



SAMIS
FOUNDATION

DAY SCHOOL AFFORDABILITY & THE CATHOLIC SCHOOL MODEL

*What Can Jews Learn from
Catholics About Bringing
Day School Tuition Down?*

March 2026 | Adar 5786

Table of Contents

The Economic Architecture of Faith-Based Education.....	4
1. Executive Summary.....	4
2. Historical Context and Structural Funding Architectures.....	5
2.1 The Foundation and Evolution of Catholic Schools in America.....	5
2.2 The Catholic School Model: "User Fee + Parish Subsidy".....	6
Table 2.2: The Catholic School Revenue Model Composition.....	7
2.3 The Jewish Day School Model: "User-Fee + Philanthropy".....	7
Table 2.3: The Jewish Day School Revenue Model Composition.....	8
3. Comparative Tuition Analysis by Metropolitan Area.....	9
3.1 Chicago Metropolitan Area.....	9
Table 3.1: Chicago Catholic vs. Jewish Day School Tuition Rates (2025–2026).....	10
Chicago Affordability Landscape.....	11
Chicago's Special Case: The Crown TAP Fund.....	11
3.2 New York Metropolitan Area.....	12
Table 3.2: New York Metro Catholic vs. Jewish Day School Tuition Rates (2025–2026).....	12
3.3 Boston Metropolitan Area.....	14
Table 3.3: Boston Metro Catholic vs. Jewish Day School Tuition Rates (2025–2026).....	14
3.4 Los Angeles Metropolitan Area.....	16
Table 3.4: Los Angeles Metro Catholic vs. Jewish Day School Tuition Rates (2025–2026).....	16
3.5 Seattle Metropolitan Area.....	18
Table 3.5: Seattle Metro Catholic vs. Jewish Day School Tuition Rates (2025–2026).....	18
The Samis Foundation Day School Affordability Initiative:.....	19
4. Operational Cost Drivers.....	20
4.1 Operational Cost Drivers: Labor.....	20
4.1.1 The Dual Curriculum.....	20
4.1.2 Teacher Salaries.....	20
Table 4.1.2: Comparative Teacher Salary Scales (2024–2025).....	20
4.1.3 Administrative Salaries.....	21
4.1.4 Inclusion.....	21
4.2 Operational Cost Drivers: Enrollment.....	21
Table 4.2: Catholic vs. Jewish Day School Per-Student Cost to Educate.....	22
4.3 Operational Cost Drivers: Security.....	23
Table 4.3: Average Cost of Security at Jewish Day Schools in the USA.....	23
4.4 Operational Cost Drivers: Structural Integration.....	24
The Catholic Integrated Parish Model.....	24

The Jewish Independent Nonprofit Model.....	24
5. Sustainability & Revenue Reliability.....	25
5.1 Baseline Subsidies vs. Philanthropic Dependence.....	25
5.2 Public Funding: Vouchers, Tax Credits, and Education Savings Accounts.....	25
5.3 The Corporate Work-Study Model: Cristo-Rey.....	26
6. Pathways to Affordability.....	27
6.1 Current Affordability Initiatives: The Landscape.....	27
Table 6.1: Major Jewish Day School Affordability Initiatives.....	27
Unified vs. Mixed Models.....	28
7. Endowment Requirements to Achieve <\$10k Tuition.....	29
The Philanthropic Deficit.....	29
Table 7.1: Philanthropic Capital Required to Sustain \$10k Tuition.....	29
8. The Philanthropic Mandate: From Defense to Investment.....	31
A Foundation for the Future.....	31
9. Sources.....	32

The Economic Architecture of Faith-Based Education

1. Executive Summary

This report was prompted by a specific challenge. Jewish day school tuition has reached levels that threaten the long-term viability of day school education for many Jewish families across North America.

Over the past two years, leading Jewish voices have called on the Jewish community to change this by making Jewish day school tuition comparable to that of Catholic schools, where tuition below \$10,000 per year can be found in every major American city. But the call has remained largely rhetorical, because the structural and financial analysis required to understand what it would actually take did not exist.

The central finding of this research is that the gap is primarily structural. In the Catholic school model, the local church and Diocese subsidize the operating budget, while absorbing significant indirect costs through structural integration with the parish. This 'Parish Subsidy' is the foundational advantage the independent Jewish day school model lacks.

Jewish day schools, by contrast, have four distinct cost drivers: The dual curriculum, which effectively doubles instructional headcount; Small class sizes, which drive up per-pupil cost; Surging security expenditures, a non-negotiable, growing liability; And independent nonprofit status, which means that, unlike many Catholic schools, Jewish day schools shoulder the full cost of facilities, administration, and operations alone.

However, recent data from Seattle and Chicago indicates that significant improvements in affordability are achievable through large-scale, unified philanthropic intervention. The Samis Foundation's Day School Affordability Initiative (DSA) and the Crown Family Philanthropies Tuition Accessibility Partnership (TAP) are both showing promising results. The key to their success is a single community-wide guarantor that mimics the Parish Subsidy model.

This report provides the structural analysis and financial modeling to understand what it would actually take to bring Jewish day school tuition to Catholic school levels.

2. Historical Context and Structural Funding Architectures

To understand the mechanics of the tuition crisis, one must analyze the foundational revenue streams that support these two parallel systems.

2.1 The Foundation and Evolution of Catholic Schools in America

In the 1800s, American public schools were deeply rooted in Protestant traditions and often hostile to the Catholic faith.¹ In 1884, the Catholic community responded by mandating that every Catholic parish establish its own school.² From these roots the American Catholic school system grew into the largest private education system in the country.³ For decades, the economic sustainability of this system relied on two foundational pillars: the Parish Subsidy, funded by congregational tithing, and the contributed labor of religious sisters, brothers, and priests.⁴

In 1950, approximately 90% of the teaching force consisted of religious staff who required minimal stipends, effectively removing salaries, the largest standard expense, from Catholic school operating budgets.⁵ This labor pool has shrunk dramatically and Catholic schools today rely almost completely on lay teachers. This transition from contributed labor to a paid workforce has significantly increased direct labor costs.⁶

Decline: Demographics, Enrollment, and Eroding Parish Support

Rising labor costs coincided with demographic shifts. As Catholic families moved to the suburbs in the 1960s and 1970s, they found well-funded public schools that had left behind the anti-Catholic bias that originally motivated parish schools. Enrollment peaked at 5.2 million in 1965 and has since fallen to 1.7 million.⁷

Concurrently, the Parish Subsidy has been impacted by changing patterns of religious observance. As more Americans opt out of formal religious practice and weekly church attendance falls, the Parish Subsidies are drawn from a smaller base.⁸

¹ Smarick, Andy. "[Can Catholic Schools Be Saved?](#)" National Affairs (Spring 2011).

² Goldschmidt, Erik P. and Mary E. Walsh, [Sustaining Urban Catholic Elementary Schools](#), Boston College (2011).

³ Smarick, Andy and Kelly Robson. [Catholic School Renaissance: A Wise Giver's Guide to Strengthening a National Asset](#) (The Philanthropy Roundtable, 2015).

⁴ Kerins, Sarah, "[Catholic School Funding and Affordability](#)" Catholic Schools (February 1, 2024).

⁵ Kerins, "Catholic School Funding and Affordability"

⁶ Moynihan, Robert. "[One Man's Response to the Crisis in Catholic Education](#)." The Papal Foundation (March 20, 2025).

⁷ National Catholic Educational Association. (NCEA) *United States Catholic Elementary and Secondary Schools 2024–2025: The Annual Statistical Report on Schools, Enrollment and Staffing*. Arlington, VA (2025).

⁸ Saad, Lydia. "[Catholics' Church Attendance Resumes Downward Slide](#)" Gallup, 9 Apr. 2018.

Adaptation: Three Alternative Funding Models

Faced with higher costs, less parish support, and shifting enrollment, dioceses have moved away from the one-school-per-parish model, merging schools and looking for creative approaches to increase revenue. Three alternative funding models to bridge the gap have emerged: targeted philanthropy, state-funded vouchers and education savings accounts (ESAs), and the Cristo-Rey model of corporate work-study partnerships.⁹

This is an evolving ecosystem actively searching for new revenue models in response to some of the same pressures of rising costs and declining enrollment. The lessons for Jewish day schools lie not in copying any single mechanism, but in understanding the relevant structural principles.

2.2 The Catholic School Model: "User Fee + Parish Subsidy"

The Catholic education model historically views the school not as a separate non-profit entity, but as a ministry of the parish. This theological stance translates into a specific economic engine: the Parish Subsidy.¹⁰

Expectation of Shared Cost: Catholic parishes in cities nationwide operate under the expectation that they will support Catholic schools.

Parish Assessment Mechanism: Parishes are often required to collect a "parish assessment" to support Catholic schools. Parishes without schools frequently pay subsidies to those with schools, socializing the cost of education across the entire Catholic community—including empty-nesters and families without children.¹¹

Tuition Differentiation: A two-tier pricing structure exists: "Parishioner" (subsidized tuition) vs. "Non-Parishioner" (full tuition). To qualify for the lower rate, families must often demonstrate active tithing, effectively shifting a portion of the tuition bill into tax-deductible charitable contributions to the church.¹²

Indirect Subsidies: Tuition is suppressed through a combination of indirect subsidies, though the exact composition varies by geography. Shared facilities are just one component; Below-market building costs (e.g. parish owns the building), capital depreciation, donated services, volunteer labor, and some central administrative overhead all play a role.¹³

⁹ Taylor, Crystal Ramon. [Financial Crisis in Catholic Education: An Evaluation Study of Three Alternative Funding Models](#). 2018. Concordia University-Portland, Ed.D. dissertation. CU Commons.

¹⁰ Archdiocese of Seattle, Office for Catholic Schools. [Guideline for Reasonable Formula for Subsidy](#).

¹¹ Archdiocese of Washington. Policies for Catholic Schools, (June 2024). Section 4000: Affordability and Accessibility.

¹² United States Conference of Catholic Bishops (USCCB) Group Ruling Explanation (Diocese of Yakima). Page 4, Item 8: "Schools below college level affiliated with a church... are not required to file Form 990."

¹³ Archdiocese of Kansas City in Kansas. [Tithing, Tuition & Stewardship](#) and Guidelines and Legal Information For Funding Catholic Schools (PDF).

All-Hands Staffing Model: Catholic school policy emphasizes dual roles for administrators to reduce overhead, especially in smaller school settings. Administrators are expected to serve as “instructional leaders” as part of their job descriptions.¹⁴

Table 2.2: The Catholic School Revenue Model Composition¹⁵

Revenue Source	Composition Estimate	Structural Implication
Tuition & Fees	60%–75%	Tuition is set artificially low, often below the per-pupil cost.
Parish Subsidy (Direct)	15%–33%	Direct cash transfers from parish collections to the school operating budget.
Foundations, Individual Donors, Annual Campaigns	5%–10%	Centralized financial aid funds and donors.
Indirect Subsidy	Variable (High)	Shared facilities/utilities absorb significant overhead not reflected in the school budget.

Note: Figures represent estimated ranges across schools and funding models rather than fixed allocations. Because each range reflects variation across institutions, rows will not sum to 100%. Indirect subsidies, including shared facilities, below-market building costs, and centralized administrative overhead, are excluded from the percentage ranges because they cannot be reliably quantified across dioceses. Their contribution to affordability is examined in Section 4.4.

2.3 The Jewish Day School Model: "User-Fee + Philanthropy"

Jewish day schools overwhelmingly operate as independent 501(c)(3) non-profit corporations. Even when affiliated with a movement, they rarely receive direct operational underwriting from a synagogue's general fund.

Cost-Plus Pricing: Tuition is set to cover 70–90% of the operating budget. This reliance on direct user fees makes financial stability highly sensitive to economic shifts and enrollment fluctuations.¹⁶

The Philanthropic Requirement: To bridge the gap between collected tuition and the true cost to educate, Jewish day schools rely on three streams of voluntary philanthropy:

¹⁴ Archdiocese of Chicago, Chicago, IL, Policies and Procedures Manual, Section 400 (Personnel).

¹⁵ Figures are estimates derived from publicly available diocesan reports, school financial disclosures, and archdiocese policy documents across the five metropolitan areas examined in this report. Individual school composition will vary.

¹⁶ Pomson, Alex, and Waknine, Avigail Muller. [Challenges and Opportunities on the Jewish Day School Landscape: A Thought and Action Paper for Jewish Federations](#). Prepared by Rosov Consulting for the Jewish Education and Engagement Office of The Jewish Federations of North America, Nov. 2017.

1. **Annual Campaigns** typically cover 10%–20% of the budget and rely on the generosity of current parents, alumni, and community donors.¹⁷
2. **External Philanthropic Grants** provide an additional 5%–15%, though these are typically restricted to scholarships rather than structural operating subsidies.¹⁸
3. **Endowment Draws** provide 2%–10% for some schools, but few have endowments large enough to fundamentally alter their baseline tuition.¹⁹

The discretionary nature of most of this revenue leaves the budget vulnerable to shifting priorities and donor fatigue.

Full Cost Burden: Because many Jewish day schools operate legally and financially separated from other Jewish communal organizations, they do not benefit from the indirect subsidies inherent to the shared costs found in the Catholic school model.

Table 2.3: The Jewish Day School Revenue Model Composition^{20, 21}

Revenue Source	Composition Estimate	Structural Implication
Tuition & Fees	70%–90%	Schools are highly sensitive to enrollment fluctuations; loss of students directly impacts operating stability.
Annual Fundraising	10%–20%	Requires heavy investment in Development staff; revenue is volatile and subject to donor fatigue.
Endowment Draw	2%–10%	While growing, few schools have endowments large enough to fundamentally alter the tuition structure.
Philanthropic Grants	5%–15%*	Often restricted to scholarships rather than structural operating subsidies.

Note: Figures represent estimated ranges across schools and funding models rather than fixed allocations. Because each range reflects variation across institutions, rows will not sum to 100%.

**In cases where a major funder like the Samis Foundation is providing significant support, the share of Philanthropic Grants could be as high as 30–35%.*

¹⁷ Jewish Day Schools and Yeshivas [Facts at a Glance: A Summary of Key DASL Data 2024–2025 School Year](#). Prizmah: Center for Jewish Day Schools, 2025.

¹⁸ Pomson and Wajnne. Challenges and Opportunities on the Jewish Day School Landscape.

¹⁹ Jewish Day Schools and Yeshivas Facts at a Glance, 2024–2025.

²⁰ Jewish Day Schools and Yeshivas Facts at a Glance, 2024–2025.

²¹ Pomson and Wajnne. Challenges and Opportunities on the Jewish Day School Landscape.

3. Comparative Tuition Analysis by Metropolitan Area

The following analysis compares tuition rates and funding structures across five key markets: Chicago, New York City, Boston, Los Angeles and Seattle.

3.1 Chicago Metropolitan Area

Through the Crown Family Philanthropies TAP program, Chicago has emerged as a testing ground for large-scale, centralized philanthropy designed to solve the "middle-income squeeze" through a unified community approach.²² At the same time, the Archdiocese of Chicago operates one of the largest Catholic school systems in the country, leveraging significant economies of scale.²³

²² Crown Family Philanthropies (Chicago, IL). [Tuition Accessibility Partnership \(TAP\) Fund](#).

²³ Archdiocese of Chicago Board of Catholic Schools. [Strategic Plan for Catholic Schools 2013–2016](#). (2013).

Table 3.1: Chicago Catholic vs. Jewish Day School Tuition Rates (2025–2026)²⁴

School Name	Affiliation	Grade Level	Published Tuition/ Non-Parishioner	Parishioner Tuition/ Affordability Mechanism	Notes
St. Benedict Prep (North Center)	Catholic	K–8	\$12,750	\$10,250	Parish subsidy, serves middle/ upper-middle income area
St. Barnabas (Beverly)	Catholic	K–8	\$6,800	\$6,800	Parish subsidy, serves middle/ upper-middle income area
Bernard Zell	Jewish	K–8	\$34,430–\$44,445	TAP Fund: Max 12% of AGI	Independent; Crown TAP Pilot School
Chicago Jewish Day	Jewish	K–8	\$31,420–\$32,520	TAP Fund: Max 12% of AGI	Community; Crown TAP Pilot School
Hillel Torah	Jewish	K–8	\$22,950–\$23,450	TAP Fund: Max 12% of AGI	Mod. Orthodox; Crown TAP Pilot School
Akiba- Schechter	Jewish	K–8	\$27,285–\$29,880 (2026–2027)	TAP Fund: Max 12% of AGI	Community; Crown TAP Pilot School
DePaul College ²⁵ Prep	Catholic	9–12	\$19,825	N/A	Independent governance model
Loyola Academy	Catholic	9–12	\$22,625	N/A	Jesuit; Alumni fundraising base
St Ignatius College Prep	Catholic	9–12	\$24,300	Avg tuition for families on aid: \$6k	Jesuit prep school
Rochelle Zell HS	Jewish	9–12	\$37,400 (2026–2027)	Max 12% of AGI	Community; Federation support
Ida Crown Academy	Jewish	9–12	\$28,600	Max 12% of AGI	Orthodox; Crown TAP Pilot School

²⁴ Tuition data compiled from the publicly available 2025–2026 tuition, fee, and financial aid schedules of the institutions listed in Table 3.1. Some school tuitions are listed for 2026–2027 where noted.

²⁵ Cause IQ. Depaul College Prep Foundation (Chicago, IL).

Chicago Affordability Landscape

The K–8 Tuition Gap: The published tuition for a family sending two children to Bernard Zell (K–8) is approximately \$75,000. A comparable Catholic family at St. Benedict Prep pays roughly \$20,500. Without philanthropic support, the disparity is \$54,500 annually.

The High School Tuition Gap: At the high school level, the gap narrows, but does not disappear. Loyola Academy (\$22,625) and Ida Crown (\$28,600) are separated by less than \$6,000.

Chicago's Special Case: The Crown TAP Fund

The Crown TAP Fund has made Chicago one of the most significant locations in the country for understanding middle-income affordability for Jewish day schools.²⁶ This pilot program represents a shift from "need-based aid" to "guaranteed affordability."

- **Structure:** Total family tuition capped at 12% of Adjusted Gross Income (AGI).
- **Target Demographic:** Families earning \$200,000 and \$350,000 annually.
- **Mechanism:** The Crown TAP Fund pays the school the difference between the 12% family contribution and full tuition.
- **Impact:** For a family earning \$225,000 with two children at Bernard Zell (total tuition ~\$80,000), the Crown TAP Fund reduces their obligation to \$27,000, a savings of over \$50,000 annually.

²⁶ Crown Family Philanthropies (Chicago, IL). [Tuition Accessibility Partnership \(TAP\) Fund](#).

3.2 New York Metropolitan Area

New York City represents an extreme example with Jewish day school tuition exceeding \$60,000+ at schools that compete directly with Catholic and secular prep schools.

Table 3.2: New York Metro Catholic vs. Jewish Day School Tuition Rates (2025–2026)²⁷

School Name	Affiliation	Grade Level	Published Tuition/ Non-Parishioner	Parishioner Tuition/ Affordability Mechanism	Notes
Epiphany School	Catholic	K–8	\$13,400	\$12,100	Parish school, Part of NY Archdiocese
Our Lady of Lourdes	Catholic	K–8	\$7,500	\$6,150	Parish school, Part of NY Archdiocese
St. Ignatius Loyola	Catholic	K–8	K: \$16,482 1–8: \$15,688	K: \$13,138 1–8: \$12,315	Parish school, Part of NY Archdiocese (E. 84th)
Regis High School	Catholic	9–12	\$0	\$0	Fully endowed. No tuition charged. Merit-only
Fordham Prep	Catholic	9–12	\$25,610	N/A	Jesuit; separate fee structure
Xavier High School	Catholic	9–12	\$26,460	N/A	Jesuit; financial aid available
Heschel School	Jewish	K–12	\$54,090–\$60,390	Clarity program/CoTTA	Pluralistic; elite private school model
Rodeph Sholom	Jewish	K–8	\$64,165–\$69,395	Clarity program/TTA	Reform; elite private school model
SAR Academy/HS (Riverdale)	Jewish	K–12	\$20,980 (Elem)/ \$37,890 (HS)	TAG program for 2+ students income up to \$420,000, TTA	Modern Orthodox, Riverdale location; tuition model
Ramaz School	Jewish	K–12	~\$55,000+	FACTS /TTA	Modern Orthodox; Upper East Side

²⁷ Tuition data compiled from the publicly available 2025–2026 tuition, fee, and financial aid schedules of the institutions listed in Table 3.2.

Note: Traditional Tuition Assistance (TTA), is financial aid for families below the middle-income/upper-middle income threshold. Affordability initiatives discussed in this report target families whose AGI is too high to qualify for TTA but for whom the tuition cost burden is otherwise too high.

New York Affordability Landscape

The Tuition Gap in Jewish Independent School Approaches: Schools like Heschel, Ramaz and Rodeph Sholom operate on a prep school model, with tuition exceeding \$60,000 for grades 9–12.²⁸ Manhattan's large, affluent Jewish population may sustain this, but it excludes most middle income families. In contrast, SAR Academy in Riverdale offers a more accessible model, at ~\$21,000 for K–8) as well as sibling discounts.²⁹

The Tuition Gap: The disparity persists even outside the prep school market. Comparing SAR High School (\$38,000) to a top-tier Catholic equivalent like Xavier (\$26,000), leaves a \$12,000 premium. A large tuition gap exists even when Jewish day schools are not attempting to compete with high-end prep schools.

New York Expansion—The UJA Day School Tuition Fund: UJA-Federation of New York has announced a \$15 million, three-year pilot program beginning in 2026–27.³⁰ The initiative features two tracks: a Communal Professional track offering up to \$15,000 per child (K–12) for employees of Jewish nonprofits, and a Transfer track providing up to \$20,000 per student for those moving from public or secular private schools into grades 6–12. Eligibility is capped at AGI of \$350,000, targeting families who earn too much to qualify for Traditional Tuition Assistance (TTA).

Tuition-Free Model: Manhattan's Regis High School charges \$0 in tuition.^{31,32} Its \$13M+ annual operating budget is sustained by a \$100 million+ endowment and an alumni giving rate of 55–60%.³³ Admission is limited to baptized Catholic males, and includes a competitive application process and exam. No legacy or non-academic considerations are allowed. The 10–12% acceptance rate makes Regis comparable in selectivity to some top universities. Candidates must verify they cannot afford the tuition of other private Catholic institutions ensuring Regis functions as an engine for social mobility rather than a middle-income safety net.

²⁸ The Heschel School. (NY, NY) [Tuition and Financial Aid](#). 2025–2026)

²⁹ SAR Academy. (Riverdale, NY) [Tuition and Financial Aid](#). (2025–2026)

³⁰ UJA-Federation of New York. [Day School Tuition Fund](#).

³¹ Jonathan Clarke. "[Why Regis Endures](#)" City Journal, Jan 26 2024.

³² Regis High School. [Tuition-Free](#).

³³ Regis High School. [Legacy by the Numbers: Benefits and Options with Gift Planning](#).

3.3 Boston Metropolitan Area

Boston's Catholic schools range from affordable parish schools to elite prep models. Jewish schools offer need-based support alongside an innovative indexed tuition model.

Table 3.3: Boston Metro Catholic vs. Jewish Day School Tuition Rates (2025–2026)³⁴

School Name	Affiliation	Grade Level	Published Tuition/ Non-Parishioner	Parishioner Tuition/ Affordability Mechanism	Notes
St. John Paul II	Catholic	K–8	\$6,850	Same for all –Need-based –Sibling discounts	Multi-campus consolidation model
St. Columbkille	Catholic	K–8	\$10,750	Same for all plus –Need-based –Sibling discounts	Partnership with Boston College
Boston College High	Catholic	7–12	\$35,298	Same for all Need-based	Jesuit; elite prep model
Catholic Memorial	Catholic	7–12	\$29,700	Same for all Need-based (avg award 11.3k, 63% on aid)	Subsidized by Annual Fund
Maimonides	Jewish	K–12	\$29,400 (K–5)/ \$41,690 (HS)	My Way need-based assistance based on AGI and siblings discounts	Modern Orthodox
Solomon Schechter Day School of Greater Boston	Jewish	EC, K–8	\$36,100–\$41,100	Tiered iCap program with tuition caps pegged to AGI	Conservative/ Masorti community day school
Gann Academy	Jewish	9–12	\$10,000–\$58,950	Indexed Tuition Model	Pluralistic coed high school

³⁴ Tuition data compiled from the publicly available 2025–2026 tuition, fee, and financial aid schedules of the institutions listed in Table 3.3.

Boston Affordability Landscape

The K–8 Tuition Gap: The baseline disparity is substantial. St. John Paul II Catholic Academy's published tuition is \$6,850 with a cost to educate of ~\$9,000 per student.³⁵ Maimonides K–5 is \$29,400.³⁶ Schechter K–8 ranges from \$36,100 and \$41,100.³⁷ Without philanthropic intervention or indexed adjustments, this creates a baseline disparity of approximately \$22,500 to \$34,250 per student annually.

The High School Tuition Gap: Both systems operate models closer to premium prep school models, with substantial financial aid mentioned on their tuition pages. Nonetheless, a large gap persists: Catholic Memorial (\$29,700)³⁸ and Boston College High (\$35,298)³⁹ compared with Maimonides (\$41,690).⁴⁰

Indexed Tuition Innovation:

Gann Academy publishes tuition as a range (~\$10,000–\$59,000) linked to income tiers rather than a set price.⁴¹ Schechter offers a similar tiered iCap program pegged to AGI.

Multi-Campus Model: St. John Paul II Catholic Academy operates multiple campuses under a single administration, generating significant cost efficiency.

³⁵ Saint John Paul II Catholic Academy. (Dorchester, MA) [Tuition and Fees](#). (2025–2026).

³⁶ Maimonides School (Brookline, MA) [Affordability](#) (2025–2026).

³⁷ Solomon Schechter Day School of Greater Boston. (Newton, MA) [Tuition & Financial Aid](#) (2025–2026).

³⁸ Catholic Memorial. [Tuition and Financial Aid](#).

³⁹ Boston College High, (Boston, MA), [Tuition and Fees](#) (2026–2027).

⁴⁰ Maimonides School, [Affordability](#).

⁴¹ Gann Academy. (Waltham, MA) [Tuition & Affordability Programs](#). (2025–2026).

3.4 Los Angeles Metropolitan Area

Los Angeles operates on a decentralized model where affordability is handled school-by-school or through targeted, non-unified endowments.

Table 3.4: Los Angeles Metro Catholic vs. Jewish Day School Tuition Rates (2025–2026)⁴²

School Name	Affiliation	Grade Level	Published Tuition/ Non-Parishioner	Parishioner Tuition/ Affordability Mechanism	Notes
St. Anastasia	Catholic	K–8	PreK-1: \$12,500 2–8: \$12,000	PreK-1: \$10,000 2–8: \$9,500	Panther Fund, Archdiocesan aid + Parish Subsidy
Saint. Brendan	Catholic	K–8	1: \$9,160 2: \$16,620 3: \$23,360	1: \$7,050 2: \$12,700 3: \$17,970	Parish subsidy/CEF Tuition Awards
Loyola High School	Catholic	9–12	\$29,740–29,835	N/A	Jesuit financial aid
Bishop Conaty-Our Lady of Loretto High School	Catholic	9–12	\$24,500 (International students)	\$10,800 \$4,000 sister discount per family	Prep school, All-girls
Sinai Akiba	Jewish	K–8	\$37,115–\$41,245	Need-based aid supplemented by BJE	Community
Pressman Academy	Jewish	K–5	\$33,600	Need-based aid and 50% Discount for Jewish communal professionals	Community
Milken Community	Jewish	6–12	~\$55,000	supported by Jewish Federation & BJE	Community
Shalhevet High School	Jewish	9–12	\$46,944 (2026–2027)	LAHSAI & trad. Tuition assistance	Modern Orthodox co-ed
YULA High School	Jewish	9–12	\$40,750	LAHSAI & Traditional aid	Modern Orthodox–separate gender divisions

⁴² Tuition data compiled from the publicly available 2025–2026 tuition, fee, and financial aid schedules of the institutions listed in Table 3.4.

Los Angeles Affordability Landscape:

The K–8 Tuition Gap: The difference between tuition at Saint Brendan (\$7,050) and even the relatively affordable Pressman Academy (\$33,600) is almost \$27,000 per year per student.⁴³

The High School Tuition Gap: Bishop Conaty Our Lady of Loreto tuition is \$10,800 and attracts students from across the city. In contrast, Yula HS tuition exceeds \$40,000 and Shalhevet HS tuition exceeds \$45,000.

Prep School Model: Milken Community School's tuition of nearly \$55,000 reflects a premium prep model similar to Heschel and Rodeph Sholom in NYC.⁴⁴

No Unified Cap: There is no community-wide standard for receiving tuition assistance. A family earning \$250,000 may qualify for aid at one school but be rejected at another.

Builders of Jewish Education: This affordability program is a partnership of the Lainer Day School Endowment Fund, the Jim Joseph Foundation and the Jewish Federation of Greater Los Angeles.⁴⁵ It functions as a matching engine, encouraging schools to build their own endowments for financial aid rather than providing direct tuition caps.⁴⁶ The program focuses on long-term sustainability and offers less immediate predictability for parents.

Targeted Discounts: Pressman Academy's 50% discount for Jewish communal professionals creates a micro-subsidy for this workforce.⁴⁷

⁴³ Saint Brendan School (Los Angeles, CA) [Tuition & Fees](#) (2025–2026).

⁴⁴ Milken Community School (Los Angeles, CA) [Affording Milken](#).

⁴⁵ Builders of Jewish Education. [Development and Endowment Support](#).

⁴⁶ Jim Joseph Foundation and Jewish Federation of Greater Los Angeles: [Los Angeles High School Affordability Initiative](#).

⁴⁷ Pressman Academy (Los Angeles, CA) [Professional Discount](#).

3.5 Seattle Metropolitan Area

The Samis Foundation's Day School Affordability (DSA) caps Jewish day school tuition for families earning under \$350,000, bringing Seattle closer to Catholic parity than any other city in this report.⁴⁸

Table 3.5: Seattle Metro Catholic vs. Jewish Day School Tuition Rates (2025–2026)⁴⁹

School Name	Affiliation	Grade Level	Published Tuition/ Non-Parishioner	Parishioner Tuition/ Affordability Mechanism	Notes
St. John School	Catholic	K–8	\$14,372	\$10,779	Parish Subsidy
Our Lady of Lake	Catholic	K–8	\$15,308	1: \$11,364 2: \$21,606 3: \$28,872 4: \$34,565	Parish Subsidy
O'Dea High	Catholic	9–12	\$20,500	N/A	Parish Subsidy Avg fin aid: \$10.5k, 42% receive fin aid
Seattle Prep	Catholic	9–12	\$31,500 (w/fees)	N/A	Jesuit; Need-based
Jewish Day School	Jewish	K–8	\$31,500–\$34,600	\$18,000 (2026–2027 Cap)*	Pluralistic; Samis DSA school
Seattle Hebrew Academy	Jewish	K–8	\$23,250–\$24,575	\$18,000 (2026–2027 Cap)*	Modern Orthodox, co-ed; Samis DSA school
Northwest Yeshiva High School	Jewish	9–12	\$33,101	\$18,000 (2026–2027 Cap)*	Modern Orthodox, co-ed; Samis DSA school

*The average family (based on 15% AGI) pays between \$10,000 and \$14,500 per student.

⁴⁸ Samis Foundation (Seattle, WA). [Jewish Day School Affordability Initiative](#).

⁴⁹ Tuition data compiled from the publicly available 2025–2026 tuition, fee, and financial aid schedules of the institutions listed in Table 3.5.

Seattle Affordability Landscape:

Approaching Parity: The tuition gap between Jewish and Catholic schools is smaller in Seattle than any other city in the dataset. In some cases, the gap is closed completely. This is almost entirely due to Samis' philanthropic investment—with above-average Catholic school tuition in Seattle also playing a role.

For some qualifying families, the gap closes completely once Samis DSA grants are factored in. Tuition for Northwest Yeshiva High School (NYHS) is \$33,101 per student. However, for many qualifying families under Samis DSA, tuition is capped at \$18,000, or \$4,980 less than O'Dea Catholic at \$22,890.⁵⁰

Similarly, Seattle Hebrew Academy's (SHA) published tuition is \$23,250–\$24,575.⁵¹ However, Samis reports that the average DSA-qualifying family pays between \$10,000 and \$14,500 per student based on 15% of Adjusted Gross Income. This is comparable to reported tuition at Our Lady of the Lake and St. John School.

The Samis Foundation Day School Affordability Initiative:

The Samis Foundation's Day School Affordability Initiative (DSA) guarantees that families earning up to \$350,000 pay no more than 15% of AGI or a flat rate of \$18,000 per child in participating Jewish day schools, whichever is less.⁵² This effectively brings the tuition down to within striking distance of the Catholic non-parishioner rate.

⁵⁰ O'Dea High School (Seattle, WA) [Tuition](#). (2025–2026)

⁵¹ Seattle Hebrew Academy (Seattle, WA) [Tuition](#). (2025–2026)

⁵² Samis Foundation (Seattle, WA). [Jewish Day School Affordability Initiative](#).

4. Operational Cost Drivers

The tuition disparity between Catholic and Jewish day schools is rooted in four primary structural cost drivers: labor, enrollment, security, and structural integration.

4.1 Operational Cost Drivers: Labor

The single largest expense in education is labor. Any difference in labor requirements across Jewish and Catholic schools, therefore, will drive a divergence in costs.

4.1.1 The Dual Curriculum

Jewish schools run two simultaneous faculties: General Studies and Judaic Studies. By contrast, Catholic schools typically integrate religious instruction within the same classroom and faculty, avoiding the need for parallel instructional staffing. Where a 4th-grade Catholic class needs one teacher, a Jewish class needs two. The dual curriculum may be delivered either concurrently or sequentially, depending on the school's model, but in almost all cases effectively doubles instructional headcount per student, particularly in K–8.

4.1.2 Teacher Salaries

Market Competition: To attract and retain high-quality educators while competing with well-funded public districts and elite private schools, Jewish day schools must offer highly competitive salaries.

Table 4.1.2: Comparative Teacher Salary Scales (2024–2025)⁵³

Region	Catholic School Salary Range	Jewish Day School Salary Range
New York	\$53,000–\$75,000	\$60,000–\$90,000+
Los Angeles	\$46,000–\$63,000	\$75,000–\$105,000
Seattle	\$59,000–\$72,000	\$70,000–\$100,000

Catholic school labor costs have risen but remain, on average, 20% below local public school rates—possibly a legacy of the system's long reliance on subsidized religious labor.⁵⁴ Jewish day school salaries have historically been more competitive with public school rates, reflecting a model built from the start around paying market-competitive salaries.

⁵³ Comparative teacher salary ranges presented in Table 4.1.2 were compiled using localized compensation data drawn from job websites, Indeed and ZipRecruiter.

⁵⁴ NCEA *U.S. Catholic Elementary and Secondary Schools 2024–2025*.

4.1.3 Administrative Salaries

Administrative overhead is kept low through a dual role model: a principal in the Archdiocese of Chicago may act as an educational leader, manager, marketer, counselor, and fiscal officer.⁵⁵ Additionally, the affiliated parish typically absorbs core business operations, pastoral leadership, and facilities management (see Section 4.4).

4.1.4 Inclusion

Jewish day schools have made a significant commitment to educational inclusion, creating pathways for children with special needs to learn alongside their peers in general classrooms.⁵⁶ While inclusion is a significant achievement, it fundamentally alters a school's labor economics by requiring specialized personnel, including in-class support staff, small-group interventionists, and therapists.⁵⁷ This reduces the effective student-to-teacher ratio and increases labor costs.

4.2 Operational Cost Drivers: Enrollment

Fewer students per class means higher cost per student. Catholic dioceses have responded to declining enrollment by closing or merging schools. Jewish day schools have generally been reluctant to consolidate, accepting uneconomical enrollment levels rather than risk losing schools. This reluctance is compounded by the fact that Jewish day schools often operate in distinct denominational and geographic "sociological microclimates" that make mergers difficult.⁵⁸ While understandable in the context of any given school or community, smaller schools lead to higher per-student costs, which translates to higher tuition.

Class Sizes and Student-Teacher Ratios

Catholic school class sizes vary widely, but averages range from 15–22 students (K–8) and 20–25 (high school).⁵⁹ The Archdiocese of Chicago targets a class size of 20–22 in elementary "Turnaround" schools.⁶⁰ Boston and New York City average class sizes around 15 in some areas as part of initiatives to improve outcomes in inner city schools.^{61, 62}

⁵⁵ Archdiocese of Chicago Board of Catholic Schools. [Strategic Plan for Catholic Schools](#) 2013–2016 (2013).

⁵⁶ Consortium of Jewish Day Schools. ["Never Seen: A New Blueprint for Strength-Based Inclusion in Jewish Education."](#) Journal of Jewish Day School Leadership, June 26, 2025.

⁵⁷ Heller, Lianne. ["Inclusion Can Work in Jewish Day Schools"](#) Prizmah Center for Jewish Day Schools, February 12, 2018.

⁵⁸The Jewish Federations of North America. [Challenges and Opportunities on the Jewish Day School Landscape](#) (Prepared by Rosov Consulting, 2017).

⁵⁹ Calculated across: NCEA *U.S. Catholic Elementary and Secondary Schools 2024–2025*; CSF, Boston. Annual Impact Report; Archdiocese of Chicago. Progress Report: Catholic Schools of Brooklyn & Queens. Choosing a Catholic High School in Brooklyn & Queens (2024–2025).

⁶⁰ Archdiocese of Chicago. Progress Report: Catholic Schools.

⁶¹ Catholic Schools Foundation, Boston. [Annual Impact Report, 2024.](#)

⁶² Catholic Schools of Brooklyn & Queens. [Choosing a Catholic High School in Brooklyn & Queens](#) (2024–2025)

The national Catholic school student-to-teacher ratio is between 10:1–12:1 (including specialized teachers like music, art, PE and instructional aides).⁶³ Catholic schools with enrollment below 150 students are referred to as microschoools.⁶⁴

In contrast, excluding Charedi/Yeshiva schools, Jewish day schools rarely average class sizes this high, and schools with enrollment below 150 are common.⁶⁵ This is partly a function of a smaller population base. The estimated Jewish population of the USA is 7.5 million or 2% of the total.⁶⁶ The estimated Catholic population is 53–60 million (estimates vary) or 20% of the total.⁶⁷

Beyond baseline population differences, Jewish day school enrollment is influenced by culture and philosophy, with differences in affiliation and customs (*hashkafa*) making consolidation harder.

Additionally, Jewish day schools often emphasize individualized attention with class sizes capped at 16–20.⁶⁸ It is common to find Jewish day schools with class sizes under 15 students. While small-classes have benefits, they reduce revenue efficiency.

Table 4.2: Catholic vs. Jewish Day School Per-Student Cost to Educate⁶⁹

School Profile	Affiliation	Grade Level	~ Cost to educate per student	Average Class Size	Average Student Teacher Ratio
Jewish Day Schools (Upper Range)	Jewish	K–8 / High School	~\$75,000	16–20	7:1 ⁷⁰
Jewish Day Schools (Lower Range)	Jewish	K–8 / High School	~\$35,000	16–20	7:1
Catholic Prep High Schools (Upper Range)	Catholic	High School	~\$20,500–\$35,300	20–25	12:1
Catholic Parochial K–8 Schools (Lower Range) ⁷¹	Catholic	K–8	~\$8,500–\$9,500	15–22	10:1

⁶³ Zimmerman, Carol. "[Catholic School Enrollment increases this school year, NCEA Report says.](#)" National Catholic Reporter (February 15, 2022).

⁶⁴ NCEA, *Annual Statistical Report 2024–2025*.

⁶⁵ Prizmah Center for Jewish Day Schools. [Enrollment Trends Update 2024–25](#).

⁶⁶ Brandeis University Cohen Center for Modern Jewish Studies. [American Jewish Population Project](#).

⁶⁷ Pew Research Center. "[10 Facts About Catholics](#)" Religious Landscape Study. March 4, 2025.

⁶⁸ Prizmah, Enrollment Trends.

⁶⁹ Per-student costs drawn from published diocesan reports. Jewish day school per-student costs are inferred from publicly available financial data such as IRS Form 990 filings and published revenue statements. Data anonymized to maintain confidentiality.

⁷⁰ Prizmah Center for Jewish Day Schools. [Jewish Day Schools and Yeshivas Facts at a Glance: A Summary of Key DASL Data](#) (2024–2025 School Year).

⁷¹ Henson, William. Manhattan Institute. "[If You Can't Measure It, Can You Improve It?](#)" (2026).

Several independent Jewish day schools in the dataset across multiple cities report per-student costs near \$75,000. These figures are driven by a mix of factors depending on the schools: operational overhead, low enrollment and/or student-to-teacher ratios, prep-school-style amenities, security requirements and location in high-cost cities.

Catholic schools show per student costs to educate at much lower rates, often below \$10,000. In addition to other factors, the Catholic model benefits from larger student bodies and higher student-teacher ratios, which allow fixed costs to be distributed across a broader base of families.

4.3 Operational Cost Drivers: Security

Following the events of October 7, 2023, the cost of providing a secure learning environment for Jewish day schools increased significantly—a fixed liability that other schools do not bear.

According to the 2026 Teach Coalition audit of 63 Jewish schools, average annual security expenditures surged by 124% over a three-year period.⁷² Because Jewish day schools rely on a "User-Fee" model, this operational liability is passed directly to families in the form of fees. In 2024–2025, 78% of enrolled students in the surveyed schools faced either a dedicated security fee or a direct tuition increase tied to security.⁷³

Table 4.3: Average Cost of Security at Jewish Day Schools in the USA⁷⁴

Academic Year	Avg Spend on security	% of budget	Increase
2022–2023	\$184,228	1.85%	
2024–2025	\$339,297	3.09%	84%
2025–2026	\$401,432	3.35%	124%

Accelerating costs: Non-security educational spending increased by 19% while security spending increased 124% over three years.

Recurring Personnel Costs: 69% of all security spending is allocated to recurring costs, specifically security guards.

Disproportionate Impact on Smaller Schools: Schools with fewer than 100 students faced the highest per-pupil security burden, spending an average of \$1,664 per student compared to the overall average of \$536 per student.

⁷² Teach Coalition, [The Cost of Securing Jewish Schools: Security Expenditures by Jewish Schools](#).

⁷³ Teach Coalition, *The Cost of Securing Jewish Schools*.

⁷⁴ Teach Coalition, *The Cost of Securing Jewish Schools*.

4.4. Operational Cost Drivers: Structural Integration

The Catholic Integrated Parish Model

Many Catholic elementary schools operate as fully integrated ministries of a parish rather than independent entities and frequently do not file separate IRS Form 990s.⁷⁵ This generates significant indirect financial benefits: shared facilities and utilities, pooled insurance, and centralized administrative staff, and in many cases relief from market-rate rent and capital construction liabilities.

The model also creates a direct tax advantage by requiring active tithing to qualify for parishioner tuition rates, a portion of the family's educational cost shifts into tax-deductible charitable contributions.⁷⁶

Furthermore, the Catholic system benefits from a centralized ecclesiastical authority that, in many dioceses, holds formal power to allocate resources, share curricula, and close or consolidate schools, enabling leaders to prioritize the vitality of the overall school system while sometimes constraining the autonomy of individual schools.⁷⁷

The Jewish Independent Nonprofit Model

Jewish day schools almost always operate as independent 501(c)(3) non-profits, legally and financially separated from synagogues or other institutional entities. Even when physically co-located with a synagogue, the financial relationship is typically transactional: The school may be charged rent rather than subsidized. Families may be required to maintain paid synagogue membership on top of tuition obligations.⁷⁸ Because tuition is billed by an independent school, payments do not qualify as tax-deductible charitable donations.

This independence imposes a "separation penalty." Without a centralized authority like an Archdiocese, there is no mechanism to mandate the rationalization of the system across a region. Instead, schools must navigate complex, multi-stakeholder negotiations for even minor collaborative efforts or resource sharing. Where the Catholic model leverages a central mandate to reduce overhead and consolidate programs, the Jewish model's costs are driven by institutional fragmentation that focuses on the autonomy of the individual school.

⁷⁵ USCCB, *Group Ruling Explanation*.

⁷⁶ Archdiocese of Kansas City in Kansas. *Guidelines and Legal Information For Funding Catholic Schools*.

⁷⁷ Brown, Phillip J. "[Structuring Catholic Schools: Creative Imagination Meets Canon Law](#)," *Catholic Education: A Journal of Inquiry and Practice*, vol. 13, no. 4, June 2010

⁷⁸ Rodeph Sholom School, *Tuition & Affordability*.

5. Sustainability & Revenue Reliability

5.1 Baseline Subsidies vs. Philanthropic Dependence

Parish subsidies draw from the entire Catholic community—not exclusively from current school families—distributing costs and generating stable, recurring revenue even as enrollment fluctuates. Annual fundraising supplements this baseline, typically accounting for 5%–10% of revenue.^{79, 80}

Jewish day schools, by contrast, depend on annual fundraising campaigns to cover 10%–20% of total revenue—up to four times the Catholic share. Because this relies on the discretionary contributions of current parents, alumni, and community volunteers rather than a predictable communal assessment, any shortfall must be absorbed by current families or result in budgetary cuts.

5.2 Public Funding: Vouchers, Tax Credits, and Education Savings Accounts

Catholic dioceses and advocacy organizations have increasingly pursued public policy as a funding strategy.⁸¹ Currently, 32 states and the District of Columbia provide options for children to attend private schools through publicly funded programs, such as vouchers, tax-credit scholarships, and Education Savings Accounts (ESAs).⁸²

Per-student amounts vary by state. Ohio provides up to \$6,166 (K–8) and \$8,408 (high school);⁸³ Florida approximately \$8,000;⁸⁴ Arizona approximately \$7,000;⁸⁵ Texas \$10,500 per student.⁸⁶

Recently passed Federal legislation provides up to \$1,700 per person in federal tax incentives for contributions to scholarship-granting organizations—a priority Catholic leaders actively championed.^{87, 88}

These funding mechanisms have a measurable impact. During 2024–2025, 18% of all Catholic school students nationwide used a parental choice program.⁸⁹ In states with

⁷⁹ Catholic Funding Guide. "[5 Tips for Catholic Schools Seeking Grants](#)".

⁸⁰ Archdiocese of Chicago. [Progress Report: Catholic Schools](#).

⁸¹ Miserandino, Anthony. "[The Funding and Future of Catholic Education in the United States](#)" (Fordham University, Department of Educational Administration, n.d.).

⁸² NCEA, *US Catholic Elementary and Secondary Schools, 2024–2025*.

⁸³ Ohio Department of Education & WorkForce. [EdChoice Scholarship](#).

⁸⁴ Florida Department of Education. [Scholarship Programs](#).

⁸⁵ Arizona Ombudsman Citizen's Aide. [Arizona Empowerment Scholarship Accounts](#).

⁸⁶ Edison, Jaden. School Choice, "[Vouchers and the Future of Texas Education](#)" The Texas Tribune, Jan 23, 2025.

⁸⁷ New York State Catholic Conference. [Federal Scholarship Tax Credit](#).

⁸⁸ Quiñones, Kate. "[Catholic Leaders Push for \\$10 Billion Federal School Choice Program](#)" National Catholic Register. February 14, 2025.

⁸⁹ Quinn, John F. "[Catholic Schools Fare Better in States With Voucher Programs](#)" National Catholic Register. Nov 4, 2025.

universal school choice, utilization is dramatically higher—85.7% of Catholic school students in Florida and 80.9% in Ohio.

The enrollment data makes the case clearly. Between 2009 and 2025, dioceses in states without voucher programs saw steep declines.⁹⁰ 66% in Providence, Rhode Island; 52% in Rockford, Illinois; and 36% in Fall River, Massachusetts. In contrast, the Archdiocese of Indianapolis, utilizing Indiana's Choice Scholarship Program, recorded only a 3% enrollment drop over the same period. In Florida, the Diocese of Venice saw a 52% increase in school enrollment, and statewide Catholic school enrollment grew by 4.4% over the last decade.⁹¹

Whether Jewish day school families in voucher states are experiencing comparable benefits is an open question—no equivalent research currently exists. Jewish day schools in Florida and Texas, two of the largest voucher states with sizable Jewish day school communities, are the most likely to generate this data, and their experience will be worth tracking closely.

5.3 The Corporate Work-Study Model: Cristo-Rey

The Cristo Rey Network, founded in Chicago in 1996, represents a structural innovation in Catholic education. Cristo Rey schools place every student in a paid corporate work-study position one day per week with employers paying the school directly.⁹² These work-study fees generate approximately 60% of operating revenue.⁹³ Average family tuition is approximately \$1,000 per year.⁹⁴

The Cristo Rey model is not transferable to the middle-income Jewish day school market. It does, however, demonstrate a principle with broader relevance: a third-party revenue stream outside of tuition and philanthropy can structurally transform a school's economics.

⁹⁰ Quinn, Catholic Schools Fare Better.

⁹¹ Quinn, Catholic Schools Fare Better.

⁹² Cristo Rey Jesuit High School. "[How It Works](#)" Cristo Rey Network.

⁹³ Donovan, William, and Jeffrey Thielman. "[Cristo Rey Schools: A Model of 21st-Century Catholic Education](#)" Pioneer Institute, White Paper No. 174, Nov. 2017.

⁹⁴ Rousselle, Christine. "[Cristo Rey Network Puts Low-Income Students to Work—and on to College](#)" Catholic News Agency, 1 Feb. 2018.

6. Pathways to Affordability

6.1 Current Affordability Initiatives: The Landscape

The research identifies two distinct approaches to the tuition crisis: the "Unified Cap" model and the "Mixed" model. The data indicates that the Unified Cap model is the more effective mechanism for delivering predictable affordability to middle-income families.

Table 6.1: Major Jewish Day School Affordability Initiatives

City/Region	Initiative Name	Funder(s)	Model Structure	Income Target	Affordability Assessment
Chicago	TAP Fund (Tuition Accessibility Partnership)	Crown Family Philanthropies	% of Income Cap: Families pay max 12% of AGI. Fund pays the school the difference.	\$200k–\$350k (AGI)	Most predictable tuition model in the data set.
Seattle	Day School Affordability Initiative (DSA)	Samis Foundation	Families pay max 15% of AGI or flat rate \$18k/student, whichever is lower.	Up to \$350k (AGI)	Closest to Catholic school rates of all metro areas in the data set.
Los Angeles	BJE/ Lainer Fund	Jim Joseph Foundation, Lainer Foundation, Jewish Federation	Endowment Match: Matching grants to build school endowments; Aid is school-specific.	Broad middle income.	Mixed model. Fewer guaranteed tuition caps for parents.
Boston	Discover Day School	Combined Jewish Philanthropies (CJP) / Community Donors	Targeted Grants: Capped tuition for transfer students or new families (e.g., \$6k/year for 3 years)	Focuses on recruiting new students.	Mixed model. Emphasis on recruiting new families, rather than systemic affordability.
NYC		UJA-Federation	Pilot starting 2026–27, families earning up to \$350,000 qualify for subsidies, for first time day school families	Up to \$350k	Mixed model. Emphasis on recruiting new families.

Unified vs. Mixed Models

The Unified Model: The Crown TAP (Chicago) and Samis DSA (Seattle) models offer greater consistency and predictability in financial aid by applying a published formula for calculating tuition aid based on AGI and tuition caps. This model is the closest example in the Jewish day school world to the Catholic Parish Subsidy model, in that a major philanthropic entity subsidizes tuition, providing transparency and predictability for families.

The Mixed Model: Without a centralized guarantor, affordability in the other cities examined remains fragmented. A family must apply for aid with each specific school.

7. Endowment Requirements to Achieve <\$10k Tuition

The primary cost drivers—dual-curriculum staffing, competitive teacher salaries, security, and inclusion—are largely fixed. There is no obvious path where Jewish day schools can simply cut their way to affordability.

Jewish day schools also face a structural "chicken and egg" problem: if tuition dropped significantly, enrollment would likely rise, reducing per-student costs through economies of scale. But schools cannot lower prices without the funds already in hand to cover the initial deficit. Co-location and shared services projects offer meaningful overhead savings, but not enough on their own.

The table below models two scenarios. In the optimistic scenario, various efforts drive the cost to educate down to \$30,000 per student, leaving a \$20,000 gap to bridge to reach a \$10,000 tuition target. In the more realistic scenario, based on current reported costs in this dataset, the cost to educate is \$35,000 per student, leaving a \$25,000 gap.

The Philanthropic Deficit

Applying the Perpetuity Formula—which calculates the capital required to sustain an annual payout without exhausting the principal—a \$20,000 annual subsidy per student requires a one-time endowment investment of \$444,444; a \$25,000 subsidy requires \$555,556. Both assume a 4.5% annual draw rate.

Here's what the math looks like at scale.

Table 7.1: Philanthropic Capital Required to Sustain \$10k Tuition

School Size	Enrollment	Annual Deficit (Cost to Educate: \$30K)	Endowment Required (Cost to Educate: \$30K)	Annual Deficit (Cost to Educate: \$35K)	Endowment Required (Cost to Educate: \$35K)
Small	150 students	\$3.0 Million	\$66.6 Million	\$3.75 Million	\$83.3 Million
Medium	400 students	\$8.0 Million	\$177.7 Million	\$10.0 Million	\$222.2 Million
Large	800 students	\$16.0 Million	\$355.5 Million	\$20.0 Million	\$444.4 Million

To make this concrete, a Jewish day school with 400 students would need to drive its cost to educate down to \$30,000 *and* establish a \$177.7 million endowment to reach Catholic school tuition parity. At the more realistic cost to educate of \$35,000 per student, the required endowment rises to approximately \$555,556 per student, or \$222.2 million.

True tuition parity with Catholic schools is not achievable through endowment strategy alone. The dual curriculum, security expenditures, and independent nonprofit structure create a permanent cost floor. Achieving parity will require large-scale endowment investment, government vouchers or tax credits, and structural cost reductions all working in concert.

The Crown TAP and Samis DSA models demonstrate that significant affordability gains are achievable through unified philanthropic intervention. In states where substantial vouchers and ESAs are available, combining these two mechanisms along with lowering costs per student brings tuition at or below \$10,000 within reach.

8. The Philanthropic Mandate: From Defense to Investment

The analysis in this report leads to a clear and actionable conclusion. Full tuition parity with Catholic schools is achievable, but requires multiple interventions, because the structural cost floor created by the dual curriculum, security expenditures, and the independent nonprofit model is permanent. But the data from Chicago and Seattle demonstrates that meaningful parity can be accomplished. When a unified philanthropic fund caps family tuition as a percentage of income—and government vouchers and ESAs are layered on top—Jewish day school tuition below \$10,000 moves from aspiration to arithmetic.

The call for a fundamental shift in how we fund Jewish education is no longer confined to school boardrooms; it has become a central pillar of the modern Jewish conversation. Leading Jewish voices including Dan Senor, Bret Stephens, and Bari Weiss have argued that the most effective response to antisemitism is not reactive defense, but proactive funding of Jewish identity and fluency—through Jewish day schools, summer camps and Israel experiences.⁹⁵ As Stephens articulated in his recent "State of World Jewry" address, Jewish literacy is our best shield.⁹⁶ This report attempts to price that shield.

A Foundation for the Future

North American Jewry represents nearly 50% of the world's Jewish population. We cannot afford a two-tiered system where Jewish education becomes a luxury good for the wealthy or a charity case for the poor, while the middle and upper-middle class—the demographic backbone of the community—is priced out. We cannot afford to lose families to public schools or watch young couples limit family size based on tuition calculations.

The path forward requires three things working in concert: large-scale endowment investment, government vouchers and ESAs, and structural cost reductions at the school level. Philanthropy must go first. The models in Seattle and Chicago prove the concept works. The question is not whether we can afford to build these endowments; the question is whether we can afford not to.

⁹⁵2025 Jewish Leadership Conference. "[Building Institutions, Defending Truth: Herzl Prize Laureates Dan Senor, Ben Shapiro, and Bari Weiss in Conversation with Jonathan Silver](#)." Tikvah.

⁹⁶ Stephens, Bret. "[State of World Jewry Address](#)" Call Me Back. Ark Media.

9. Sources

2025 Jewish Leadership Conference. "Building Institutions, Defending Truth: Herzl Prize Laureates Dan Senor, Ben Shapiro, and Bari Weiss in Conversation with Jonathan Silver." Tikvah.

Andy Smarick. "Can Catholic Schools Be Saved?" National Affairs (Spring 2011).

Andy Smarick, and Kelly Robson. "Catholic School Renaissance: A Wise Giver's Guide to Strengthening a National Asset." The Philanthropy Roundtable (2015).

Anthony Miserandino, "The Funding and Future of Catholic Education in the United States" (Fordham University, Department of Educational Administration, n.d.).

Amanda Sokolosky. "Shalom Austin Allocates \$269,000 in Grants to Non-profit Community Partners" The Jewish Outlook. Jun 28, 2024

Amira Abuzeid, "Catholic Schools Fare Better in States With Voucher Programs." National Catholic Register (November 4, 2025).

Archbishop Williams High School. (Braintree, MA) Tuition & Financial Aid

Archdiocese of Chicago. "Policies and Procedures Manual" (Section 400: Personnel).

Archdiocese of Chicago. "Progress Report: Catholic Schools."

Archdiocese of New York. "Annual Report" (January 2018).

Archdiocese of New York. "Catholic Schools Impact Report 2024–25" (2025).

Archdiocese of New York. "Faculty and Staff Handbook 2019–20" (2019).

Archdiocese of Chicago Board of Catholic Schools. "Strategic Plan for Catholic Schools 2013–2016."

Archdiocese of Kansas City in Kansas. "Guidelines and Legal Information For Funding Catholic Schools."

Archdiocese of Seattle, Office for Catholic Schools. "Guideline for Reasonable Formula for Subsidy. July 2023."

Archdiocese of Seattle. "Annual Impact Report 2023–2024."

Archdiocese of Washington. "Policies for Catholic Schools (June 2024)."

Arizona Ombudsman Citizen's Aide. Arizona Empowerment Scholarship Accounts.

Ascension School (Los Angeles, CA). *Tuition*. (Accessed January 2026).

Austin Jewish Academy. (Austin, TX) *Tuition and Fees*. (2025–2026)

Bernard Zell Jewish Day School (Chicago, IL). *Tuition and Fees*. (2025–2026)

Bishop Conaty Our Lady of Loreto (Los Angeles, CA) *Tuition* (2025–2026)

Bishop Montgomery High School (Torrance, CA). *Tuition*.

Boston College (BC) High. (Dorchester, MA) *Tuition & Financial Aid-MA Prep School*. (2025–2026)

Brandeis University Cohen Center for Modern Jewish Studies. American Jewish Population Project.

Bridgeport Catholic Academy. (Chicago, IL). *Tuition Rates & Fees*.

Carol Zimmerman. "Catholic School Enrollment increases this school year, NCEA Report says." National Catholic Reporter. February, 15, 2022.

Catholic Diocese of Cleveland. Scholarship Brochure 2024–2025

Catholic Diocese of Cleveland. State Scholarships (Accessed 2026).

Catholic Diocese of Wichita. "Faith + Academics: Funding Our Catholic Schools"

Catholic Education Foundation (Los Angeles, CA). Impact Report 2025 (2025).

Catholic School Playbook. Chapter 6: Finances (2021). Project of the Ortner Family Foundation.

- Catholic Schools Foundation (Boston, MA). Annual Impact Report (2024).
- Catholic Funding Guide. "5 Tips for Catholic Schools Seeking Grants."
- Catholic Memorial. (Roxbury, MA) *Tuition & Financial Aid*.
- Cause IQ. Abraham Joshua Heschel School (New York, NY).
- Cause IQ. Depaul College Prep Foundation (Chicago, IL).
- Cause IQ. Milken Community High School. (Los Angeles, CA) Revenues and Fees.
- Cause IQ. Rochelle Zell Jewish High School (Deerfield, IL).
- Chicago Jewish Day School. (Chicago, IL) *School Year Tuition & Fees*. (2025–2026)
- Christine Rousselle. "Cristo Rey Network Puts Low-Income Students to Work—and on to College." Catholic News Agency, Feb. 1, 2018.
- Consortium of Jewish Day Schools. "Never Seen: A New Blueprint for Strength-Based Inclusion in Jewish Education." *Journal of Jewish Day School Leadership*, June 26, 2025.
- Cristo Rey Jesuit High School. How It Works. Cristo Rey Network.
- Crown Family Philanthropies (Chicago, IL). Tuition Accessibility Partnership (TAP) Fund.
- Crystal Ramon Taylor. "Financial Crisis in Catholic Education: An Evaluation Study of Three Alternative Funding Models." 2018. Concordia University-Portland, Ed.D. dissertation. CU Commons
- DePaul College Prep (Chicago, IL). *Tuition & Payment Plans*. (2025–2026)
- Dan Senor. "State of World Jewry Address." Live @92nd Street Y. Call Me Back / ARK Media. YouTube.
- Education Next. "EdStat: 89 Percent of American Children who Attended a Private Elementary School were Enrolled in a Catholic School in 1965." (August 3, 2018).
- Florida Department of Education. Scholarship Programs.
- Fordham Preparatory School. (Bronx, NY). *Financial Aid*. (2025–2026)
- Fuchs Mizrahi School (Beachwood, OH). Niche.
- Gann Academy. (Waltham, MA) *Tuition & Affordability*. (2025–2026)
- Gilad Malach and Yair Ettinger. "The Sacred and the Secular: Ultra-Orthodox Boys' Education in the U.S. Israel Democracy Institute" (2022).
- Harkham Hillel Hebrew Academy (Beverly Hills, CA) . *Tuition & Fees* (Accessed January 2026).
- Ida Crown Jewish Academy. (Skokie, IL), *Tuition & Financial Aid*. (2025–2026)
- Indeed.com. Teacher Salaries in Los Angeles, CA for Milken Community Schools. (Jan 2026).
- Jewish Day School (Bellevue, WA). *Tuition*. (2025–2026)
- Jewish Federation of Cleveland (OH). "2022 Annual Report."
- Jewish Federation of Cleveland. (OH). "Jewish Day School Initiative Raises \$49M; Another \$30M 'In Process.'"
- Jonathan Clarke. "Why Regis Endures." *City Journal*, Jan 26, 2024. John F. Quinn. "Catholic Schools Fare Better in States With Voucher Programs." *National Catholic Register*. Nov 4, 2025.
- Jonathan Clarke. "Why Regis Endures." *City Journal*, Jan 26, 2024.
- Joseph & Florence Mandel Jewish Day School. (Beachwood, OH) *Tuition & Affordability for the 2026–2027 School Year*.
- Judah Ari Gross. "Study finds growing interest in Jewish day schools after Oct. 7." *eJewishPhilanthropy*. January 12, 2024.
- Lianne Heller. "Inclusion Can Work in Jewish Day Schools." Prizmah Center for Jewish Day Schools. February 12, 2018.
- Loyola Academy (Wilmette, IL). *Tuition & Financial Aid*. (2025–2026)

Loyola High School (Los Angeles, CA). *Tuition and Financial Aid*. (2025–2026)

Maimonides School. (Brookline, MA) *Tuition and Affordability*. (2025–2026)

Matty Lichtenstein. "Jewish Education in New York State 2022–2025" (2025)

Marymount High School (Los Angeles, CA). *Tuition*. (2025–2026).

Mayfield Senior School (Los Angeles, CA). *Tuition*.

Megan Bissell. "A Look at Catholic School Numbers." Momentum, National Catholic Educational Association (Spring 2024).

Milken Community School (Los Angeles, CA). *Tuition & Financial Aid*. (2025–2026)

Milken Community School (Los Angeles, CA). *Tuition and Fees*. (2025–2026)

National Catholic Educational Association. (NCEA) *United States Catholic Elementary and Secondary Schools 2024–2025: The Annual Statistical Report on Schools, Enrollment and Staffing*.

Nativity School. (South Los Angeles, CA) *Tuition & Fees* (2025–2026)

New York State Catholic Conference. Federal Scholarship Tax Credit.

National Center for Education Statistics (NCES). Digest of Education Statistics.

New York State Association of Independent Schools (NYSAIS). New York-SAR Academy-General Studies-Elementary School.

Nishma Research. "2021 Finances of Orthodox Jewish Life." Berman Jewish DataBank. (2021)

Northwest Yeshiva High School (Mercer Island, WA). *Tuition & Tuition Affordability*. (2025–26)

O'Dea High School (Seattle, WA). *Tuition*. (2025–26)

Ohio Department of Education & WorkForce. EdChoice Scholarship.

Our Lady of Lourdes School (New York, NY). *Tuition & Fees*. (2025–26)

Our Lady of the Lake Catholic School (Seattle, WA). *Tuition & Fees-Admissions*.

Justin Nortey, Patricia Tevington, Gregory A. Smith "10 Facts About Catholics." Pew Research Center. Religious Landscape Study. March 4, 2025.

Phillip J. Brown, "Structuring Catholic Schools: Creative Imagination Meets Canon Law," *Catholic Education: A Journal of Inquiry and Practice* 13, no. 4 (June 2010): 467–508.

Pressman Academy. (Los Angeles, CA) *Tuitions & Fees*. (2025–26)

Prizmah Center for Jewish Day Schools. "Jewish Day Schools and Yeshivas Facts at a Glance: A Summary of Key DASL Data (2024–2025 School Year)".

Prizmah Center for Jewish Day Schools. "Enrollment Trends Update 2024-25."

ProPublica. Nonprofit Explorer: Boston College Trustees.

ProPublica. Nonprofit Explorer: Depaul College Prep Foundation.

ProPublica. Nonprofit Explorer: O'Dea High School Foundation.

ProPublica. Nonprofit Explorer: Rochelle Zell Jewish High School.

ProPublica. Private School Demographics: Abraham Joshua Heschel School.

Ramaz School. (New York, NY) *Affording a Ramaz Education*. (2025–26)

Regis High School. *Legacy by the Numbers: Benefits and Options with Gift Planning*.

Regis High School. (New York, NY) *Tuition-Free*.

Robert Moynihan. "One Man's Response to the Crisis in Catholic Education." The Papal Foundation (March 20, 2025).

Rodeph Sholom School (New York, NY). *Tuition & Affordability*. (2025-26)

- Saint Brendan School. (Los Angeles, CA) Tuition & Fees. (2025–26)
- Saint Columbkille Partnership School (Boston, MA). Tuition & Fees.
- Saint John Paul II Catholic Academy. (Dorchester, MA) *Tuition and Fees. (2025–2026)*
- Samis Foundation (Seattle, WA). Jewish Day School Affordability Initiative.
- SAR Academy. (Riverdale, NY). *Tuition & Financial Aid. (2025–2026)*
- Sarah Kerins. "Catholic School Funding and Affordability." AD Today (February 1, 2024).
- S.E. Abrams "National Catholic Educational Association Reports Turnaround in Enrollment." National Center for the Study of Privatization in Education" (NCSPE) (February 19, 2022).
- Seattle Hebrew Academy (Seattle, WA). *Tuition and Financial Aid. (2025–2026)*
- Seattle Preparatory School. (Seattle, WA) *Tuition & Tuition Assistance. (2025–2026)*
- Shalhevet High School (Los Angeles, CA). *Tuition & Fees-Admission. (2026–2027)*
- Sinai Akiba Academy (Los Angeles, CA). *Tuition-Private Jewish Day School. (2025–2026)*
- Smith, Gregory A., et al. 2023-24 *Religious Landscape Study: Executive summary*. Pew Research Center (February 26, 2025).
- Solomon Schechter Day School of Greater Boston. (Newton, MA) *Tuition and Fees for 2025–2026*.
- St. Anastasia Catholic School (Los Angeles, CA). Tuition and Fees-Admissions. (2025–2026)
- St. Barnabas School (Chicago, IL). Tuition & Fees. (2025–2026)
- St. Benedict Preparatory School (Chicago, IL). Tuition & Financial Aid. (2025–2026)
- St. Ignatius College Prep (Chicago, IL) Tuition (2026–2027)
- St Ignatius Loyola School (New York, NY) Tuition (2025–2026)
- St. John Catholic School (Seattle, WA). Tuition. (2025–2026)
- St. Paul Catholic Parish (Marion, IN). Tuition Assistance. (2025–2026)
- Stephens, Bret. *State of World Jewry Address, 92NY Street, February 1, 2026*
- Teach Coalition. *The Cost of Securing Jewish Schools: Security Expenditures by Jewish Schools., April 2025*.
- Teach Coalition, Office of Jewish Education Policy and Research. *Before and After October 7. (2024–2025 School Year) (2025)*.
- The Epiphany School. (New York, NY) Tuition/Fees. (2025–2026)
- The Heschel School.(New York, NY), Tuition and Financial Aid. (2025–2026)
- The Jewish Federations of North America. *Challenges and Opportunities on the Jewish Day School Landscape*. Prepared by Rosov Consulting (November 2017).
- The Roman Catholic Archbishop of Los Angeles. *Tuition Assistance. (2025–2026)*
- UJA-Federation of New York. *Annual Reports & Grants Books*.
- UJA-Federation of New York. *Day School Tuition Fund*.
- United States Conference of Catholic Bishops (USCCB) "Group Ruling Explanation: Schools below college level affiliated with a church... are not required to file Form 990." Page 4, Item 8. Diocese of Yakima.
- William Donovan and Jeffrey Thielman. "Cristo Rey Schools: A Model of 21st-Century Catholic Education." Pioneer Institute, White Paper No. 174, Nov. 2017.
- William Henson. "If You Can't Measure It, Can You Improve It?" Manhattan Institute (2026).
- Xavier High School. (New York, NY), *Affording Xavier. (2025–2026)*
- Yossi Krausz. "What's in the Wallets of the Frum Community? Nishma Research's revealing findings on the finances of America's Orthodox families." January 5, 2022. Nishma Research.

YULA High School (Los Angeles, CA). *Tuition & Financial Aid*. (2025–2026)

ZipRecruiter. 51k-275k Salaried Jewish School Teacher Jobs in Seattle, WA. (Jan 2026)

ZipRecruiter. Salary: Catholic School Teacher in Seattle, WA (Jan 2026).

ZipRecruiter. Salary: Catholic School Teaching in Los Angeles, CA (Jan 2026).



RUMBLE MARKETING

rumblemarketing.com

SAMIS
FOUNDATION

samisfoundation.org

Contact: Melissa Rivkin
Director of Day School Strategy
melissar@samis.com