education. Among the Orthodox, the most traditional denomination in American Jewish life, day school enrollments have already reached near-peak levels. In the data for this study (described below), as many as 85% of Orthodox families had sent their children to day schools or yeshivas.

Reform Jews, at the other extreme of the tradition-modernity continuum, are also unlikely to provide significant expansion in day school enrollment. It was only in 1985 that the Reform movement officially broke with its long-standing policy of unqualified support

Table 1
Day School Affiliation by Jewish Denomination

	Orthodox	Conservative	Reform	Other	Total
Sent children	85%	19%	5%	5%	15%
Considered	5	18	12	10	13
Neither	10	64	83	85	72
Total	100%	100%	100%	100%	100%
N =	89	449	511	349	1398

for public schools, and opened Reform-sponsored day schools. Still, about a decade later, only 5% of Reform families had enrolled their children in day schools.

In many respects, Conservative Jews stand between their Orthodox and Reform counterparts. Their levels of observance, income, generational status, regional concentration – to name just a few variables – are situated between the two other major denominations. Day school enrollment is no exception to this generalization. Of Conservative families in this study, 19% had enrolled their youngsters at some point in full-time Jewish day schools (or, on occasion, Orthodox yeshivas). Their intermediate level of participation in day schools suggests that Conservative families are, in theory, open to the idea of day schools. But with rates far below that of the Orthodox, and with over a third of the American Jewish population, Conservative Jews offer a large potential pool of day school “customers.”

Not only does the level of day school enrollment among Conservative families and their large number speak to the policy-relevance of this group. Perhaps more to the point, in very recent years, Conservative participation in day schools has been the fastest-growing of all three major denominational movements in American Judaism. Recently collected preliminary school census data point to a growth rate of roughly 2% a year in Conservative day schools in the United States from 1987 to 1993 (DellaPergola and Rebhun 1996). In this data set, just 7% of Conservative parents reported having been to day schools as compared with 19% of their children, almost tripling the day school utilization rate within one generation. Among those

with Reform and non-denominational affiliations, the increase over generations was far smaller (from about 3% to about 5%); while among the Orthodox – who comprise a small fraction of American Jewry – the comparable figures are 60% and 85%. Clearly Conservative day school participation is in the midst of an expansionary period. Accordingly, an emphasis on understanding which Conservative parents choose day schools – and which came close to doing so – is more than justified.

For all these reasons, this analysis of recently collected national survey data of Jewish parents in the United States focuses exclusively upon Conservative parents. It asks two sorts of questions: First, how are current Conservative day school families distinguished from their counterparts, those Conservative parents who did not enroll their youngsters in Jewish day schools? Second, what distinguishes those who did not choose day schools, but who said that at one time they had considered day schools as an option for their children? The analysis tries to determine how these potential day school parents differ from those who did not consider day schools at all and, indeed, how they resemble the actual day school families. For, if day school enrollment among Conservative families is to continue expanding, and if recruitment efforts are to be targeted, the parents who came close to choosing day schools are the obvious representatives of the most crucial market segment of the population. Indeed, as the analysis demonstrates, the number of such families (18%) almost equals the number who enrolled their children in day schools. Had all who now say they had considered day schools actually enrolled their children in them, the day school population among Conservative families would have doubled in recent years.

What factors conceivably influence the decision to attend day schools? Like many phenomena in social life, this decision is multi-determined or, simply put, there are many reasons on several levels of causality, and at different ranges of proximity from the ultimate day school decision. Below are listed several plausible influences, in approximate order of causality, from the most remote to the most proximate:

Prior day school attendance by the parent

Quite clearly, parents who themselves experienced day school education should be somewhat more pre-disposed to provide such an education for their children. One reason is that, as an extensive literature documents, day school graduates are more involved in Jewish life (Bock 1976; Cohen 1974, 1988, and 1995; Fishman 1987; Fishman and Goldstein 1993; Himmelfarb 1974 and 1979; Rimor and Katz 1993), and those with greater Jewish commitment more readily choose day schools for their youngsters (Kelman 1979, 1984). A day school experience as a youngster also means that day schools emerge as a more real and more acceptable choice for one's children.

Younger age

Given the growth of day school enrollments over the last several years, we would expect that younger parents would report day school usage more frequently than their older counterparts.

Higher and lower income

Day school tuitions are expensive. With mandatory contributions to building funds, ad books, and the like, they cost anywhere from \$6,000 to \$10,000 per year. This financial burden is of less consequence for those at both ends of the income spectrum. The wealthiest families, obviously, are most able to handle onerous expenses. At the other extreme, those with the lowest incomes are eligible for generous scholarship support provided by most day schools. The income distribution of day school enrollments may resemble that of many private universities where wealthy full-paying students and poor scholarship students are over-represented, for much the same reason as we suspect they are in day schools.

Jewish observance

Since Jewish day schools offer an intensive form of Jewish education, it stands to reason that more active Jews – be it by way of ritual practice in the home, or attendance at synagogue services – would also more often choose day schools for their children. They figure to be more interested in Jewish education for their children, less concerned about fears of ghettoization (i.e., isolating their children from contact with non-Jews), and more likely to have friends and family who themselves are day school parents and who would normatively support the day school decision.

Familiarity with a day school and their families

Those who have become familiar with a local day school are the types of people who are more likely to consider enrolling their children. Having social contact with day school parents is one way of acquiring familiarity and is itself an indirect indicator of Jewish involvement. Relationships with day school parents provide one with informal sources of information about local day schools, and make the day school decision more plausible and socially desirable.

Belief in the educational efficacy of day schools

As noted earlier, social science evidence points to the positive impact of Jewish day schools upon current and future Jewish involvement. However, the extent to which such conclusions are accepted by rank-and-file Jews varies significantly. It stands to reason that those who do accept such arguments are more likely to become day school families.

Beyond the specifically Jewish component of their children's education, actual and potential day school parents care about other issues as well. The motivations of Jewish day school parents embrace what may be called “general” educational reasons (Kelman 1979, 1984). Day school advocates point to the schools' ability to insulate pupils better from drugs, sex, and violence than most public schools

and even private schools. They also point to day schools' freedom to teach moral values in a religious context, lacking the constraints that understandably hamper such instruction in public and private schools. Parents persuaded by such arguments are bound to have a greater interest in day school education for their children.

Fear of ghettoization

Among Jewish parents of pre-school children it was found that "a rejection of parochialism," or viewing "the day school as 'too sheltered,' 'too Jewish,'" was one of the main reasons why they rejected day schools for their children (Wall 1995: 124). The increased popularity of day schools in the last decade is totally consistent with this observation. Accordingly, the significant growth in day school enrollments came in a period when American Jews became less concerned generally about their integration as Americans and more concerned about their survival as a distinctive Jewish group (Cohen and Fein 1985). Certainly, those with concerns over the cultural breadth of their children's education or the ethnic diversity of the student body (or lack thereof) would be less likely to send their children to Jewish day schools.

Cost sensitivity

As noted earlier, day school tuitions are costly matters. Perceptions of costliness are a function of objective ability to pay, and the subjective assessment of the value of a day school education. Obviously, a high appreciation for the value of day schools, even holding income constant, serves to diminish cost sensitivity. Cost sensitivity, in turn, depresses interest in day school education. The argument here may be a bit circular; but nevertheless, the feeling that one cannot afford a day school tuition dissuades some potential "customers" from purchasing the day school service.

The analysis below, using a variety of techniques, explores how each of these factors – ranging from the demographic to the attitudinal

– affects two dependent variables: actual enrollment in day schools (as contrasted with those who went elsewhere for their children’s Jewish education), as well as the likelihood of having considered a day school education (though rejecting it) in contrast with those who say they had never given the matter much consideration. The key policy question the analysis addresses is to identify the critical obstacles to the recruitment of additional Conservative families to day schools. The analysis seeks to explore the extent to which each of the factors listed above poses an obstacle to the enrollment of potential day school families. Do they decline to enroll because they lack sufficient Jewish involvement? Do they lack confidence in day schools’ ability to educate? Are they especially concerned with ghettoization? Or, is some other factor at work – such as sensitivity to high costs?

THE DATA

The data for this study consisted of the responses of Conservative Jewish parents (N=449) to mail-back questionnaires distributed in 1993. They were extracted from a larger study of a national sample of 1,464 Jewish parents of all denominations, including non-denominationally affiliated (see Cohen 1995). By design, all were declared Jews (in response to a question on current religious preference), and all had children 4-17 years of age living at home.

The Washington office of Market Facts, Inc. administered the survey by drawing upon its nationwide consumer Mail Panel (CMP). At the time, the Panel consisted of a quarter of a million respondents who had agreed to participate in occasional consumer research surveys in return for small incentives. The company attempts to reasonably represent the entire American population in terms of such characteristics as age, location, education, income, and household size. In maintaining the Panel, Market Facts weeds out and drops from its list non-responding members, that is, those who repeatedly fail to complete surveys mailed to them or to answer telephone interviews.

We were able to identify and select the Jewish adult members of the Panel because panel members are asked periodically to complete a

screening questionnaire asking many standard socio-demographic questions, including current religion. The sampling procedure for this study distinguished two-Jewish-parent households from one-Jewish-parent households (by virtue of divorce, widowhood or mixed marriage). The former were over-sampled, such that every Jewish parent theoretically had an equal chance of entering the sample, regardless of family circumstance. The respondents received an eight-page questionnaire covering such areas as their parents' Jewish involvement when they were children, their current Jewish involvement, their children's Jewish educational experiences, their attitudes toward their children's Jewish identities and education, standard socio-demographic items, and other issues.

Clearly, samples of Jews drawn from lists of individuals who have given prior agreement to take part in periodic social surveys demand scrutiny. To ascertain the extent of sample bias, the 1,464 CMP respondents (i.e., not just Conservative Jews, but all Jewish respondents) were compared with an appropriate sub-sample from the 1990 National Jewish Population Study (Kosmin *et al.* 1991; Goldstein 1992). The NJPS respondents who were extracted for comparison purposes were also parents of 4-17 year old children and they identified their current religion as Jewish. Analysis of the NJPS have demonstrated that those Jews who declared their religion as Jewish were more involved in Jewish matters than those who declared their religion as "other" or "none" (Goldstein 1992).

The results of the comparisons demonstrate roughly equal levels of Jewish involvement in the CMP sample and their NJPS near-counterparts (see Cohen 1995 for full comparisons). One significant difference between the two groups is that the CMP sample is somewhat older.

For this study, the analysis also compared the Conservative sub-sample with a comparable group of respondents extracted from the NJPS. The NJPS sub-sample consisted of self-identified Conservative Jews with children 4-17 at home, weighted for the number of Jewish adults in the household. Table 2 reports seven comparisons of Jewish identity indicators. In six of them, the CMP levels exceed those of the NJPS, while NJPS respondents attend synagogue services more often.

Table 2

Comparison of selected Jewish identity characteristics of the CMP sample of Conservative parents with a comparable sub-sample of the National Jewish Population Study
(Entries are percentages)

	CMP Sample	NJPS
Hanukkah candles	99	94
Passover	95	89
Never Christmas tree	90	85
Synagogue member	81	71
Attends services monthly	42	49
Lights Shabbat candles	37	36
Kosher dishes	29	20
N =	449	121

Clearly, from a strict sampling point of view, these data are less than ideal. If we take the NJPS as authoritative, the extent of discrepancies at least raises the possibility of some unknown bias in the direction of some over-representation of Jewishly more active Conservative parents in the CMP sample. On the other hand, the CMP data do offer the possibility of undertaking analyses that are impossible with the statistically more representative NJPS. The results here, then, can be seen as valuable and suggestive, but need to be treated with caution.

MEASURES

The Conservative sub-sample was defined in terms of the current denomination the respondents considered themselves. A large majority (81%) belong to synagogues, but we can surmise that not all their synagogues are necessarily Conservative in affiliation.

Day school parents were defined, for the most part, as those who reported that at least one of their two oldest children had, at some point, attended "a full-time Jewish school (yeshiva or day school)."

For parents with only pre-school children, respondents qualified as a day school parent if they intended to enroll their currently pre-school children in a full-time Jewish school. As noted, these day school parents constituted 19% of the Conservative sub-sample (or 84 of a total of 449 cases in all).

Of those who never sent children to day schools, 22% were defined as having “considered” a day school. Although none of their children ever attended day schools, and although none intended to send their pre-school youngsters to such a school, they did respond in the affirmative to the question, “Did you ever seriously consider sending your child(ren) to a Jewish day school?” (For stylistic purposes, the text refers to those who considered but rejected day schools as “potential” day school parents, as contrasted with “actual” day school parents, and “non”-day school parents.)

Age and household income were defined in a fairly straightforward fashion.

Preliminary analysis examined a variety of combinations of Jewish activities to measure Jewish religious involvement. Although two dozen items on Jewish identity were available in the questionnaire, most of the possible explanatory power of Jewish involvement could be captured by just three variables: lighting candles on Friday night (usually or always); using separate dishes for meat and dairy at home; and attending synagogue services at least monthly.

The analysis regarded respondents as “familiar with day schools” if they met either of two conditions. One was, simply, to claim that they were familiar with a local Jewish day school. The other criterion was met by answering that of parents with whom they are closest socially, they knew at least a few who had chosen Jewish all-day schools for their children.

The questionnaire asked respondents to rate the persuasiveness of various arguments for and against enrolling one’s children in day schools, with responses ranging from “not at all persuasive” to “very persuasive”. Those who answered “very” persuasive were, in effect, saying two things: they accept the truth value of the particular assertion embedded in the argument; and they feel the argument as touching upon an issue of importance to them. For example, those

who regard the statement, "It [day school] may raise the chances your child will marry a Jew" as "very persuasive" do so for two reasons. One is they believe it is true. The other is that they are concerned that their children marry Jews.

Analysis of correlations identified clusters of arguments that elicited similar responses, suggesting some common underlying concepts. Thus, four arguments appeared to measure the same concept (belief in educational effectiveness, be it in Judaism or morality):

"All things being equal, Jewish day school graduates turn out more committed to being Jewish than do graduates of Hebrew Schools and Sunday Schools.:

"In the long run, it [day school] may raise the chances that your child will marry a Jew."

"Generally, Jewish day schools teach more values better than public schools."

"Generally, Jewish day schools do a better job than public schools in protecting their pupils from problems of drugs, sex, and violence."

Those who said they found any of these four arguments "very persuasive" were classified as "believing in the educational effectiveness of day schools."

The analysis took the following two highly correlated items to represent anxiety over the parochial nature of day school education:

"Jewish day school education is too narrow"; and

"Your child should be exposed to all kinds of kids".

Those who answered "very persuasive" to either of these were designated as accepting the view that day schools are too narrow or parochial.

Finally, cost sensitivity was measured in part by responses to two arguments. One spoke in favor of day schools by citing the availability of "scholarships to make the tuition more affordable." The other presented a simple counter-argument: "It costs too much." To these two items was added a third: claiming that one could afford to spend an amount on day school tuition of no more than \$2,000. Those who qualified on at least two of these three items were classified as "cost sensitive."

FINDINGS

Table 3 presents the results of the analysis of selected influences on two outcomes: sending children to day schools, and having considered sending them (i.e., “actual” and “potential” day school parents respectively). The former are contrasted against those who never enrolled their children in day schools. The latter are contrasted against those who never considered doing so, limited to all those who did not send their children to day schools. (For ease of presentation, the narrative focuses first on actual day school parents, presenting findings reported in Tables 3, 4, 5, and 6. It then focuses upon potential day school parents.)

The numerical entries in Table 3 represent percentage differences controlling for all other variables simultaneously. In other words (taking the first entry as an example), all other things being equal, parents who went to day schools as youngsters themselves were 28 percentage points more likely to send their children to day schools than parents who did not attend day schools. This finding suggests that day school attendance provokes its own dynamic. In all likelihood, the increasing (but still small) number of day school students today will enlarge day school enrollment a quarter century or so from now when their children will reach primary school age.

Beyond day school experience as a child, several other measures influence the chances of sending one’s own children to day schools. Ritual observance emerges as a crucial factor. Each rise in observance is associated with a small, but noticeable rise in day school enrollment. We may contrast those who perform all three practices in the observance index (light Shabbat candles, maintain two sets of dishes for meat and dairy, and attend religious services monthly) with those who undertake none of these activities. The difference between the top and the bottom of the observance scale amounts to fully 26 percentage points (the most observant group is 19 points above the mean, while the least observant are 7 points below the population-wide average).

Finally, the relationship of day school enrollment with income assumes a curvilinear pattern. Enrollment is highest at both ends of

Table 3

Selected determinants of parents who sent their children to day school and of parents who considered sending their children to day school
(Multiple Classification Analysis)

Dependent Variables:	Sent children to day schools (actual parents)	(Of those who did not send): Considered sending (potential parents)
Mean =	19%	22%
Went to day school as child	28	-3
Age less than 40	0	14
Income		
100,000 or more	6	-9
75,000-99,999	-2	7
60,000-74,999	-4	2
50,000-59,999	-1	2
40,000-49,999	-9	-5
less than 40,000	8	1
Observance: Shabbat candles, kosher dishes, services monthly or more often		
All three	19	25
Two	1	1
One	0	-3
None	-7	-3
Multiple R	.31	.28
R-Square	.10	.08
N =	424	345

Note: Entries represent deviations from omitted category for dichotomous variables and deviations from the grand mean for polytomous variables. As an example, controlling for other variables, those who went to day school as a child reported sending their children to day school 28% more often than those who did not. Alternatively, those with the highest incomes reported sending their children to day school 6% more than the mean, controlling for all other variables.

the income spectrum (those earning over \$100,000 and under \$40,000), and lowest in the lower-middle portion (families with incomes of \$40,000 to almost \$50,000). In fact, the proportions of families in the two income extremes who sent children to day schools are nearly double those of families with intermediate levels of income (between \$40,000 and \$100,000). As Table 4 reports, 28% of families earning under \$40,000 had sent their children to day school, as had 24% of those earning over \$100,000. In contrast, of those earning between \$40,000 and \$99,999, just 15% had sent their children to day schools.

Table 4
Day school groups (actual, potential, neither) by income

	Less than \$40,000	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 74,999	\$75,000 - 99,999	\$100,000 or more
Actual	28%	13%	16%	13%	18%	24%
Potential	18	17	20	20	22	9
Neither	54	70	64	66	61	67
Total	100%	100%	100%	100%	100%	100%
N =	67	58	64	98	79	87

Table 5 provides the composition of the three day school groups (actual, potential, neither) in terms of the variables used earlier. Most instructive are the comparisons between those who sent their children with those who never even considered day schools (the “neither” category). Consistent with the relationships reported in Table 3, the day school group contains almost four times as many parents who themselves went to day school as does the non-day school group (15% versus 4%).

The income distributions follow from the earlier discussion. Day school families do, indeed, consist of more families at the very top and the very bottom of the income ladder. Most striking is the difference in the proportion who are least affluent (earning under \$40,000 a year): among the day school parents, 23%; among the non-day school parents, just 13%.

Finally, the findings connected with the ritual observance scale are of some interest. When compared with non-day school families, the day school population indeed consists of over three times as many families in the highest observance group, and just over half as many in the lowest observance group. Clearly day school families are more observant than others, much as one would expect.

However, consistent with the impressions of many disappointed rabbis and educators, the day school population as a whole falls far short of the Conservative movement's ideals. The combination of Friday night candles, kosher dishes, and monthly service attendance would constitute a reasonable minimum of observance in the minds of most Conservative professionals. Yet only about one day school family in four meets this standard. Less than half undertake at least two of these practices.

Table 5

Composition of day school groups in terms of selected characteristics
(Entries are percentages)

Day School Parents	Actual	Potential	Neither	Total (All)
Went to day school as child	15	4	4	6
Age less than 40	27	43	26	29
Income				
\$100,000 or more	25	10	20	19
75,000-99,999	17	22	27	18
60,000-74,999	16	25	23	22
50,000-59,999	12	17	14	14
40,000-49,999	8	11	13	12
Less than 40,000	23	15	13	15
	100	100	100	100
Observance: Shabbat candles, kosher dishes, services monthly or more				
All three	25	20	7	13
Two	23	20	20	21
One	29	27	29	29
None	24	33	44	38
	100	100	100	100
N =	84	79	286	449

Insofar as Conservative day schools require a critical mass of reasonably observant families to legitimate the teaching of observance, these patterns could present some cause for concern. For recruitment of additional families would reach those who are somewhat less observant than current day school parents, though not quite as non-observant as those with no interest in day schools. Paradoxically, if Conservative day schools continue to succeed in attracting larger numbers of students, they are likely to create new educational problems for themselves by lowering the observance profile of their parent body.

Finally, Table 6 presents several attitudes directly related to the choice of day schools for one's youngsters. Since these attitudes and beliefs can either precede or result from the day school connection, they are inappropriate for entry into a statistical model which assumes that day school enrollment is the outcome. However, we can examine the relationship of these attitudes with day school status for hints as to the types of attitudes that distinguish day school users from others.

Table 6
Selected attitudes by day school groups
(Entries are percentages)

	Actual	Potential	Neither	Total
Day schools effective educationally	74	57	34	45
Day schools too narrow; child should be exposed to all kinds of kids	16	24	44	35
Day schools too costly	24	37	19	23
Familiar with a local day school	93	58	48	41

Day school parents are far more convinced than others of the educational efficacy of day schools, either in the sphere of building Jewish commitment and increasing the chances of marrying a Jew, or in terms of moral education. The proportions seeing at least one educational effectiveness argument as "very persuasive" stand at only

34% among non-day school parents, as contrasted with 57% for potential day school parents, and 74% for actual day school parents, a striking contrast, to say the least. Interest in day schools, then, bears a strong and direct relationship with confidence in their educational effectiveness. On this dimension, potential day school parents stand between actual and non-day school parents, and slightly closer to the former than to the latter.

One of the more widely accepted arguments against day schools is that day school education is too narrow and the student body is overly homogeneous (the pupils are all Jews). These positions were found to be very persuasive by just 16% of the actual day school parents, 24% of the potential day school parents, and 44% of the non-day school parents. Fears of ghettoization, then, are fairly widespread among those who have rejected day schools; but they are far less frequent among potential day school parents whose attitudes come close to those of actual day school parents.

Last, the issue of costliness as an argument against day schools (as measured by an index consisting of three items) deeply concerns almost a quarter (24%) of actual day school parents and just 19% of those who never considered day schools, a small difference to be sure. The low levels of concern with the cost of day schools on the part of non-day school parents reflect, in part, their lack of engagement with the issue. Obviously, parents who have no interest in day schools are unlikely to regard either the availability of scholarships as a very good argument for them, or the high costs as a very persuasive argument against them (to recall two of the three items in this index).

Those who did not send their children to day schools but claim to have considered them at one time (i.e., the “potential” day school parents) constitute a distinctive population group, different from those who have chosen day schools, and from those who have never even considered them. In many ways, this intermediate group resembles actual day school parents more than they resemble non-day school parents. As compared with the majority – non-day school parents – who gave no serious thought to day schools, potential day school parents are: more observant, more likely to believe in the effectiveness of day schools in transmitting Jewish commitment and

morality, more likely to reject the claim that day school education is too narrow, and more familiar with day schools and their families. In all these respects, they stand statistically between the two extremes, that is, between day school parents and non-day school parents.

However, in areas connected with cost sensitivity, this key segment of the population departs dramatically from this pattern of intermediate status. The basis for this pattern lies in the relationship of day school status with income. Recall the U-shaped curve representing the relationship between income and day school enrollment – that is, high at the extremes and low in the middle. Among those who never sent their children to day schools, the relationship between income and having considered day schools rises ever so slightly with income up to \$100,000; however, it plunges significantly among those earning over \$100,000.

How do we explain this pattern? Interest in day schools, as expressed in the combined number who either send their children to day schools or who have considered doing so varies inconsistently across income categories. The greater affordability of day school education for the highest income group siphons off most of those with an interest in day schools, leaving relatively few who considered day schools but did not decide to send their children. Conversely, the relatively few in the middle ranges of income who felt they could afford to send their children to day schools left a large number who now say they considered it, but apparently rejected day schools for reasons we cannot know for sure, but can only guess at.

The data do, however, provide us with a very strong clue as to why these potential day school parents rejected the day schools they had considered. Consistent with an explanation that points to costs, the proportion of potential day school parents – those who only considered but did not enroll their children in day schools – reaches its peak among those earning \$75,000–99,999. Families with this income generally would fail to qualify for tuition reduction or scholarships in most day schools. In addition, recall that the attitudes and beliefs of potential day school parents tend to lie between the actual day school families at one extreme, and non-day school parents at the other. In contrast with this usual pattern, with respect to the

complaint that day schools cost too much (be it directly, or by way of a concern with scholarships, or by way of claiming a limited ability to pay tuition), potential day school parents respond quite differently in displaying the highest levels of cost-sensitivity. With regard to the key question, the argument that day schools “cost too much,” just over half the potential day school parents (51%) answered “very persuasive,” almost double the percentage as among the day school parents (27%). And with respect to the composite index of cost sensitivity, potential day school parents score significantly higher than actual day school parents (37% versus 24%).

In other words, whether it be from the objective measure of income, or the subjective testimony of the respondents, the findings point unmistakably to a key obstacle to expanding day school enrollments among those who are already sympathetic to day schools: cost sensitivity.

A significant minority of upper-middle-income Conservative Jews want to send their children to day schools. They are the ones whose higher levels of ritual observance, belief in the effectiveness of day schools, and rejection of fears of ghettoization make them highly similar to current day school parents. Where they differ is with respect to cost sensitivity. In contrast with actual day school parents, potential day school parents as a group are too wealthy for scholarships, and too financially pressed to shrug off the high costs of day school tuitions for one, two, or more children.

CONCLUSION: THE COST OBSTACLE

To review, actual day school parents are primarily distinguished from non-day school parents along three significant dimensions. In terms of their Jewish involvement, they are somewhat more active, and consistent with their greater activity, they are also more concerned that their children marry Jews and raise Jewish children (data not shown). This said, the differences with non-day school parents in Jewish involvement are not all that substantial. Many Conservative day school families fall far short of Conservative

movement normative standards with respect to home ritual and synagogue service attendance.

In terms of the perceived value of day schools – the second major dimension explored in this study - day school parents are far more likely to have confidence in the educational effectiveness of day schools, be it with respect to Jewish learning or the transmission of moral values. They also have much lower anxieties over the so-called narrowness of day school education or the religious homogeneity of day school students.

Third, either because they tend to be wealthier or poorer, on average, than others, or because they find day schools more inherently valuable and necessary, day school parents are more able (because of scholarships) or willing to afford the high cost of a day school education.

The potential day school parents – those who have considered day schools but who never sent their children there – are the critical market segment. They resemble the actual day school parents in two of the three key respects. They are almost as observant, but not quite; they are almost as convinced of the efficacy of day schools and reject charges of parochialism, but not quite. However, potential day school parents depart most dramatically from actual day school parents in all that pertains to the affordability of tuition. They are more concentrated in the middle ranges of income, and they are more dissuaded by the costliness of day school education.

The number of potential day school parents is almost as large as the entire current day school population. Theoretically, day school enrollment among Conservative families could almost double were all the parents like them ready to enroll their children in day schools. But reaching this market will require either new policies or new techniques (or both). One approach would seek to change potential day school parents' attitudes, that is, to make them more Jewishly committed, more convinced of the value of day school education, or more open to making financial sacrifices for their children's Jewish education. Such an approach is probably beyond the capability of most policy-makers and practitioners, given their limited resources.

Another approach would simply make day schools more affordable to upper-middle income families by way of increased total scholarship funds. Infusion of new funds would allow day schools to raise the income profile of parents eligible for scholarships or tuition reductions. Alternatively, without any increase in total scholarship funds, day schools might consider lowering the ceiling on grants to the most indigent families and making more funds available to those slightly more affluent. In effect, this move would transfer funds up the income ladder. Such a policy would diminish the number of students from the financially poorest homes, while increasing the number from somewhat wealthier, though still middle-income, homes.

With fine-tuning, this policy could well result in more students, since more affluent families require less scholarship support per capita than do the least affluent. The disadvantage of such a policy lies primarily in denying any possibility of a day school education to the least advantaged families in favor of others whose prospective financial sacrifice would be proportionally smaller. Ultimately, the decision as to how to allocate scarce resources comes down to value judgments; but one hopes the application of values in formulating policy is informed by accurate information and sound analysis.

ACKNOWLEDGEMENT

This research was supported by a grant from the Joint Authority for Jewish-Zionist Education of the WZO and the JAFI.

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