

METHODOLOGY AND DATA COMPANION

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The Eruv Tax

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 much more does it cost to live within walking distance of a synagogue in an Orthodox community than in a comparable neighborhood nearby — the “eruv tax” — and does the size of that premium mark a growing community?
Data	Two independent sources: Heshbon’s Community Database (319 U.S. Orthodox communities and their institutions) and the Zillow Home Value Index (ZHVI), including four-bedroom and neighborhood-level series, 2015–2026.
Unit of analysis	The neighborhood: the homes within a half-mile radius of an Orthodox synagogue, matched to a comparable neighborhood outside that radius in the same county (50 matched pairs nationwide); the community for the growth tests (266 with real-estate data).
Statistical method	A matched, like-for-like comparison of typical four-bedroom values, with Pearson and Spearman correlations against growth proxies and a 2016–2026 within-neighborhood change panel.
Headline finding	The typical walk-to-shul premium runs about \$338,000 above a comparable neighborhood. The premium’s level is negatively related to recruitment; its rate of change tracks where communities are actually growing.
What it shows	The eruv tax is a real, sizable revealed-preference price of walkability. A high level marks a mature enclave; a rising premium marks a community being bid into.

The question behind the paper

Two intuitions sit under this paper. The first is that a home within walking distance of a synagogue should cost more, because an observant family cannot drive on Shabbat and festivals, so proximity is not a preference but a requirement. The second is that where demand runs highest, the community must be growing. The paper asks whether the first intuition holds up in a genuine like-for-like comparison, and whether the second follows from it.

The answers come from two separate datasets, which lets the housing finding be checked against an institutional one rather than resting

on a single source. One measures homes; the other measures the communities themselves.

Where the data come from

Heshbon’s Community Database. The community fields — counts of synagogues, day schools, kollels, mikvahs, and kosher establishments, together with recruitment activity and real-estate markers — come from Heshbon’s Community Database, which catalogs 319 U.S. Orthodox communities. Of these, 311 are active and 266 carry the real-estate data used in the growth tests.

The Zillow home-value series. Home values are the Zillow Home Value Index (ZHVI), a

monthly series running 2015-2026 at ZIP and neighborhood grain, including a four-bedroom cut used as the family-home benchmark. Because the same index is recorded every month, change can be measured within a single neighborhood over time rather than across differently composed samples.

The neighborhood match. A synagogue neighborhood is defined as the homes lying within a half-mile radius of an Orthodox synagogue — roughly the distance a family will walk to services on Shabbat — and its home values are drawn from that catchment. Each was paired by hand to a comparable neighborhood — mid-range, in the same county, outside that walking radius. The comparison is deliberately to a typical nearby neighborhood, not the cheapest corner of the metro, so the premium reads as the like-for-like price of walkability rather than a rich-versus-poor gap.

The comparison, named and explained

The premium is the difference between the typical four-bedroom value in a synagogue neighborhood and that in its matched control, carried both in dollars and as a ratio, where a ratio above 1.0 means the synagogue neighborhood is dearer. Of the 50 matched pairs, 24 carry complete, well-populated series on both sides; these are labeled the “reliable matches,” and the fuller set of 50 includes thinner series. Growth is probed two ways. Cross-sectionally, each community’s premium is correlated against recruitment and institution proxies, using both Pearson r and Spearman ρ across the 266 communities with real-estate data. Over time, each neighborhood’s premium is measured in 2016 and again in 2026, and the change is taken within the neighborhood. Significance is read at conventional thresholds. Because the match is observational rather than randomized, every result below is associational.

Key results from the paper

Table 1. The like-for-like premium in dollars and ratio.

Measure	Value
Median premium, reliable matches (n = 24)	+\$338,110

Mean premium, reliable matches	+\$548,006
Median premium, all matches (n = 50)	+\$197,836
Median premium ratio, all matches	1.27×
Share of neighborhoods above parity	74%

Note. The dollar premium is a synagogue neighborhood’s typical four-bedroom value minus its matched same-county control. “Reliable matches” carry complete series on both sides; the gap between the median and the mean reflects a handful of elite enclaves pulling the average up.

Table 2. The premium does not track recruitment (community cross-section, n = 266).

Growth / activity proxy	r	p	ρ
Recent recruitment activity	−0.18	0.004	−0.19
Total recruitment-event count	−0.15	0.013	−0.15
Kollec presence	−0.14	0.021	−0.16
Kosher-establishment count	+0.19	0.002	+0.29

Note. Correlations of each community’s premium against activity proxies. The negative recruitment signs mean the priciest communities recruit least; the positive kosher-count sign reflects overall community size, not growth.

Table 3. Where the premium is rising, 2016 to 2026 (matched neighborhoods).

Neighborhood	2016	2026	Chg.
Hilltop, Denver	1.81	2.14	+0.33
Hillcrest, Spring Valley NY	0.64	0.85	+0.21
Skylake, N. Miami Beach	1.85	2.04	+0.20
Encino, Los Angeles	1.33	1.52	+0.19
New Hempstead, Spring Valley NY	0.87	1.05	+0.18

Note. Premium ratio (synagogue neighborhood ÷ matched control) at each year’s mid-year value. New Hempstead crosses parity (1.0) over the decade — a neighborhood bid up to and past its comparison.

How to read the results

Table 1 carries the paper’s headline. The typical family pays on the order of a third of a

million dollars more for a comparable four-bedroom home inside walking distance of a shul — a real, revealed-preference price, because the control is a similar nearby neighborhood rather than the poorest one. The wide gap between the median (\$338,110) and the mean (\$548,006) among reliable matches says a few elite enclaves, places like Miami Beach and Westwood, pull the average up; the median is the ordinary experience.

Table 2 overturns the paper's first hypothesis. A high premium does not mark a growing community. The correlations with recruitment are negative and significant: the dearest communities recruit the least, because they are mature, built-out enclaves, while growth communities compete on affordability and post smaller premiums. The lone positive sign, on kosher-establishment count, tracks sheer community size rather than momentum.

Table 3 rescues the growth signal by moving it from the level to the change. The neighborhoods whose premium is climbing fastest — Denver's Hilltop, Spring Valley's New Hempstead and Hillcrest, Encino — are the ones being actively bid into, with New Hempstead crossing parity with its neighbors inside the decade. Growth shows up not in how high the premium stands, but in which direction it is moving.

What the numbers do not claim

The match is observational: synagogue neighborhoods differ from their controls in ways beyond the shul, and nothing here isolates the eruv or the synagogue as the cause. The premium is a price difference read as revealed preference, not a controlled hedonic coefficient — though it brackets published hedonic estimates of a walk-to-shul premium of roughly 17 to 20 percent. The reliable-match figures rest on 24 pairs and should be read as strong description, not population parameters. The correlations are cross-sectional and modest; the negative recruitment signs establish direction, not magnitude. The 2016–2026 changes are within-neighborhood, and robust to that extent, but a rising ratio can reflect a softening control as much as a strengthening synagogue neighborhood. Community classification and the neighborhood matches were screened by

hand and could reasonably be drawn otherwise.

Reproducing the analysis

The community fields come from Heshbon's Community Database; the home-value series is an independently verified export of Zillow's ZHVI at ZIP and neighborhood grain. Matching each synagogue neighborhood to a comparable control required manual screening, because neighborhoods appear as free-text names and automated matching produced false pairs between similarly named places in different metros. Rebuilding the panel would mean re-pulling the four-bedroom neighborhood series and re-verifying every match by hand, which is where the analyst's judgment enters. Replication materials are available from the author.