

Grassroots for Affordable Jewish Education (GAJE)

Day School Affordability in Toronto

January 22, 2020

- Day school education is the strongest guarantor of lasting, positive Jewish identity in our children.
- The ever-rising cost of day school tuition, far outpacing increases in household income, has made it unaffordable for more and more middle-income families.¹ That threatens the future of an excellent, diverse Jewish educational system in our community.

Importance of Jewish day school education

- “Jewish day schools are the gold standard in Jewish education. No other form of Jewish education provides the robust training in Jewish values, imparts the level of knowledge, or instills the same level of Jewish commitment...” (Daniel Held, Koschitzky Centre for Jewish Education, UJA Federation).
- Day school graduates are “...more than twice as likely to marry Jewish partners, to join synagogues, to observe Jewish rituals, Shabbat and holidays, attachment to Israel, and to become involved members and future leaders of their Jewish community upon reaching adulthood.” (Rory Paul, Grey Academy of Jewish Education, Winnipeg).
- In 1996, the Commission on Jewish Education of the Jewish Federation of Greater Toronto stated: “Jewish education should be the overriding communal priority to achieve identity and continuity. It is the responsibility of the federation to marshal resources so that the best Jewish education is obtainable and accessible to all who wish to avail themselves of this opportunity.”

Facts on impact of day schools

- 96% of adults with seven or more years of day school are married to other Jews.
- 70% of Toronto day school graduates have Shabbat dinner every week.
- 74% of day school graduates report being involved in the Jewish community.
- 86% of TannebaumCHAT graduates donate to Jewish causes.
- 85% of day school graduates say Israel is an important part of their self-definition as a Jew.²

Enrolment

- In 2019-2020, enrolment in grades 1 to 12 in day schools funded by UJA is 6,716. In 2018-2019, the schools had 6,901 students.
- That represents a decline of three percent in one year. The drop was in elementary schools, which lost 272 students, while high school enrolment increased by 87 students.

- Enrolment at TanenbaumCHAT, the community high school, has declined from a high of 1,530 in 2008-2009 to 1,017 in 2019-2020, a 34% reduction.
- In 2006, 79% of students graduating from the elementary day schools went on to CHAT; by 2015, only 52% enrolled in CHAT. In 2019, 85% went on to CHAT. This striking increase was no doubt due to an extraordinary donation in 2017 that allowed the school to reduce tuition by a third for five years.
- 31% of Jewish school-aged youth were enrolled in grades 1-12 in Toronto's day schools in 2011. The Centre for Jewish Education estimates that ~~that~~ it dropped to 24% by 2019. Another 19% were enrolled in supplementary schools in 2011. **Less than half of Jewish children in Toronto are now receiving any Jewish education. – Maybe we should drop this sentence if we do not have the % of supplementary kids in 2019.**
- Toronto's rates of day school attendance are high compared to US cities but lower than Montreal. In Montreal, where tuition is about a third lower **than Toronto's** because of government funding for secular studies, 56% of Jewish students attended day schools in 2017.

State of the schools 2017 to 2020

- 2017 was a year of dramatic developments in Toronto day schools. On the plus side, TanenbaumCHAT received two donations totaling \$14 million for tuition assistance. That enabled the school to reduce tuition from over \$28,000 to \$18,500 for the following five years. To achieve the required cost reduction, the school closed its Vaughan campus and consolidated all students at the southern branch on Wilmington Avenue.
- CHAT undertook to reduce costs, keep tuition increases below the rate of inflation and do more fundraising as conditions for getting the extraordinary donations.
- The tuition reduction at TanenbaumCHAT is turning the enrolment situation around. Applications for the 2018-2019 grade 9 class were 50% higher than a year before, 300 compared to 200. Applications for 2019-2020 rose again to 350, of which 80 were from outside the day school system.
- For elementary schools, there was no such relief. While schools south of Steeles Avenue generally maintained enrolment levels, north of Steeles enrolments continued to decline in most schools.
- As a result, Leo Baeck, Associated Hebrew Schools and Eitz Chaim closed their northern branches. However, the northern branches of Bialik and Netivot HaTorah maintained their enrolment levels.
- Declining enrolment has forced the schools to lay off teachers and close schools. This will continue, unless there are large new donations for tuition assistance similar to the relief **TanenbaumCHAT** received and determined action by the schools and UJA Federation.

Tuition fees and affordability

- Tuition fees at Jewish day schools in Toronto are high and increasing. Average elementary school tuition is \$16,737 in 2019-2020.

- High school tuition would have been \$28,500 at TanenbaumCHAT in 2016-2017 but the school reduced it to \$18,500 because of the extraordinary five-year donation.
- With CHAT's cost control efforts, the school projects that tuition will be about \$23,000 in 2022-2023, after the ~~extraordinary five-year reduction~~ five-year donation ends.
- Elementary school tuition in day schools affiliated with UJA Federation and TanenbaumCHAT increased by 61 and 62% respectively from 2001 to 2011, while average household income rose only 11%. That set the stage for the affordability crisis of the last 10 years.
- ~~Elementary school tuition increases finally slowed in 2018-2019 when they were about 5%; this year increases were near zero.~~
- With schools raising tuition at a pace significantly faster than inflation and increases in household income, day schools became less affordable and less sustainable ~~each year~~. They were more ~~and more~~ the exclusive domain of the financial elite and low-income families receiving subsidies. Middle-income families were squeezed out.
- When added to the onerous and accelerating costs of home ownership in Toronto and maintaining a Jewish lifestyle in a Jewish neighbourhood, the cost of day school tuition is breaking the economic backs of many of our young families.
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UJA Federation and Koschitzky Centre

- UJA Federation allocated \$18.5 million in 2018-2019 to Jewish education. That is 31% of its annual allocations. Of that, \$11.6 million was designated for day school tuition assistance, providing subsidies for 2,377 students. It is the highest share allocated to Jewish education of any Jewish community in North America but it accounts for only 10% of the operational costs of ~~the~~ affiliated Jewish schools in Toronto. The UJA allocation to day schools has not increased in the last 9 years.
- As a core element of its strategic plan, UJA intends to buttress the affordability and financial sustainability of day schools. The plan cites Jewish education as one of UJA's six priorities. It says, " We will make Jewish Education a key strategic focus... in order that our educational infrastructure continues to strengthen our community into future generations."
- UJA Federation and the Koschitzky Centre for Jewish Education played a vital role in 2017 by facilitating the extraordinary donations to CHAT that delivered \$14 million over five years for reducing tuition. Enrolment rebounded dramatically, proving that affordability is the barrier facing parents.
- UJA decided in 2019 to create an endowment fund for middle income day school subsidies at the elementary level. It is called the Generations Trust and will operate from the Jewish Foundation of Greater Toronto. Fundraising efforts are now under way.
- UJA set a target of raising \$200 million for the Generations Trust, which would yield a new yearly subsidy pool of about \$8 million at current interest rates. UJA

aims to start flowing funds to families in fall 2020 and has allocated \$1.5 million in new money for middle income tuition relief from its annual budget in advance of earnings from the fund.

Public funding

- The province of Ontario pays 100% of the cost of Roman Catholic schools and none for all other religious day schools and other independent schools. Quebec, British Columbia, Alberta, Saskatchewan and Manitoba pay 50 to 60% of the costs of secular subjects in Jewish day schools. That makes a huge difference to affordability.
- Here are elementary school tuition fees for Jewish day schools in Toronto and cities where the province contributes:
 - Toronto \$16,700
 - Vancouver \$10,700 to 16,400
 - Calgary \$8,400
 - Winnipeg \$9,000
 - Montreal \$11,000
- Since the Supreme Court of Canada confirmed the legality of the educational funding practices of the Ontario government (Adler v. Ontario 1996) and since the provincial government confirmed in 2007 that it would take no steps to ameliorate the effects of discriminatory funding practices, a sense that nothing can be done about public funding took hold among Jewish communal leaders.
- Ontario politicians and editorial writers have contended for years that public funding for independent schools, including Jewish day schools, would harm the public schools. They say that parents would withdraw their children from public education and “fragment” the system.
- Is this true? Not at all. First, consider enrollment. In Ontario, in 2014-2015, 94% of children were in the public system. In Alberta, which funds independent schools, the public system attracted an even higher proportion, 96%. In Saskatchewan it was 98% and Manitoba 92%, in Quebec 88% and BC 87%. Public education is holding its own in all five provinces that fund independent schools.³
- And what about quality? The Conference Board of Canada publishes Canada-wide comparisons of public education results. BC, Alberta and Ontario all rate at the top, earning A+ scores for high school attainment.⁴
- The Centre for Israel and Jewish Affairs (CIJA) formed a task force on day school affordability in 2016. The task force aimed to advocate for small improvements rather than the big issue of public funding of faith-based day schools. One example was to seek equal access to funding from the Ministry of Health for day school students who have special needs because of health problems such as blindness, deafness and learning disabilities. CIJA joined with Christian schools asking for a change. To date, CIJA has not reported any success.
- GAJE is determined to hold Ontario to account for the unfair treatment of Jewish day schools and families. It is now time to act.

GAJE court case

- GAJE will go to court with specific parents as the plaintiffs to challenge the government of Ontario's policy of denying any public funds to independent denominational schools.
- We will ask the courts to reassess the 1996 Supreme Court Adler decision that provided support to the government of Ontario's policy of denying any public funds to independent denominational schools. That decision did not prevent the government from providing funds to the general studies portion of independent denominational schools. It ruled rather that not doing so was legal in light of the founding agreement of Confederation in 1867 between Upper and Lower Canada.
- GAJE's case will aim to have the law move with the times to compel the government of Ontario to fund the cost of education in the province's independent schools. We are not asking Ontario to embark on a revolutionary educational funding policy; the next five largest provinces in Canada have funded independent schools for many years.
- GAJE commissioned a legal opinion by renowned constitutional lawyer David Matas. Matas advises that there are now grounds to reassess the Adler decision. In addition, a constitutional law paper delivered last year by Prof. Benjamin Berger of Osgoode Hall Law School describes the ways in which the Adler precedent, which once might have seemed immovable, may now be vulnerable to reassessment.
- David Matas will lead GAJE's legal team in this crucial court case.
- UJA Federation and the Centre for Israel and Jewish Affairs, while choosing not to participate in the court case at this stage, are sympathetic and understand the reasons for launching the action.
- GAJE is raising funds now to carry on the court case. It will cost about \$200,000, which means that our lawyers are doing the case virtually pro bono.
- If the legal challenge succeeds, it will mean potentially almost as much money each year in perpetuity for Jewish day schools as the annual UJA campaign raises in total. It would be in the range of \$35 million to \$50 million a year, based on the levels of support in the five provinces that fund independent schools. Most importantly, it would mean permanent, significantly lower tuition in our schools, and higher enrollment.

It takes a community

- Jewish education is a birthright of every Jewish child. It is not a privilege. If it is a right, then it is the responsibility of the whole community, and its costs should be borne not only by the parents. Our collective future should be the responsibility of the whole community.
- We are the wealthiest community in Jewish history but it seems that we cannot afford to educate all our children. Jewish leaders talk about our commitment to the community and its continuity, about how we take care of each other and of the next generation. It is time for action.
- We must not allow the Jewish day schools to weaken. If we do, it will lead to the erosion of Jewish identity and a weakened sense of shared Jewish peoplehood in

coming generations. That will in turn affect all our communal agencies and organizations.

- The community must act to restore a sense of hope among our young families that they will be able to provide Jewish education for their children.
- This should be the most important immediate and long-term priority for our community. By striving to make Jewish education more affordable, we fulfill a moral obligation to our community and a historic obligation to the wider Jewish people. The status quo is an affront to conscience. Inaction is not an option, nor is failure.

Grassroots for Affordable Jewish Education (GAJE)

- GAJE is a group of volunteers that actively seeks to help make Jewish education in Ontario affordable for every family that wishes to send its children to a Jewish day school.
- We have to do everything we can and pursue every avenue possible to try to bring more children into our schools – for their sake and for the sake of the future of our community.
- GAJE believes that the best way to ensure a vibrant, thriving Jewish future for our community is through Jewish education and that such education must be affordable to all families including middle-income families. We commend UJA Federation for the steps it **is has been** taking to make education affordable. But the task is too large for one agency or organization alone to accomplish. That is why GAJE was formed five years ago.
- GAJE believes that every reasonable approach to reach the goal of affordable Jewish education must be exhausted and not left only to the generosity of community philanthropists who already underwrite and account for so much of the community's vitality and diversity.
- For the latest information on GAJE activities, research resources and profiles of those involved with GAJE, visit our website at <https://gaje.ca> and our Facebook page at <https://www.facebook.com/GrassrootsAffordableJewishEducation>.

What you can do

- Tell our community leaders that affordability of Jewish education is the top issue facing our community.
- Join GAJE to learn about the issue and find solutions. Sign up at our website: <https://gaje.ca/>.
- Contribute to the GAJE court case fund. Contact Israel Mida, FCPA, FCA at imida1818@gmail.com to donate.

¹ Middle income” means different things in different contexts. Median annual family income in Toronto for couple-headed families was \$86,260 in 2015. In the Toronto Jewish community, current day school tuition assistance programs are available to families with incomes up to about \$175,000. Middle income is considered to be above that, up to about \$350,000.

² Koschitzky Centre for Jewish Education, UJA Federation of Greater Toronto

³ The Fraser Institute, “Where our students are educated: Measuring student enrolment in Canada, 2017” at <https://www.fraserinstitute.org/sites/default/files/where-our-students-are-educated-measuring-student-enrolment-in-canada-2017.pdf>

⁴ Conference Board of Canada, “Provincial and Territorial Ranking: Education and Skills,” June 2014, at <http://www.conferenceboard.ca/hcp/Provincial/Education.aspx>