## I Have a Modest Proposal: Let Us Eliminate Synagogue Dues

by Rabbi Howard Jaffe

Okay, it is not so modest. It may be a bit too ambitious. So how about this: can we at least rethink how we fund our synagogues?

bug-finance.jpg

We need a new financial model in North American Jewish life.

Once upon a time, Jews grew up, became young adults, almost always married other Jews, and within a few years, joined a synagogue. Whatever that synagogue asked for in dues, they paid (and did not see it as a contribution, but more of a Jewish tax). No more. Even so, the vast majority of our congregations still operate with models that were created in a different time, and reflect a different reality. Think about it: right now, if someone comes to one of our communities, we invite them in warmly, and ask them to commit to thousands of dollars per year to become part of a congregation with which they have yet to make a personal connection.

My synagogue is not unusual in relying on dues for the greatest part of our annual revenue. We are in good financial shape, and weathered the economic storm of recent years in large part thanks to two extraordinary well-timed gifts to our endowment. Our membership has increased over the past several years, and by most objective measures, we are thriving. And yet, in spite of the meaningful amount of interest that our endowment continues to yield, and in spite of our increased membership, our current financial model, the same one that is found in the vast majority of North American synagogue, is unsustainable.

Our congregation has a flat dues program, as opposed to a fair share or other somewhat less conventional model. And like most congregations, we are committed to the principle that no one will ever be turned away from membership because of genuine financial need. Beginning in 2008, when we first saw, as most congregations did, a sharp spike in the need for special arrangements, both the number of requests for such arrangements and the aggregate value of those arrangements have steadily increased. While their numbers have been small, we have found, as have other congregations, that every year there are congregants who decide that the extent of their expected financial commitment to the Temple exceeds their sense of what is an appropriate annual contribution, and so, resign their membership. Many of them are quite blunt about this it: they would continue to be congregants if they could do so for a smaller annual commitment. There are congregations with flat dues that accommodate those requests, but most, including ours, do not. The result of all of these factors is that, even with careful controls and financial discipline, the income we receive from dues as a percentage of our annual revenue is decreasing, requiring us to increase revenue from other sources or, over time, dramatically reduce our expenses, resulting in a different synagogue than we have today. We are neither small nor huge (about 820 households), and we pride ourselves on the extraordinary efforts and leadership provided by our congregants, but with a smaller staff than we currently have, and without financial resources to support our efforts(as it is, a very small percentage of our budget goes to support programming), we simply cannot continue as we are today.

We have decided, then, to embark on an unprecedented effort (in our community, at least) to increase the level of philanthropy within the congregation, in a combination of endowment and annual giving so as to, at the very least, slow the pace of dues increases, likely reduce the standard amount of dues that we ask congregants to contribute, and perhaps even reduce the threshold amount of "standard" dues so that finance is no longer a barrier to the participation of anyone, not only those who are unable to afford that "standard" amount. Imagine how wonderful it would be to be able to welcome any newcomers to our community to participate in the lives of our congregations, and only later raising with them the matter of financial support!

My own experience has been that raising the level of philanthropy has been much easier than I ever imagined. Ours is not an especially affluent community, though admittedly, we have a few folks who have been able to make extraordinary gifts that have made a great difference. Our efforts, however, are broad-based, as the vast majority of our congregants are able to contribute significantly more to the Temple on an annual basis than they currently do, but have never been asked. We know from the experience of other organizations and institutions that rely on philanthropy that a compelling mission and a compelling story result in meaningful financial support. As long as our mission and our story is compelling, we can experience the same results, and create a new model for a new time and a new reality.

Rabbi Howard Jaffe is the Senior rabbi at Temple Isaiah in Lexington, MA.

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