HESHBON

Center on Data and Jewish Life
heshbon.org

חשבון
ḥeshbon · ‘reckoning’

METHODOLOGY AND DATA COMPANION

OPEN ACCESS

Two Roofs, One Community

Methodology and data companion to the working paper

Gavriel Brown, PhD

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

At a glance	
Research question	Where can a divorced Orthodox couple in shared custody both afford to live, keep their children in day school, and retain communal room, given that standard affordability rankings assume an intact household?
Data	Heshbon's Community Database (home values, institutions, safety percentiles, tuition, and state tax and voucher references) for 41 communities, with metro rent estimates for 2025 to 2026 and Bureau of Economic Analysis regional price parities.
Unit of analysis	The Orthodox community, 41 in total, evaluated for one fixed model household.
Statistical method	A weighted composite index, the Divorce-Adapted Suitability Index, built over five pillars and paired with a two-household cost model.
Headline finding	Once rent is paid twice, housing (44.6 percent) overtakes tuition (29.9 percent) as the largest fixed cost, and Cleveland Heights tops the index at 83.0.
What it shows	Divorce suitability is a distinct dimension from ordinary affordability, and only a handful of communities score well on both infrastructure and economics.

The question behind the paper

Ask an observant family where the affordable communities are and a familiar list follows: a scattering of Rust Belt and Sun Belt towns where a house is cheap and a voucher covers part of tuition. That list answers a specific question, namely where an intact family of two parents and several children can stretch a single paycheck furthest.

Divorce asks a different question. A separating observant couple must fund two homes instead of one, pay tuition from a combined income that separation has shrunk, and, in a community built around shared institutions, find enough communal room that two former spouses are not pushed into the same minyan. This paper reframes community choice around that reality.

Where the data come from

Heshbon's Community Database. All community-level inputs come from the master workbook used across the Neighborhood Affordability Project, supplemented by the project's community kollel census. For each of 41 communities it supplies the state voucher tier, a kollel count as a marker of institutional density, the CrimeGrade national safety percentile where available, and the cost-of-living and tax parameters used in the cost model.

Policy and price references. Voucher tiers were re-verified against current program status in July 2026 using EdChoice program profiles, which confirmed that Ohio's program is now effectively universal, Tennessee's is statewide, and Texas's education savings accounts launch for the 2026 to 2027 year. Metro rent estimates for 2025 to 2026 and Bureau of Economic Analysis regional price parities feed the two-household cost model.

The model household. The analysis fixes one household profile so that communities, not family circumstances, drive the results: two working former spouses in shared custody with two children in Orthodox day school, a combined post-divorce income of $180,000 split evenly for tax purposes, each parent renting a two-bedroom unit at the modeled metro rent, and tuition paid once and netted to the local voucher tier. The result is built to sit beside the project's intact all-in measure.

The statistical method, named and explained

The paper does not run a hypothesis test; it builds a weighted composite index, the Divorce-Adapted Suitability Index. Each community is scored from 0 to 100 on five pillars, which are then combined using fixed weights that place the two divorce-specific pressures first: two-household affordability and apartment availability at 25 percent each, tuition support and shul redundancy at 20 percent each, and safety at 10 percent. Alongside the index, a parallel two-household cost model estimates the annual fixed cost of running two rented homes on a divided income.

Two of the five pillars, apartment availability and shul redundancy, are ordinal classifications grounded in each community's known character rather than a live count of listings or minyanim. The model is designed to be re-run with different income, custody, or family-size assumptions, and the paper treats the resulting scores as a starting map rather than a final verdict.

Key results from the paper

Table 1. The five pillars and their weights.

Pillar	Weight
Two-household affordability	25%
Apartment and rental availability	25%
Tuition support (voucher or ESA)	20%
Shul redundancy and scale	20%
Safety	10%

Note. Apartment availability and shul redundancy are ordinal classifications grounded in each community's known character.

Table 2. What the two-household budget is made of.

Fixed-cost line item	Share of total
Housing: two rented units	44.6%
K-12 tuition (net of voucher), same children	29.9%
Per-household overhead (utilities, insurance, one car each)	18.3%
State income tax on the split income	7.3%

Note. Modeled for two working ex-spouses in shared custody, combined income $180,000, two children in day school.

Table 3. Top of the Divorce-Adapted Suitability ranking.

#	Community	DASI	Two-household $/yr	Quadrant
1	Cleveland Heights, OH	83.0	$70,200	Sweet spot
2	Cincinnati, OH	73.3	$69,300	Sweet spot
3	Jacksonville, FL	72.0	$72,000	Affordable outpost
4	Columbus, OH	71.2	$71,880	Affordable outpost
5	Memphis, TN	71.0	$65,400	Sweet spot
6	Houston, TX	70.3	$73,020	Sweet spot
7	Dallas, TX	69.7	$75,780	Affordable outpost
8	Baltimore (Park	69.6	$90,960	Sweet spot

Heights), MD

Note. The full ranking spans 41 communities and a two-household cost from roughly $60,000 to $147,000 a year, a spread of about 2.5 times.

How to read the results

Table 1 shows how the index is weighted, with half its weight on the two pressures unique to divorce. Table 2 carries the paper's central quantitative finding: once rent is paid twice, housing rises to 44.6 percent of the two-household budget and overtakes tuition, which falls to 29.9 percent, reversing the ordering that holds for an intact family. Table 3 ranks the communities that resolve both pressures at once, led by Cleveland Heights at 83.0, with Cincinnati, Memphis, Houston, and Baltimore close behind. The communities that serve divorced couples best are neither the cheapest single-family towns nor the grandest no-voucher centers, but the handful that manage a livable cost and the density to house and shul two households.

What the numbers do not claim

This is a framework paper built on a mix of sourced and modeled inputs. The two-household cost depends on metro-level rent estimates rather than live listings and on a fixed income and custody assumption that will not fit every couple, so a family with more children or one much higher earner would see the ranking shift. The apartment-availability and shul-redundancy pillars capture broad standing rather than fine gradations, voucher tiers are current as of July 2026 in a fast-moving policy environment, and the safety percentile can overstate risk in dense areas. The central structure, a tradeoff between infrastructure and economics with a small set of communities resolving it, is more robust than any single score.

Reproducing the analysis

The model can be rebuilt from public references and the project's own workbook. Voucher and tax tiers come from EdChoice state program profiles, safety percentiles from CrimeGrade, and price levels from the Bureau of Economic Analysis regional price parities. The community-level home values, institutions, and tuition parameters live in Heshbon's Community Database, and the index and cost model are designed to be re-run with alternative household assumptions.