

METHODOLOGY AND DATA COMPANION

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The Frum Family Trail

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	How do the sequential choices of an Orthodox family (where to live, schooling, camp, the year in Israel, college, weddings, and when to ease out of work) compound over thirty-five years into eventual net worth?
Data	Heshbon's Community Database for home prices, taxes, vouchers, tuition, and cost of living, with 2026 Zillow Home Value Index anchors; camp, Israel-year, college, automobile, and wedding costs are modeled estimates.
Unit of analysis	A single simulated household followed over thirty-five annual periods, from roughly age thirty to sixty-five.
Statistical method	A deterministic year-by-year life-cycle simulation (a household cash-flow microsimulation), not a hypothesis test.
Headline finding	The community decision alone swings final net worth by several million dollars; in 2026 dollars the spread runs from about \$2.33 million in Memphis to about \$78,000 in Teaneck.
What it shows	Early structural choices, above all where to live and how much house and tuition to take on, compound relentlessly across a lifetime.

The question behind the paper

Heshbon's earlier affordability work showed that the squeeze in Orthodox life is largely a tuition-and-tax problem, with day-school tuition and the mortgage together accounting for roughly three-quarters of a family's fixed costs. Those findings answered what a family pays today, but not the question a young couple actually faces: how will the sequence of choices we are about to make, one after another, add up over the decades of raising a family? The Frum Family Trail was built to let a family set its own starting point and then experience those compounding consequences with an honest running tally.

Where the data come from

Heshbon's Community Database. The community cost structure, including home prices, property and income taxes, voucher availability, tuition levels, and everyday cost of living, comes

from Heshbon's Community Database. Six communities were chosen to span the real affordability spectrum of Orthodox America, from a low-tax, voucher-bearing Southern option to the priciest Northeastern hubs, and each carries its own full parameter set rather than a shared national average.

The Zillow Home Value Index. Housing is anchored to current 2026 Zillow all-homes values, then set at or above that floor to reflect that a single-family home near the shuls runs higher than a condo-inclusive median. This matches Heshbon's neighborhood-premium work, which finds shul-adjacent four-bedroom homes commanding roughly 28% to 62% more than the surrounding county. Appreciation is deliberately held to sustainable long-run rates of about 3.0% to 3.8% rather than the exceptional 2015 to 2025 boom.

Modeled expenditure estimates. The costs of summer camp, the year in Israel, college, automobiles, and weddings are modeled estimates drawn from typical Orthodox-community ranges rather than from the database, and are labeled as such throughout the tool. Every dollar figure is nominal unless the buying-power view is engaged.

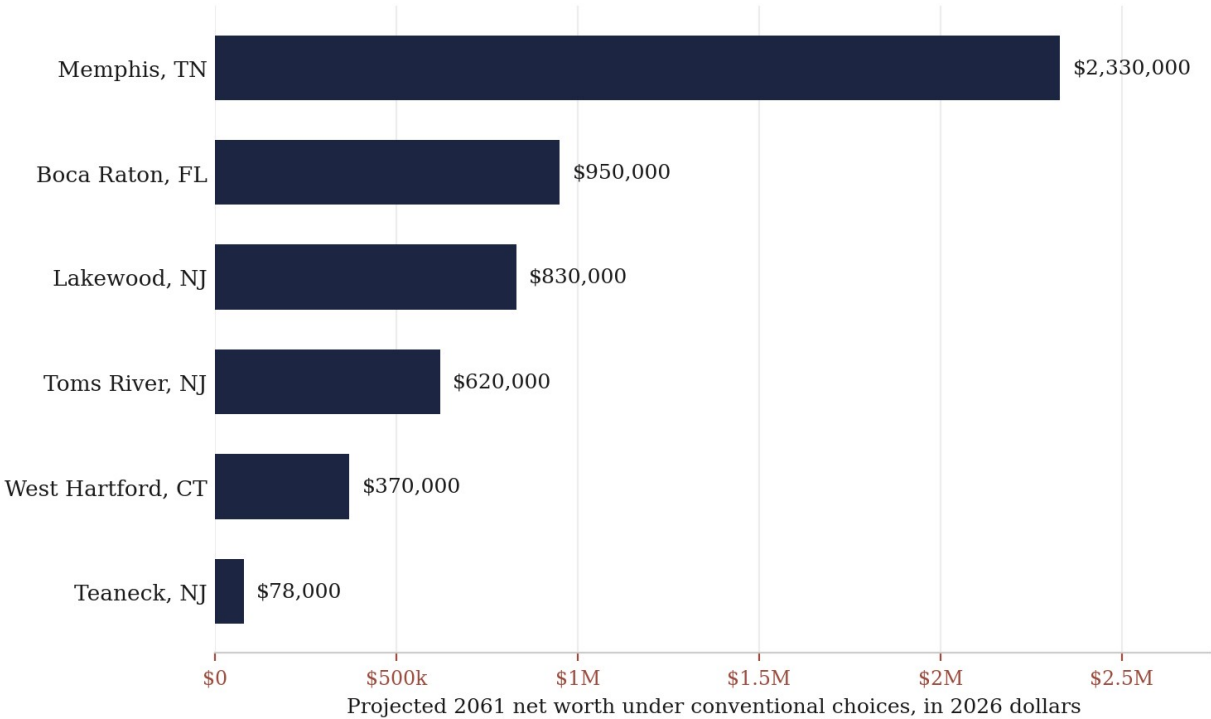
The statistical method, named and explained

This paper is a model rather than a hypothesis test, so the method to name is its construction: a deterministic year-by-year life-cycle simulation, a form of household cash-flow microsimulation. The engine follows one household across thirty-five annual periods, with four children arriving in journey years 1, 3, 6, and 9, and each year it subtracts every applicable cost (housing and

mortgage, tuition and childcare, cars, camp, the Israel year, college, weddings, taxes, and everyday living) from a growing income path. Each year's surplus is added to an investment balance compounding at about 5.5% per year, deficits are drawn down, the home appreciates while the mortgage amortizes, and net worth is reported as investments plus home equity. Because the result is deterministic, every option card can show the projected effect of a choice by simply re-running the full model with that option substituted in, and a dashed benchmark line travels alongside the user's own path so each decision reads as a widening or narrowing gap. A buying-power toggle deflates every figure to 2026 dollars at an assumed 2.5% inflation, and the concluding scene reports both the nominal and the real result so the inflation drag is shown explicitly rather than hidden.

Key results from the paper

Figure 1. The community decision alone swings final net worth by millions.



Note. Projected 2061 net worth under conventional, middle-of-the-road choices and the default \$125,000 starting salary, shown in 2026 dollars.

Table 1. Community cost parameters that drive the spread.

Community	Starter home (min.)	Property tax	State income tax	K-12 voucher
Memphis, TN	\$430,000	0.65%	None (TN)	~\$7,000/child (ESA)
Toms River, NJ	\$500,000	2.2%	New Jersey	None
Lakewood, NJ	\$600,000	2.0%	New Jersey	None

Boca Raton, FL	\$650,000	1.1%	None (FL)	~\$8,000/child (FES)
West Hartford, CT	\$535,000	1.9%	Connecticut	None
Teaneck, NJ	\$700,000	2.2%	New Jersey	None

Note. Home figures are a minimum entry price for a single-family starter near the community's synagogues.

Table 2. Estimated day-school tuition by community (sticker, per child, per year, before aid).

Community	Preschool	Elementary	Middle	High school
Memphis, TN	\$8,500	\$12,000	\$13,500	\$16,000
Toms River, NJ	\$9,000	\$12,500	\$14,000	\$17,000
Lakewood, NJ	\$7,000	\$9,500	\$11,000	\$13,000
Boca Raton, FL	\$12,000	\$17,000	\$19,000	\$26,000
West Hartford, CT	\$11,000	\$16,000	\$18,000	\$23,000
Teaneck, NJ	\$14,000	\$21,000	\$24,000	\$32,000

Note. Lakewood's large-scale, subsidized ecosystem yields the lowest tuition; Teaneck the highest.

How to read the results

Figure 1 is the tool's central lesson: holding the family to conventional choices and the default salary, the community decision alone moves final net worth from roughly \$2.33 million to about \$78,000 in today's dollars. Tables 1 and 2 explain why, because the ordering is driven not by home appreciation, which is now modest, but by the stack of state income tax, voucher availability, home carrying cost, and tuition that each community imposes. The Teaneck result is instructive rather than alarmist: a \$700,000 home, the country's highest day-school tuition, New Jersey taxes, and no voucher nearly consume the household's savings, leaving a family that is house-rich and cash-poor. Within any single community the discretionary choices still compound to about two million dollars, and the wind-down timing alone is worth roughly two million more.

What the numbers do not claim

The Frum Family Trail is explicitly illustrative and not a forecast. Tuition is the least-certain and most consequential input, real families pay a wide range depending on aid and birth order, and the flat 15% aid discount simplifies a highly individual process. Home prices are single-figure starter minimums rather than distributions, investment and appreciation returns are fixed averages that omit sequence-of-returns risk, and the model captures fixed and semi-fixed costs rather than the full texture of a household budget. A deep-deficit path should be read as a signal that a lifestyle is unaffordable on a given income, not as a literal debt projection.

The model is a single self-contained HTML file with a deterministic JavaScript engine and no external dependencies, so every dashboard element is recomputed from the same year-by-year simulation on each interaction. The community parameters derive from Heshbon's Community Database, the home anchors from the public 2026 Zillow Home Value Index, and the state tax schedules from published effective rates, while the camp, Israel-year, college, automobile, and wedding figures are labeled modeled estimates. Anyone with the same parameter tables can reconstruct the annual cash-flow path and reproduce the community spread reported here.

Reproducing the analysis