

METHODOLOGY AND DATA COMPANION

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The All-In Cost of Orthodox Jewish Residence

Methodology and data companion to the working paper

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A full white paper, with the complete introduction, related literature, data and design, results, discussion, limitations, conclusion, and references, is available on request.

© 2026 Heshbon and the author. This companion explains how the working paper was built and how to read its results. It can be shared and cited with attribution.

At a glance

Research question	What does Orthodox Jewish residence cost in full each year, and how does that burden change across the family life cycle, across American Orthodox communities?
Data	A dataset of 319 communities compiled by the author from public sources in July 2026, joined to home values (Zillow), rents (Census ACS), state tax schedules, energy prices (EIA), voucher status (EdChoice), and metropolitan wages (BLS).
Unit of analysis	The community, with every cost applied to two fixed model households rather than to any individual family.
Statistical method	A constructed life-cycle cost-accounting model (an all-in annual cost function), reported alongside the housing price-to-income ratio, or median multiple.
Headline finding	For the established \$250,000 household, the all-in cost ranges from about \$71,000 (South Bend) to \$168,000 (Scottsdale), and tuition is the single largest component at a mean 39 percent.
What it shows	A descriptive picture of comparable cost, not a causal estimate of any single policy lever.

The question behind the paper

Discussions of Orthodox affordability usually move one bill at a time, a home price in one place and a tuition figure in another, which makes the true household burden hard to see. This paper takes the household rather than the line item as its unit, and it follows that household across the family life cycle rather than at a single moment.

The aim is descriptive. It assembles heterogeneous cost signals into one comparable figure, shows how the composition of the burden shifts as a family ages, and surfaces costs that a single snapshot tends to hide.

Where the data come from

The community dataset. A roster of 319 American Orthodox communities, compiled by

the author from public sources in July 2026, pairs community rosters and institution counts with a set of external cost series.

Housing and local costs. Home values come from Zillow's ZHVI and rents from the Census American Community Survey at the zip level, joined to state effective income-tax schedules (Tax Foundation), property-tax rates, homeowners and auto insurance premiums, infant-childcare costs, and energy prices (EIA).

Schooling, subsidy, and wages. Tuition is drawn from each community's reported rate, voucher and education-savings-account status from EdChoice, and metropolitan occupational wages from the BLS Occupational Employment and Wage Statistics across nine professions.

The statistical method, named and explained

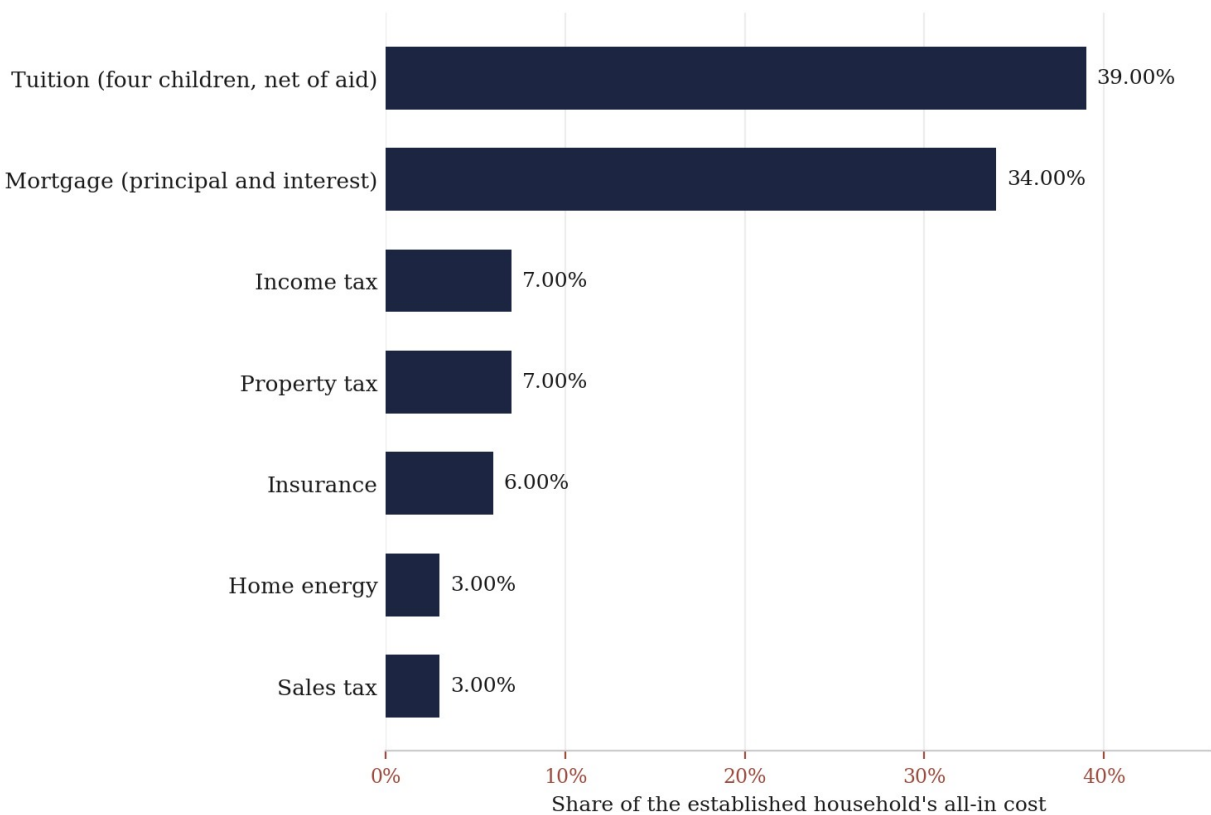
The paper does not run a hypothesis test; it constructs a cost-accounting model, specifically a life-cycle all-in annual cost function, and applies it to two fixed model households. For each community it sums the recurring fixed costs of household and schooling: mortgage principal and interest, day-school tuition or early-childhood costs, state income tax, property tax, insurance, home energy, and sales tax on assumed consumption. Tuition is built from each community's reported elementary rate using division multipliers of 0.75 for early childhood, 1.00 for elementary, and 1.30 for high school, and financial aid enters as a flat 15 percent discount rather than an income cap. To gauge

burden rather than raw dollars, the model also expresses each community's home value as a multiple of a local dual-professional income, the price-to-income ratio known as the median multiple, and reads it against the Demographia taxonomy that calls a ratio at or below 3.0 affordable.

Because the exercise is descriptive, the authors treat observed prices as equilibrium outcomes that already embed local fiscal differences, following Tiebout and Oates, rather than as the effect of any single lever. The all-in specification is identified for the 39 communities reporting tuition, the fiscal bundle for 267, and the price-to-income measure for 260, and the professional-income benchmark brackets an independent survey median, which lends it external validity.

Key results from the paper

Figure 1. Composition of the all-in cost, established household.



Note. Mean shares across the sample, net of a 15 percent aid discount; tuition and the mortgage together are roughly three-quarters of the total.

Table 1. Lowest-cost communities, established household (net of a 15 percent aid discount).

Community	All-in / yr	Voucher	Home (4BR)
South Bend, IN	\$71,382	Yes	\$338k
Tucson, AZ	\$74,500	Yes	\$393k
Harrisburg, PA	\$76,981	Limited	\$383k
Jacksonville, FL	\$78,820	Yes	\$454k

San Antonio, TX	\$79,210	Yes	\$436k
Scranton, PA	\$82,690	Limited	\$232k
Wilkes-Barre, PA	\$82,690	Limited	\$232k
Bensalem, PA	\$90,812	Limited	\$565k

Note. Ordered by ascending all-in cost; figures exclude food, clothing, transportation, and all other daily living.

Table 2. Sticker tuition versus tuition after a 15 percent aid discount.

Community	Sticker tuition	All-in (sticker)	Tuition after aid	All-in (after aid)
West Hartford, CT	\$91,125	\$178,797	\$77,456	\$165,129
Memphis, TN	\$52,650	\$101,875	\$44,752	\$93,977

Note. Aid lowers the level of tuition without moving it from the top of the budget.

Table 3. Least affordable communities relative to local professional income (3BR value).

Community	Home	Local income	Price / income	Demographia class
Miami Beach, FL	\$2.22M	\$183k	12.1x	Impossibly unaff.
Beverly Hills, CA	\$2.89M	\$271k	10.7x	Impossibly unaff.
Deal, NJ	\$2.53M	\$239k	10.5x	Impossibly unaff.
La Jolla, CA	\$2.51M	\$279k	9.0x	Impossibly unaff.
Lawrence, NY	\$2.03M	\$239k	8.5x	Severely unaff.

Note. Price to income is the home value divided by twice the local median professional wage.

How to read the results

Figure 1 carries the composition story: even after aid and even for a two-earner household, tuition for four children is the largest single component at a mean 39 percent, narrowly ahead of the mortgage at 34 percent, with the two together near three-quarters of the bill. Table 1 shows where the total is lowest, and Table 2 shows why aid softens rather than removes the tuition line, since West Hartford's all-in cost falls from about \$179,000 to about \$165,000 while tuition stays the largest item. Table 3 translates dollars into burden, where the median multiple reaches 12.1 in Miami Beach against roughly 0.6 in the least expensive markets.

Two life-cycle facts sit beneath the averages. The costs arrive early, since a younger \$125,000 household with an infant in daycare and a toddler in early childhood already faces childcare near a third of income, and some of the cheapest communities are inexpensive partly because they cannot educate a child through the twelfth grade locally.

What the numbers do not claim

The model is descriptive, so its totals should be read as comparable cost signals rather than as

the causal effect of any tax, voucher, or school policy. The 15 percent aid discount, the division multipliers, and the illustrative voucher amount are round approximations of school-specific processes, several cost inputs are state or metro averages that suppress within-state variation, and the high-school determinations rest on institution lists and community websites that can change as small schools open or close.

Reproducing the analysis

Every input comes from public series that can be reassembled: home values from Zillow's ZHVI, rents from the Census American Community Survey, income-tax schedules from the Tax Foundation, energy prices from the EIA, voucher and education-savings-account status from EdChoice, and metropolitan wages from the BLS. Tuition is taken from published school schedules, and the full cost function, including the mortgage constant and the tuition multipliers, is documented in the paper's appendix, so a reader can rebuild the all-in figure for any community with reported inputs.