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U.S.

# The 'Pay What You Want' Experiment at Synagogues

By **MICHAEL PAULSON** FEB. 2, 2015

WEST BLOOMFIELD, Mich. — For more than four decades, Temple Kol Ami financed its operations as most American synagogues do: it charged annual dues.

But as the synagogue here approached its 50th anniversary, leaders started noticing some troubling trends. The recession, which hit Michigan hard, had cost many of its members jobs and income. Younger adults seemed less interested in affiliating with institutions. And worshipers were increasingly uncomfortable with facing set payments to join a community of faith.

So three years ago, the congregation — with some trepidation — took a dramatic step. It eliminated mandatory dues and instead began sending its members an annual letter describing the synagogue's costs, and asking them to pledge whatever they could.

With that move, Temple Kol Ami joined a striking new trend in American Jewish life. In what amounts to the first systematic rethinking of synagogue financing in a century, about 30 Reform, Conservative and independent synagogues across the United States have eliminated mandatory dues — all but a handful of them in the past five years.

“The dues system has fallen out of alignment with the zeitgeist,” said Rabbi Dan Judson, an expert on the history of the financing of American synagogues who teaches at Hebrew College Rabbinical School in Massachusetts.

“People want to feel that whatever they want to give to a religious community should be valued as a gift,” he said. “They don’t want to feel like they’re giving money and still it’s not good enough.”

The move away from mandatory dues is in part an acknowledgment that many Jewish communal organizations are suffering the effects of growing secularization, declining affection for institutions, a dispersal of Jewish philanthropy and an end to the era in which membership in a congregation was seen as a social obligation.

Most synagogues have held on to the dues tradition, but the leaderships of the Reform and Conservative movements have acknowledged questions about its sustainability, and on Monday the UJA-Federation of New York, a philanthropic organization, released the first comprehensive study of voluntary pledging.

“It’s a very small percentage of the total synagogues in the country, but this clearly is picking up steam,” said Eric S. Goldstein, the federation’s chief executive.

Mandatory dues, which have been common in synagogues for about a century, are typically calculated using a tiered system of rates based on family size and member age, or a “fair share” system, in which members are asked to pay 1 to 2.5 percent of their income.

Synagogues do not turn away people who cannot pay, but generally do require those members who cannot afford the full dues to appeal for an abatement.

“Some people were opting to leave the congregation rather than be embarrassed by coming to the executive director and saying, ‘I just can’t afford it this year,’ “ said Rabbi Norman T. Roman of Temple Kol Ami.

The synagogues that have eliminated mandatory dues are geographically diverse — from New York and New Jersey to Mississippi and California — but they share some traits: most are small or medium-size, have long-serving rabbis and strong lay leadership. None are Orthodox. Among the Orthodox, synagogue membership remains high, and dues are still considered an obligation, not a form of discretionary spending.

The shift to voluntary pledging brings a variety of challenges and cultural adjustments. According to congregations that have made the shift, it introduces unpredictability to budgeting, because each year members decide anew how much they will give. It also forces synagogues to focus more heavily on keeping members engaged and to fully disclose, and justify, their spending to congregants.

One large urban congregation, Congregation Emanu-El in San Francisco, found the system to be problematic, and returned to mandatory dues after a 13-year experiment with voluntary pledging.

“A system that was designed to be more fair didn’t seem to be that way because we had people with very similar uses of the temple, and very similar means, paying very dissimilar amounts,” said Emanu-El’s executive director, David Goldman. Mr. Goldman said the sense of transparency, fairness and stability returned when mandatory dues were restored. However, he acknowledged, “I can’t believe anyone thinks that x years from now, a dues model is the wave of the future — it doesn’t seem like a very modern concept, and we discuss alternative structures all the time.” But most of the congregations that have moved to voluntary pledging say it has been a success. On average, according to the UJA-Federation report, they have reported a 4 percent growth in both members and revenues, even as many congregations are declining on both fronts.

Rabbi Rick Jacobs, the president of the Union for Reform Judaism, which represents 862 Reform congregations, said voluntary pledging is appealing not just for financial reasons, but also because it can shift the way synagogues are perceived.

“The bond that holds the Jewish people to one another is not primarily and fundamentally a financial arrangement, and when we suggest that it might be, it undermines everything we stand for,” he said.

He also noted that with an increasing number of interfaith families joining Reform congregations, mandatory dues had become harder to explain.

“If you come from a church background, the idea that there’s a dues bill that comes in the mail, telling you what your obligation is to a faith community

— it's very odd, and off-putting, and it doesn't agree with core religious teachings," he said.

Churches depend heavily on voluntary contributions collected at worship services. But Judaism forbids the handling of money on the Sabbath, so synagogues do not seek donations during worship, and must find other ways to pay clergy and staff salaries and fund their buildings and programs.

Mandatory dues replaced an early American Jewish practice of financing congregations by selling or renting seats in synagogues — a practice adapted from early American churches, which rented or sold pews to raise money. That practice was ultimately rejected, by churches and synagogues, as elitist, but in recent years, some Jews have argued that mandatory dues raise similar issues.

Scott Roseman, a lay leader at Temple Beth El in Aptos, Calif., described the requirement that congregants with lower incomes explain their financial need to a synagogue official as “a super embarrassing process targeted to those with less.” Rabbi Alexis Berk of Touro Synagogue in New Orleans called it “the shame route.”

“This generation of Jews doesn't find it inspiring to be told what their obligation is, what their burden should be and how guilty they should feel if they don't do that,” Rabbi Berk said.

Both Mr. Roseman's synagogue and Rabbi Berk's switched to voluntary pledging, and have not looked back.

“We've been amazed by the increase,” she said.

The voluntary system relies on transparency. The synagogues send an annual letter to members describing the average cost per family of synagogue operations — ranging from \$1,500 to \$2,900 — and asking them to pay what they can. Many members pay less than that “sustaining amount,” so the success of the system depends on the willingness of some to give more, and many synagogues recognize the more generous donors with anything from a mention in a newsletter to a barbecue at the rabbi's house.

Robert H. Carver, a business professor who serves as a lay leader at Temple Israel in Sharon, Mass., said the switch has helped his congregation retain members and has stabilized its finances. But, he said, there may be

longer-term risks, as older members who typically pay above the sustaining level move away or die, and are replaced by younger families who pay less.

Several new congregations have been established using voluntary pledging as a philosophy. Rabbi Michael Wasserman of The New Shul in Scottsdale, Ariz., said his congregation had sought “to redefine membership as something you can’t buy.”

And for Temple Kol Ami, the Michigan synagogue, voluntary pledging has become a marketing tool. West Bloomfield, where the synagogue is, has a high concentration of Jewish residents and Jewish institutions, and Kol Ami is between two larger Reform congregations. On its website, under a section called “Why Wait to Affiliate?” it says, “We’re the only local temple with no annual dues.”

Making the change was not easy. Kol Ami’s rabbi was apprehensive enough that he asked a few generous members to serve as backup — to promise to donate money to make up any deficit if the voluntary pledge system failed. Dave Gold, 75, was among those who agreed to do so; the backup was not necessary, but he still gives more than is asked.

“I give a lot more because the synagogue needs it,” said Mr. Gold, who made money with a paving company. “When we joined 40 years ago, and had young kids, we couldn’t do it, but now we’re in a position, thank goodness, where I can do it and I feel that I should. You’ve got to help out your own people because nobody else will.”

For the many congregants who have been hurt by the downturn in the Michigan economy, the change in the payment policy has made continued membership possible.

“I wouldn’t be a member at Kol Ami if it weren’t for this program,” said Gail Greenberg, 51, who pledges less than the sustaining amount, but volunteers at the synagogue.

“My husband is in and out of work, so it’s a matter of paying dues or paying bills,” she said. “The gift I’ve been given is to be able to be a full member, give what I can and utilize my skills.”

***Correction: February 19, 2015***

*An article on Feb. 2 about the elimination of mandatory dues by some synagogues misstated the number of years Congregation Emanu-El in San Francisco used a voluntary-dues system and referred incorrectly to how it fared with that system. The voluntary dues experiment there lasted 13 years, it was not “short-lived.” And although dues rose after the mandatory system was restored, it is not clear whether dues had fallen when the voluntary system was first put into place.*

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