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Study Finds Frum Jews Financially Secure – And Stretched

By Baruch Lytle
Jewish Press Staff Writer

A survey was released on December 21 with surprising data on the financial state of Orthodox Jewry in the United States. Conducted by Nishma Research, “The Finances Of Orthodox Jewish Life” tells a story of a prosperous community – with concerns about cost of living and tuition.

According to the 58-page survey, the median income for a Modern Orthodox household in the U.S. was \$188,000 a year. In comparison, the national median income per household was \$68,400 per year. The survey found that education and tuition expenses for Modern Orthodox households had a median of \$31,000 per year.

Nishma conducted the survey by reaching

Continued on p.11

Lytle

(Continued from Front Page)

out to the Orthodox community in several ways, including asking the Rabbinical Council of America (RCA) and the National Council of Young Israel to inform synagogue members.

Two surveys were conducted. The primary survey consisted of 2,387 men and women who met the following criteria of being Orthodox, residing in the U.S., age 22 or older, and being either the head or co-head of their household. Of those, 1,334 of the participants identified as Modern Orthodox while 973 identified as Charedi. Charedi participants were further divided into the sub-categories of Yeshivish or Litvish (589), Chasidic (304), and Other or Heimish (80). A second survey regarding household finances was completed by 953 of the primary participants.

"It was our attempt to explore issues in the Orthodox community that had not been adequately explored, and that people are interested in learning more about," Mark Trencher, founder of Nishma Research, told *The Jewish Press*. "It was really our attempt to do the kind of thing that Pew Research does, but we found that the questions that they ask really miss all of the important things that people in the Orthodox community are interested in."

Consistently throughout the survey results for Charedi participants fell significantly behind their Modern Orthodox counterparts. The median income per household for a Charedi family was \$136,000 a year, still well ahead of the national median.

Trencher, who founded Nishma Research in 2015, admitted there are various research obstacles to obtain an accurate snapshot of U.S. Orthodox Jewry. However, he believes the survey is reliable because it utilized a well-accepted surveying technique called stratified sampling (or sample weight), a method that enabled him to "make your sample as close as you can to the population."

"We admittedly have a lot more statistical representativeness among the Modern Orthodox than among the Charedi who remain a challenging group to survey," Trencher said. "The (Charedi) community's financial challenges might be higher, although at the low end, they are often more recipient of tzedakah. Those at the low end economically are also more insulated and harder to reach for research."

Readers may find some statistics hard to comprehend without explanation, such as the survey's estimation that the average Charedi family has

only 3.6 children. Trencher acknowledged that most of the participants were of relatively young age and likely still in the early stages of building families. Also in question was the seemingly high median income for Charedi families. Whereas it can be readily accepted that most Modern Orthodox families are two-person incomes with well-paying jobs, often in the Charedi community there is only a single income.

Trencher said some may also question the \$31,000 median average for education costs. "It's a median," he said. "After scholarships and other things. If you look at the average family size of around 3 (in Modern Orthodoxy) how many are



Mark Trencher, founder of Nishma Research

going to be in the lower grades at the same time? (But ultimately) this number represents the median of those who responded."

Trencher also admitted that the median income of \$188,000 may raise eyebrows. "To me it seemed very high (as well) and I've been waiting for people to call me and tell me it seems high." Trencher noted that most of the participants surveyed resided in the New York area or Northeastern region of the U.S., where incomes and cost of living can be considerably higher than the rest of the country.

Sol Coleman, a sales manager at a credit card processing company in Brooklyn, and the father of a Chasidic one-income family, gave *The Jewish*

Press his take on some of the findings of the report. "Usually with the amount of kids that we have (in the Chasidic community) the mother is not able to work, although there are some exceptions."

Coleman said many Chasidic families today have around eight or nine children. "If a man has eight or nine kids, he needs to make about \$100,000 a year," he said. "Not everyone is making that amount of money; many are making below that. Many are struggling or having parents help them, or using food services. It's not easy." Coleman said thankfully there are community groups that help struggling families make ends meet.

Coleman agreed with the report's findings on annual costs of tuition. "I would say an average person would pay about \$20,000 in tuition." Nishma Research reported the average tuition paid for Charedi families to be \$20,000 a year as well.

Rabbi Dovid Bashevkin, director of education for NCSY and founder of the 18forty podcast, recently interviewed Trencher in a four-part series on wealth in the frum community. Bashevkin, who helped advance the survey project, said for the most part he found very little in the report to be surprising. "I was surprised by how little the average family was paying for tuition in the Modern Orthodox community; I think the number is much, much higher."

Still, Bashevkin hopes the survey will help change the conversation in the Jewish community about wealth, success and the challenges the average Orthodox Jewish family faces. "I think one of the major issues that the success of the frum community is now grappling with is the increased pressure and anxiety due to its success," Bashevkin told *The Jewish Press*. "I think we spend too much time glorifying massive donors, and I think most of the community are some place in the middle and know very little about what is considered normal, what is healthy – the struggles and pressures that are placed on families ... and to me I think this is a report that hopefully will highlight the needs and concerns of the middle of the Jewish community."

In answer to the question, "Are the additional costs of Orthodoxy worth it?" 70% of Modern Orthodox respondents agreed while 89% of Charedi respondents agreed.

"If you're religious and you are serious about your religion, the money and the financials will not change anything; whatever the cost you'll do it," Coleman said. "Religion is first and whatever is the cost is the cost."

The study can be found by googling "Finances of Orthodox Jewish Life, Nishma Research."