

עם אחד  
**Am  
Echad**  
PRESERVING  
ONE JEWISH PEOPLE



AM ECHAD MISSION

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# Who We Are

Am Echad represents a broad swath of the American Orthodox Jewish community – from Chareidim to Modern Orthodox, including clergy and laypeople, men and women. We respect and honor the Jewish religious heritage of all Jews, and, as Jews have done for centuries, long for the peace and security of our brothers and sisters in Eretz Yisrael.

According to the respected Pew Research Center, the American Orthodox community is the segment of American Jewry most emotionally attached to Israel, by far.<sup>1</sup> This reflects the central role of the Land of Israel in Jewish tradition, and communal awareness of the dangers facing Israel today.

Our deep and abiding bond with Israel manifests itself in many ways, including:

- Visiting Israel frequently, even during the Intifadas and subsequent wars
- Sending our children to study and live in Israel, both before and after marriage
- Investing in Israeli business ventures and real estate
- Making aliyah in numbers unequaled by other segments of American Jewry
- Sending charity to Israeli individuals, institutions and organizations
- Advocating for Israel's security wherever possible

We are also keenly sensitive to our people's history. We understand that the scourge of anti-Semitism hides behind many facades, and recognize it in the contemporary anti-Israel movements.

We have also witnessed with anguish the failure of non-Orthodox American Jewish movements to

promote in-marriage and Jewish observance, and the disturbing prominence in those movements of anti-Israel attitudes that evidence a lack of understanding of Jewish history and Jewish values. Equally disturbing are the attempts by some of these movements to coerce Israel from across the ocean to change the religious status quo. That agreement helped to establish the Jewish state and a framework for religious-secular coexistence within it.

## The Future Face of American Jewry

Demographic surveys have only begun in recent years to expose what we in the Orthodox community have known for decades: that our community is growing in both numbers and strength, and represents the Jewish future in America, the future of Jewish philanthropy and the future of American Jewish support for Israel.

Unlike the American Jewish landscape in the 1940s and 1950s, the Orthodox community is no longer characterized by older Jews, who were often ambivalent about observance and commitment to Israel. Today, although the Orthodox comprise but 5% of older American Jews, they are nearly 15% of the middle-aged Jewish population, and more than 25% of those age 17 and under.<sup>2</sup> Within two generations, according to sociologist Steven M. Cohen, the Orthodox segment of the American Jewish population has more than quadrupled.<sup>3</sup> Reflecting that new American Jewish reality:

- Enrollment in Orthodox day schools grew more than 80% between 1998 and 2013.<sup>4</sup>
- A major Jewish community (Baltimore) saw its

<sup>1</sup> "A Portrait of American Orthodox Jews," Pew Research Center, August 26, 2015. <http://www.pewforum.org/2015/08/26/a-portrait-of-american-orthodox-jews/>

<sup>2</sup> "Dramatic Orthodox Growth is Transforming the American Jewish Community," Steven M. Cohen, The Forward, Dec. 19, 2016. <https://forward.com/opinion/357517/dramatic-orthodox-growth-is-transforming-the-american-jewish-community/>

<sup>3</sup> Ibid.

<sup>4</sup> "A Census of Jewish Day Schools in the United States," Marvin Schick, Avi Chai Foundation, 2014.

Orthodox population increase by 50% between 1999 and 2010.<sup>5</sup> Other established Orthodox communities in major cities have experienced remarkable growth as well.

- Due to increasing growth and lack of available housing, entire new Orthodox communities – in states such as Texas, Georgia, Ohio, Indiana, California, to name only a few – have come into existence across the United States in recent years.<sup>6</sup>
- Many Jewishly-conscious non-Orthodox Jews have been engaged in Jewish study and practice through myriad *kiruv* efforts and programs like Partners In Torah, which match Orthodox Jewish men and women with other Jews, often in far-flung places, in study partnerships.
- Orthodox Jewish commerce has grown into the billions of dollars; the kosher food industry is now a \$12.5 billion industry in the United States.<sup>7</sup>

In the non-Orthodox Jewish community, intermarriage is rampant, while Orthodox Jews marry Jewish. The Pew Survey contrasted the growing Orthodox population with the rest of American Jewry as follows:

- The median age of Orthodox adults (40 years old) is fully a decade younger than the median age of other Jewish adults (52). More than two-thirds of Orthodox adults are married (69%) compared with about half of other Jewish adults (49%). On average, the Orthodox get married younger and bear at least twice

as many children as other Jews (4.1 vs. 1.7 children ever born to adults ages 40-59).<sup>8</sup>

This trend will only become more pronounced in the coming years and decades. While the future of the non-Orthodox communities is uncertain, the Orthodox are ensuring a vibrant American Jewish community in the United States.

### Misleading Claims

Although the Orthodox community is demonstrably the most vibrant segment of American Jewry and is poised to become its face, non-Orthodox leaders deceptively present themselves as the representatives of “American Jewry,” overstating both their numbers and their relevance.

Scholars within the liberal movements admit that only 25% of American Jews are affiliated with Reform and Conservative synagogues.<sup>9</sup> The Pew Research Center also determined that 83% of Reform-affiliated Jews, and 60% of Conservative, attend synagogue no more than a few times a year.<sup>10</sup> Whether by lighting Sabbath candles, going to a Passover Seder or keeping a kosher home, Israeli “secular” Jews engage in more religious practices than today’s Reform and Conservative American Jews.<sup>11</sup>

Children of parents who affiliate with the Reform or Conservative movements do not generally continue their Jewish education or development beyond their bar or bat mitzvah. Those who do often gravitate to Orthodox communities and synagogues.

<sup>5</sup> 2010 Baltimore Jewish Community Study, The Associated JCF of Baltimore, 2010. <http://www.jewishdatabank.org/studies/downloadFile.cfm?FileID=2722>

<sup>6</sup> “The Exodus,” Serial in Ami Magazine, Spring-Summer 2017.

<sup>7</sup> Lubicom Marketing Consulting. <http://www.lubicom.com/stats>

<sup>8</sup> “A Portrait of American Orthodox Jews,” Pew Research Center.

<sup>9</sup> “The Pew Survey Reanalyzed,” Jack Wertheimer and Steven M. Cohen, Mosaic Magazine, Nov. 2, 2014. The authors are professors at the (Conservative) Jewish Theological Seminary and the (Reform) Hebrew Union College, respectively. <https://mosaicmagazine.com/essay/2014/11/the-pew-survey-reanalyzed/>

<sup>10</sup> “A Portrait of Jewish Americans,” Pew Research Center, October 1, 2013. <http://www.pewforum.org/2013/10/01/chapter-4-religious-beliefs-and-practices/>

<sup>11</sup> “American and Israeli Jews: Twin Portraits From Pew Research Center Surveys,” Pew Research Center, Jan. 24, 2017. <http://www.pewforum.org/essay/american-and-israeli-jews-twin-portraits-from-pew-research-center-surveys/>  
“Attending a Seder is common practice for American Jews,” Pew Research Center, April 14, 2014. <http://www.pewresearch.org/fact-tank/2014/04/14/attending-a-seder-is-common-practice-for-american-jews/>

The majority of North American synagogues today are Orthodox,<sup>12</sup> and according to a leading Chabad analyst, the number of Jews who regularly attend Chabad services and activities equals either of the liberal movements.<sup>13</sup> He further notes that four-fifths of those who affiliate with Chabad do not self-identify as Orthodox, though they feel most Jewishly at home in an Orthodox environment. This means that community surveys underestimate the true spread of Orthodoxy in contemporary American Jewish life.

From its inception, the Reform movement adopted the idea of “unlimited development in the Mosaic religion.”<sup>14</sup> In other words, a core belief of Reform is that modern liberal ideas improve upon those found in *Tanach*. The Reform movement has thus openly endorsed behaviors that the Torah considers objectionable and has “redefined” the sacred institution of marriage. It has, moreover, taken positions on Israel that are not only at odds with those of Israel’s government but with its own advocacy of decades past. The Conservative movement, although claiming to “conserve” traditional Judaism, in practice follows Reform’s lead in most every area, adopting their “innovations” several years after their introduction in Reform.

The liberal Jewish movements’ leaders wish to bring all of their “accomplishments” to Israel, demanding that their groups be recognized as authentic forms of Judaism.

They wish to export to Israel not only the policies that have decimated Jewish in-marriage and observance among their American followers, but likewise export their cavalier attitude toward Jewish tradition. Today’s Reform movement advocates for positions that would have outraged its leaders of 30 years ago; what, then, will it demand that Israel recognize as authentic Jewish practice in the future?

## Deliberate Disturbances

The group that calls itself Women of the Wall (WOW), as described by its leaders themselves, aims to disturb and change the practices of traditional, observant women.<sup>15</sup> Their leader, Anat Hoffman, says that she sees the Western Wall as nothing more than an “opportunity” for their group to utilize toward those ends.<sup>16</sup> Members deliberately sing as loudly as possible at the holy site, wave books overhead, even blow *shofarot* in unison to attract maximum attention.<sup>17</sup> Group members express disdain for Jewish observance and for the rights of traditional women to pray undisturbed.<sup>18</sup>

Yet they also claim that their ability to disturb the prayers of others is a matter of women’s religious rights, which Hoffman claims are ignored.<sup>19</sup> This falsehood is immediately leveraged by anti-Israel forces to “prove” that Israel is a bigoted, racist state, linking the Western

<sup>12</sup> See “Study finds Orthodox have most synagogues in U.S.,” Jewish News of Northern California, August 16, 2002. <https://www.jweekly.com/2002/08/16/study-finds-orthodox-have-most-synagogues-in-u-s/> At that time, the plurality (40%) were Orthodox. Reform and Conservative synagogues have since consolidated, while the number of Chabad centers, has grown from nearly 350 at that time to nearly 1000 (see Eliezrie below), while the number of other Orthodox synagogues has grown dramatically as well.

<sup>13</sup> “The Realignment of American Jewry,” Rabbi David Eliezrie, The Jerusalem Post, July 11, 2016. <http://www.jpost.com/Opinion/The-realigning-of-American-Jewry-460116>

<sup>14</sup> Religion in Society, Ronald Johnstone, 2016, Routledge Press, p. 349.

<sup>15</sup> “Sharing the sacred Kotel space,” R. Haut and S. Aranoff, Times of Israel, May 7, 2013. <http://blogs.timesofisrael.com/why-wow-should-pray-together-with-haredi-women/>

<sup>16</sup> “Women of the Wall in their Own Words,” Women For the Wall. <https://womenforthewall.org-wow-in-their-own-words/>

<sup>17</sup> Ibid. Also: “Women of the Wall Sound the Shofar,” Women of the Wall, YouTube, Aug. 24, 2017. <https://www.youtube.com/watch?v=kvWIHE4pK2U>

<sup>18</sup> “Women of the Wall in their Own Words.”

<sup>19</sup> “Women of the Wall leader Hoffman says, ‘Israel is too important to be left to Israelis,’ Susan Ellman, the Wisconsin Jewish Chronicle, May 30, 2013. <http://www.jewishchronicle.org/2013/05/30/women-of-the-wall-leader-hoffman-says-israel-is-too-important-to-be-left-to-israelis/>

Wall to Israel's crucial security barrier, which they term the "Apartheid Wall."<sup>20</sup>

WOW leaders do not hesitate in international media to describe traditional Judaism — as supported by the Western Wall Heritage Foundation — as misogynist, archaic and repulsive.<sup>21</sup> In Reform temples across the United States, Hoffman proclaims that "Israel is way too important to be left to Israelis," encouraging her audience to treat the Israeli government as children who must be educated and corrected.<sup>22</sup>

The connection between WOW and anti-Israel groups goes beyond common talking points. Ms. Hoffman was head of the Women in Black, an anti-Israel group that advocated for returning to Arab control all territories captured by Israel in 1967, including the Temple Mount and the Western Wall.<sup>23</sup> Other WOW leaders have even supported groups that challenge Israel's right to exist as a Jewish state.<sup>24</sup>

To a disturbing extent, these anti-Israel positions now influence the Reform movement and other liberal streams of Judaism. The current head of the Union for Reform Judaism (URJ), Rabbi Rick Jacobs, served on the Boards of Directors of J Street and of the New Israel Fund — which donates to organizations supporting the BDS movement. Rabbi Jacobs strongly advocated for the Conference of

Presidents of Major Jewish Organizations to accept J Street as a member, and even threatened to withdraw the URJ from the Conference after it declined to do so.<sup>25</sup>

### An Objective Analysis

According to the Pew Research Center, half of Israel's 6.5 million Jews are traditional or observant.<sup>26</sup> And in another recent survey, the pluralistic Panim organization determined that a mere 0.25% of Israeli Jews, or just over 13,000, are affiliated with the American Reform or Conservative movements.<sup>27</sup> Using these numbers alone, it would be excessive for American liberal leaders to demand even 1% of the space at the Kotel afforded to traditional Jews.

And while the Reform movement considers Har HaBayit to be essentially of cultural importance, and even pointedly calls its synagogues "temples,"<sup>28</sup> Orthodox Jews recognize the site's inherent holiness and centrality to *Klal Yisrael*, and pray daily in its direction.

The *Ezrat Yisrael* platform (an "egalitarian" prayer site) built under then-Religious Affairs Minister Naftali Bennett was thus vastly excessive. Its current disuse sadly bears this out; a video circulated on social media, shot on 17 Tammuz, a fast day that marks the beginning of a three-week period of

<sup>20</sup> "The Western Wall is as political as the Apartheid Wall," Marc Ellis, Mondoweiss, Dec. 27, 2012. <http://mondoweiss.net/2012/12/western-political-apartheid/>

<sup>21</sup> "Women of the Wall in their Own Words."

<sup>22</sup> "Women of the Wall leader Hoffman says, 'Israel is too important to be left to Israelis,'" Susan Ellman, the Wisconsin Jewish Chronicle, May 30, 2013.

<sup>23</sup> "Women of the Wall Leadership Linked to Anti-Israel Groups," Rachel Avraham, the Jewish Press, Nov. 10, 2013.

<sup>24</sup> Ibid.

<sup>25</sup> "A declining Reform Movement wants to Reform Israel," Yaakov Menken, Arutz Sheva, March 22, 2016. <https://www.israelnationalnews.com/Articles/Article.aspx/18591>

<sup>26</sup> "Israel's Religiously Divided Society," Pew Research Center, March 8, 2016. <http://www.pewforum.org/2016/03/08/israels-religiously-divided-society/>

<sup>27</sup> "How many Reform/Conservative Jews are there in Israel? Try less than half a percent," Shmuel Rosner, Los Angeles Jewish Journal, Sep. 26, 2017. <http://jewishjournal.com/rosnersdomain/224944/many-reformconservative-jews-israel-try-less-half-percent> The survey included only parents sending their children to secular Mamlachti schools, and determined 0.4% were so affiliated. Given that half the population is Masorti or observant (as per Pew Research), this leads to a projected 0.2% of the total population.

<sup>28</sup> "Reform Judaism From the Point of View of the Reform Jew," Kohler, K., Hirsch, E. and Philipson, D., Jewish Encyclopedia, 1906.

Jewish national mourning over the destruction of the Temple, showed the *Ezrat Yisrael* entirely empty.<sup>29</sup>

It is unlikely bordering on inconceivable that an “egalitarian” space at the Kotel will be used for even a few hours a week by a group of worshippers larger than *Ezrat Yisrael* can comfortably hold. Yet the non-Orthodox American Jewish leaders, and their allies among the Women of the Wall, make demands on Israel that it accommodate them on their terms with an investment of time and funds.

The goal of their campaign is, as mentioned earlier, not merely to change prayer at the Western Wall, but to entirely transform the definition of Judaism as understood by Israeli Jews.<sup>30</sup> But more deeply, they are hoping to thus reinvigorate Jewish identity among their followers in the United States. Israel and its holiest sites are being used as a last-ditch attempt to rescue dying American non-Orthodox movements.

Because of the non-Orthodox movements’ lack of respect for established Jewish religious law in areas like marriage, divorce and conversion, Jews who follow *halachah* can no longer assume, as was the case mere decades ago, that members of those movements and

their children are potential marriage partners, or even halachically Jewish. Should these groups’ plans to import their movements’ activities to Israel to be realized, it would result in a similar sociological disaster in the Jewish state.

Submitting to their demands means a waste of money and resources, rewarding deliberate disturbance of traditional women’s prayer, fragmenting the cohesion of Jewish religious practice in Israel, and even granting credibility to the idea that women’s rights have been trampled until now.

It is for these reasons that we have come to join you, to encourage Israel’s leaders to resist the public relations onslaught and to maintain Jewish religious integrity in the Jewish homeland. It is our hope that our brothers and sisters in Israel will appreciate the seriousness of our mission, one born out of love and affection for all that you have accomplished in our ancient homeland.

***Rabbi Yaakov Menken is the Director of Project Genesis -***

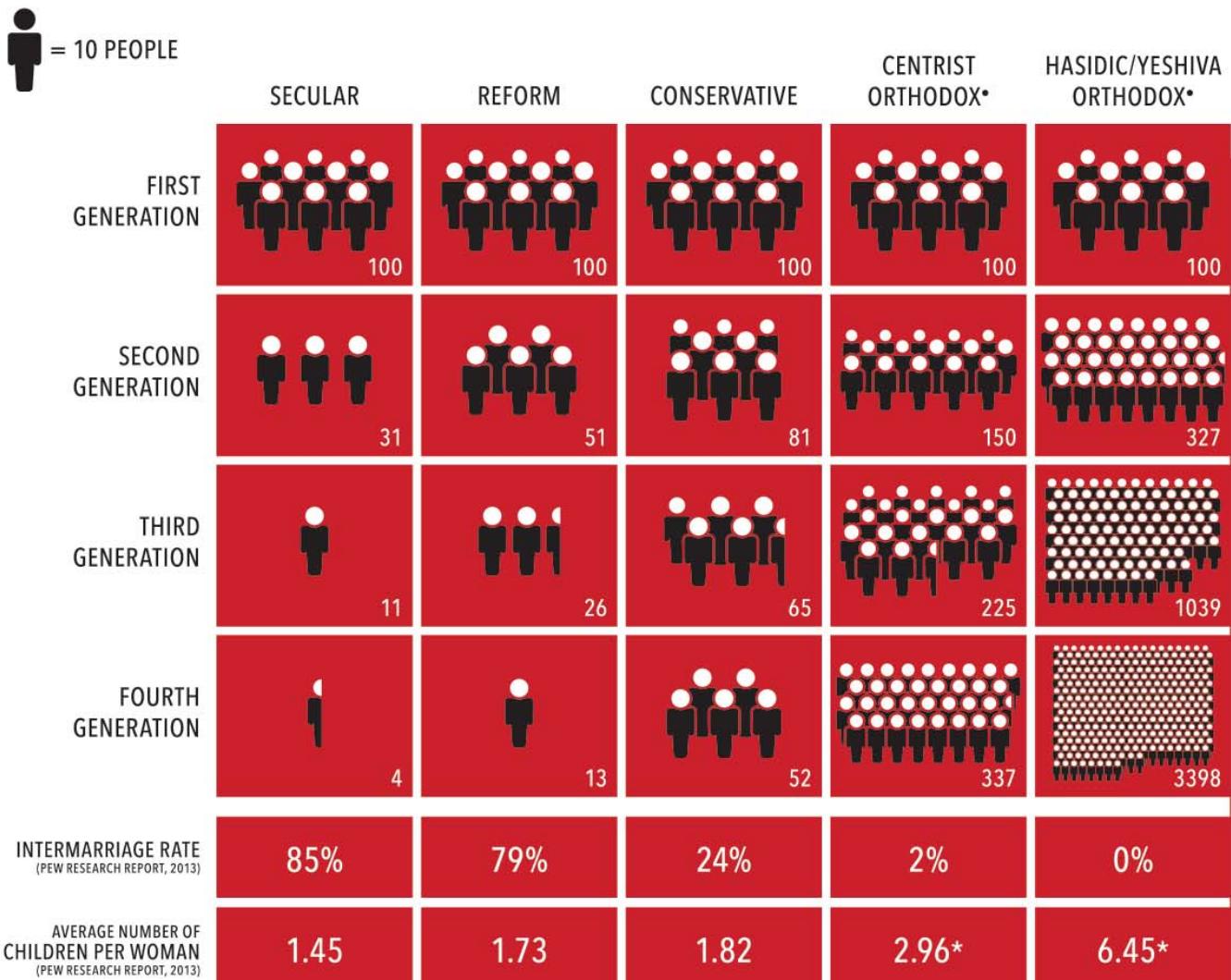
***Torah.org, and the editor of crosscurrents.com.***

<sup>29</sup> “Does the Reform Movement actually want to pray at the Kotel?” M. Levy, Israel National News, July 11, 2017. <https://www.israelnationalnews.com/News/News.aspx/232302>

<sup>30</sup> Interview with Anat Hoffman et al, BBC, February 2013. <https://www.youtube.com/watch?v=iViCahvAEw>

THE FUTURE OF AMERICAN JEWRY

## Will Your Grandchildren Be Jewish? Revisited II



With the exception of the Orthodox, the chances of American Jews having Jewish grandchildren and great-grandchild is becoming increasingly remote based on the following:

1. Intermarriage rates;
2. The increasing percentage of Jews that do not marry and/or marry but choose not to have children.

\* Although there is no clear definition of 'Centrist Orthodox' or 'Hasidic - Yeshiva Orthodox', the main distinguishing factors relate to attitudes regarding formal secular studies, family size and the type of day school children attend.

\* Statistics pertaining to fertility rates for Orthodox were based primarily on data extrapolated by Dr. Marvin Schick (See: "A Census of Jewish Day Schools in the United States - 2013-2014" - October 2014)

This inter-generational demographic chart ("the Chart") is part of an article co-authored by **Antony Gordon** and **Richard M. Horowitz** titled **"Will Your Grandchild Be Jewish? Revisited II"** ("the Article"). The Article is the product of extensive research conducted by Gordon and Horowitz between 2014-2016 based on the raw data of the most recent national demographic study on American Jewry conducted by the Pew Research Center and released on October 1st, 2013.

Reproducing the article/the chart in whole or in part without the explicit permission of Gordon and Horowitz is strictly prohibited. To that end, please feel free to contact **Antony Gordon** at (323) 314-1898 or [antony.gordon@jewishgrandchildren.com](mailto:antony.gordon@jewishgrandchildren.com) or [richard.horowitz@jewishgrandchildren.com](mailto:richard.horowitz@jewishgrandchildren.com).

## INVESTIGATIVE REPORT:

The Flow of Orthodox Americans' Dollars Into Israel's Economy

*A short time after the induction of the third Netanyahu government several weeks ago, news from Israel was full of unprecedented incitement and attacks against chareidim, which were basically encapsulated into one sentence: "Where is the money?" There is no need to expound on the impression left by these words.*

*The accusation in Israel that chareidim don't contribute anything to the country, that they are only there to leech money from the government, caused a lot of pain to Jews in Israel and abroad. Jews in Israel and all over the world are heavily "invested" in Eretz Yisrael – as they have been for generations, going back a full millennium. One in an apartment, one in his children and grandchildren living there, one in sons or daughters learning there, one in elderly parents who retired there, one in a multi-million dollar business venture and last but not least, in supporting Torah and chessed mosdos. Orthodox American Jews never dreamed they would need to publicize what they give, donate, invest in Israel on a daily basis, almost as naturally as they breathe.*

*At that time, I received an e-mail from a loyal reader who wrote that, since the media in Israel, along with various politicians, are unceasingly attacking the chareidim, he suggested that we try to compile answers to the following questions, and refute the unfounded accusations that chareidim do not contribute to the Israeli economy.*

Year	Inflation Rate
2013	1.8
2014	-0.2
2015	-1.0
2016	-0.2
2017	0.4
2018	

Year	Dollar
2013	3.6107
2014	3.5779
2015	3.8869
2016	3.8406
2017	3.5998
2018	3.4232 (January alone)

1. *How much money do American Orthodox Jews spend on their children who learn in schools and yeshivos in Israel (including tuition, lodging, food, tickets, visits home or family visits to Israel)?*
2. *How much money do American Orthodox Jews contribute to charitable causes, organizations and institutions (including chessed organizations, schools, yeshivos, kollelim, etc.)?*
3. *How much do American Orthodox Jews spend on their children learning in kollel in Israel (including buying and renting apartments, food, travel, etc.)?*
4. *How much do American Orthodox Jews spend on apartments in Israel for personal use during vacations (including taxes, service fees, repairs, utility bills, etc.)?*
5. *How much do American Orthodox Jews spend, on average, on tourism in Israel (coming alone, or as couples and families, for the summer/chagim/Lag BaOmer/Sukkos)?*
6. *How much do American Orthodox Jews import from Israel (food, sefarim, Judaica articles, etc.)?*
7. *How much employment do American Orthodox Jews provide for Israeli citizens with all this aforementioned activity?*

*Hamodia* decided to take up the challenge. Compiling the information was not a simple task, first, because there are no statistics readily available, and second, because it was hard to get cooperation from the various entities involved.

We would like to thank our researchers; Mrs. Esty Shdeour of Yerushalayim and Mr. Gideon Katz and his staff at IMP, Yerushalayim, as well as Rabbi Shmuel Bloom, Yerushalayim and New York; Mrs. Aliza Grund, Voyages Unlimited, with many years of experience in arranging trips for groups and individuals; Rabbi Shlomo Brielant, Director of Iggud, an organization of *chareidi menahelim* of *mesivos* and *yeshivos gedolos* throughout Eretz Yisrael for their assistance. We also appreciate all those who opened a small window into their lives, but preferred to remain anonymous; we respect their privacy.

As much as we thought we could imagine the picture, we were shocked by the actual amounts. The figures recorded here reflect the reality on the ground, to the best of our ability. We do not profess that we have succeeded in getting to the root of all the areas we wanted to address, but we believe that we have enough figures to shed light on the actual economic situation today in Israel, and the special relationship that exists between the Orthodox community in the U.S. and Israel.

This report crystallizes the astronomical economic contribution that American Orthodoxy makes to the Israeli economy, attracted to invest their most precious resources – their children and their money – into Eretz Yisrael, precisely because of the existence of the unique Torah community there, its leaders and *mosdos*.

A few days after entering his new job, Yair Lapid began implementing his economic plans. He introduced us to the imaginary “Riki Cohen of Chaderah” and complained about her bitter lot because it was hard for her to make it through the month, and how would she buy apartments for her children?

We will begin by looking into the life of the imaginary

Rivky Cohen of Brooklyn. Rivky Cohen is finishing her seminary year in Israel. We wanted to know what expenses the Cohen family of Brooklyn incurred in order to fulfill their son’s and daughter’s wishes to spend a year studying in the Holy Land.

The Cohens live in Flatbush with their five children. The father is an accountant; the mother is a teacher.

We wanted to find out not only what the direct and accompanying expenses were for Rivky Cohen to travel to Israel. We also wanted to know how much the State of Israel benefits from it; how many jobs are created as a result of Rivky Cohen’s trip to “Shiras Bais Yaakov” seminary (fictitious name) in Yerushalayim.

The trend of girls going to seminary in Israel for one year remains in full force, despite the weak economy in the United States. The reasons for this are many, but this is not the place to explore that phenomenon. Some parents are able to avail themselves of U.S. government grants, but even these grants do not fully cover the tuition, never mind the other expenses. Many parents struggle for years to save up money to send their daughters, and there are girls who work at different jobs throughout their school years to save penny by penny in order to realize their dream of going to seminary. Thus, the trend has not lessened, even in a difficult economy.

It is difficult to arrive at an accurate number, but a fair estimate, based upon anecdotal evidence, is that about 3000 high school graduates usually travel for a year of study to Israel.

### What are the expenses for the Cohen family?

1. Preparation for the trip: Average cost of clothing, shoes, personal paraphernalia, etc. : \$2,500. (This is not included in the pie graph, since it is spent in the U.S., but it is part of the parents' expenses.)
2. Airfare: Between 75%-80% of El Al flights over the year will average about \$1700-\$1800. On other airlines the cost is about \$400 cheaper per ticket. Interestingly, 80% of the girls fly El Al despite the fact

that cheaper tickets on other airlines are available. (Since airfare fluctuates by the season, midterm trips for Pesach or a family simchah were calculated based on an estimated average of \$1200 per round-trip ticket.)

3. Rivky's parents are planning to visit her in Israel. Some 30% of the girls receive at least one visit from their parents during the year. Later on, we will address their expenses while visiting.

Throughout the year, between 45% and 65% of the girls (depending on the year and seminary) go home for Pesach, and another 25% return home at some point during the year for a family *simchah*.

### What is the budget of "Shiras Bais Yaakov"?

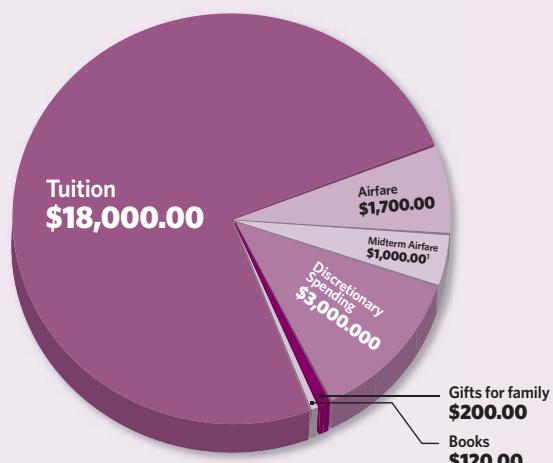
The figures cited here and charted on the graph are typical of the average *chareidi* seminary for foreign girls with a student body of about 100.

The seminary employs ten full-time workers and another 20-25 part-time employees. (Most of the teachers and Rabbanim are employed part-time and supplement their incomes by teaching in other seminaries or schools.) This translates into the creation of about 10 full-time and 20-25 part-time positions by seminaries like Shuras Bais Yaakov.

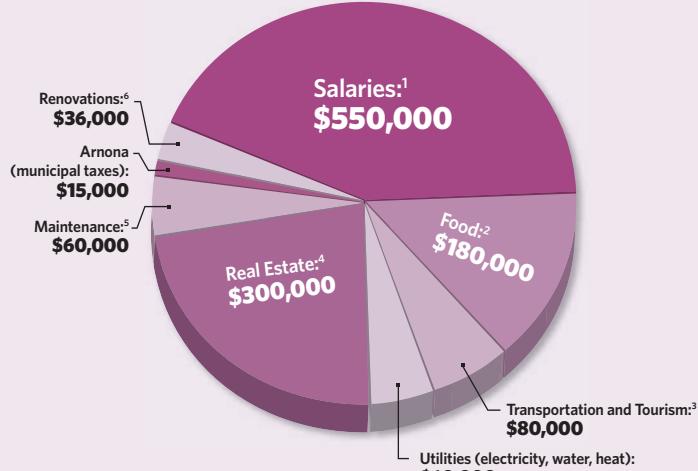
Some seminaries get some government support, but many don't. There are seminaries that take advantage of the Masa Program in Israel and some are eligible for Pell Grants from the U.S. Ultimately, the burden of tuition rests heavily on the parents' shoulders, who sometimes count on assistance that doesn't come through, and then have to find a way to pay up. In any case, the lion's share of this tuition is then circulated within the Israeli economy.

These figures are illuminating.

### Estimated Average Expenses per year for the American seminary student



### Estimated Annual Budget of "Shiras Bais Yaakov" in Yerushalayim Based on a student body of 100 girls



<sup>1</sup> Midterm airfare refers to the fact that close to 80% of the girls go back to America during the course of the year, either for Pesach or for a family *simchah* (or both). This number was arrived at by calculating cheaper midterm airfare (\$1200) for the traveling girls. The total excludes the money that flows into the economy from the visits of parents, details of which appear later in this report.

#### Explanation

1. Salaries are paid directly by the seminary (not including service providers and contracted workers outside the seminary).
2. Almost all the seminaries have a dining room and provide full service meals for their students. The standards (such as quantity, quality) vary from school to school. In addition, the sum includes disposable dishes.
3. Expenses for trips that the seminary takes: payment for buses, accommodations, attractions, tour guides, etc.
4. Some of the seminaries own their buildings (in which case there is a mortgage payment), some rent a building (monthly rental payments) and others combine their own buildings with a rental (in which case they have to pay a mortgage and rental fees).
5. The amount is paid to contracted maintenance workers and toward cleaning supplies and equipment.
6. Including structural renovations or supplementing furniture or equipment.

### Yeshivah Boys

Every day for the past two thousand years, we face the direction of Yerushalayim as we implore the *Ribono shel Olam* to redeem us and return us to Eretz Yisrael. With unimaginable *mesirus nefesh*, Jews made the perilous and prohibitively expensive journey to Eretz Yisrael, cherishing the opportunity to walk on its sacred soil, to breathe its holy air, and to storm the Heavens for personal and communal salvation beneath its breathtaking skies.

For generations, families sacrificed for the privilege of sending their sons to learn in Eretz Yisrael. In the last 25-30 years this trend has increased exponentially. Nowadays, almost every American yeshivah *bachur* considers several years of learning in Eretz Yisrael an intrinsic component of his Torah foundation. Chassidishe boys usually leave America at a younger age than their yeshivishe counterparts, and tend to learn in yeshivos that have dormitory facilities and student dining rooms. The majority of yeshivishe boys learn in institutions that don't have dormitory facilities, although many do offer meals. According to reliable sources, tuition in most yeshivos ranges from \$2,000 to \$12,000 per year, primarily due to the presence or absence of dormitories and dining rooms; most yeshivos are negotiable regarding tuition. A respected administrator of an established yeshivah in Yerushalayim explained to us that the many yeshivos who welcome American *talmidim* charge the minimum tuition they need to cover expenses after all eligible government

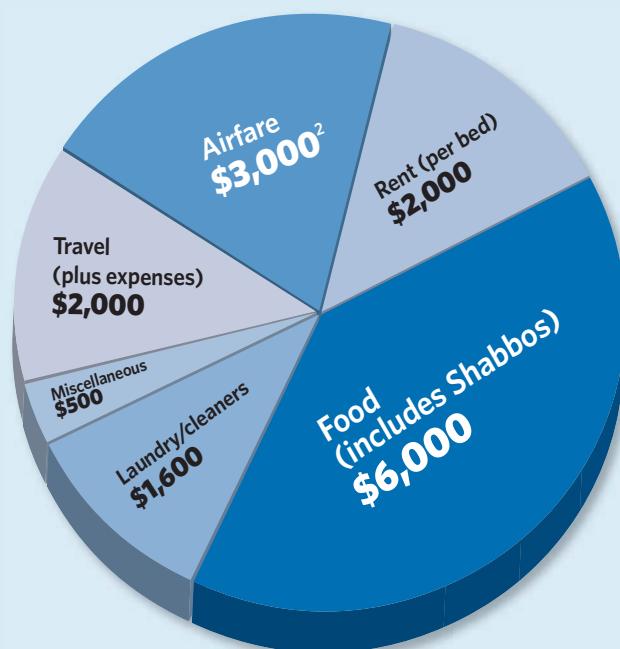
stipends have been applied. These stipends are scheduled to be discontinued by the government as early as Rosh Chodesh Elul, if the current budget is implemented *chas v'shalom*. These cuts will not only place an additional burden on parents to pay significantly more tuition, but will also threaten the very survival of the yeshivos.

Expenses that accompany a typical year of learning and living in Eretz Yisrael vary greatly, mostly due to the variables cited above. We have prepared a graph (right) based on the

expenditures of a boy who lives in an apartment with a group of other boys and is responsible for the purchase and preparation of his own meals, including Shabbos.

Many boys experience such growth in their learning and spiritual development that they yearn to live in Eretz Yisrael after their marriage. Indeed, of the thousands of American couples currently living in Eretz Yisrael, it is safe to say that the overwhelming majority of them spent a few years there in yeshivos prior to their marriage.

### Estimated Average Expenses per year for the American Yeshivah Bachur<sup>1</sup>



**Total: \$15,100.00<sup>3</sup>**

1. These expenses apply to bachurim who learn in yeshivos who don't have dormitory facilities.

2. Includes two round trips.

3. This excludes tuition. That expense will be discussed separately.

## Young Couples

The Cohen family as well as others are coming to visit “Rivky Cohen” or “Reuven Cohen” and others who are studying in seminary or yeshivah. Of course, they also come and visit the children and grandchildren who came to live in Israel after their marriages.

How much does it cost the young Greenbaums to live in Eretz Yisrael? Can they live there without parental support? How much financial support do their parents provide?

We spoke to two young American couples who live in Eretz Yisrael. They each have one child. There are approximately 4,500 American *kollel* couples with their families living in Israel.

	Family Schwartz	Family Weiss
Living in Israel for...	<b>6 years</b>	<b>2 years</b>
Plan to stay for...	<b>At least another year</b>	<b>Another year</b>
How many times a year do you visit your families abroad?	<b>An average of once a year</b>	<b>Twice a year</b>
How many visits a year does your family from abroad make?	<b>Two to three times a year</b>	<b>Once a year</b>
How many relatives come each time?	<b>Sometimes 1-2</b>	<b>2</b>

### What are your relatives' lodging expenses when they come to visit you?

The Schwartz's say their relatives rent an apartment, and the price is based on the number of people staying there. On average, it's \$75-\$100 a night for 5 to 7 nights.

About once every two years, the parents take the young *kollel* couples for a vacation (2-5 nights). They once rented a villa (\$675 per night), once rented an apartment in Tzfas, (\$400 per night), and once went to a hotel in Arad ((\$430 per night).

The Weiss's say their relatives spend about \$100 a day, and stay for about a week.

### Renting a car:

The Schwartz parents rent a car almost every time they come. If they take the couples on vacation, they rent another car. Expenses for food can reach as high as \$675 for a Shabbos.

The Weiss family spends about \$75-\$100 a day on a car.

### Living Expenses

	Family Schwartz	Family Weiss
Is your husband in <i>kollel</i> full time?	<b>Yes</b>	<b>Yes</b>
Do you work?	<b>Part time, 25-30 hours a week</b>	<b>Part time, less than 20 hours a week</b>
What is your average income?	<b>\$2,000-\$2,500 a month</b>	<b>\$500 a month</b>
Do you get support?	<b>An average of \$1,000 a month</b>	<b>\$2,000 a month</b>
What is your average monthly expense budget? (Including food, utilities, etc)	<b>\$2,500 a month</b>	<b>\$2,500 a month</b>

### Tourism

The "Schwartz" family of Monsey has dreamed for years of traveling to Eretz Yisrael. True, they once went for two days for Lag B'Omer, and another time in the summer, but now, with their son learning in yeshivah there, they decided to go for Succos, with their three other children, aged 5, 10 and 12. They plan to be in Yerushalayim from September 17, 2013 to September 29, 2013. Since Yom Tov begins this year on Wednesday night, they will have three days of Yomtov the first days and three days at the end, and will leave Israel on Sunday after Shabbos Bereishis.

Can the Schwartz family afford to stay for 12 days at at three, four or five star hotels? How much will they save if they opt instead to rent an apartment in Geulah, Katamon or Givat Shaul? Can the Schwartzes afford to rent a car, or will they make do with public transportation both within Yerushalayim and intercity travel?

The "Greenbaums" of the Five Towns, whose daughter is in seminary, also decided to go to Israel for Succos. They plan to stay at a hotel, eat at restaurants, rent a car and tour the country. They plan to visit most major attractions and to buy expensive gifts for themselves and their relatives.

The Schwartzes will stay in a rented apartment in Geulah, where they will buy food at the local grocery, eat takeout every night, and invite themselves to relatives for some of the

Yom Tov meals. They will travel from the airport to Yerushalayim with the Nesher van service and will join tours of the country using Egged's bus service. They'll visit relatives in Ashdod and Bnei Brak, and join bus trips to Kever Rachel, Chevron and the Galil. The gifts they buy will be modest and every penny they spend on the trip will be considered.

The figures cited here are as accurate as possible and are intended to describe true-to-life scenarios; they are not intended for advertising purposes whatsoever.

According to the Ministry of Tourism, three million tourists flock to Israel each year; of those, 800,000 are Jews.

An average non-Jewish tourist spends \$1,100 during his trip, not including airfare.

The average Jewish tourist spends double that amount, \$2,200. A conservative estimate places the number of Orthodox Jewish tourists as 22%. That translates into 176,000 chareidi Jewish tourists. If you do the math and multiply the number of chareidi tourists by the average each one spends, you arrive at the whopping figure \$387,200,000, not including airfare.

Take a deep breath. Now calculate the airfare at an average of \$1,200, and we arrive at another impressive figure of \$211,000,000 entering the Israeli economy.

According to another calculation, the dollar amount represented by chareidi tourists generate 10,000 jobs.



## Average Cost of Succos Trip for Family

Based on a couple with 3 children aged 5, 10 and 12

### Accommodations:

#### → Option A: Rented Apartment

Beautiful suite, clean, well kept, air conditioned, in central Geulah suitable for couple + 2 children
<b>\$810</b> (including small Sukkah with place for a bed)
Romema, 2.5 room apartment
<b>\$405</b> (not including electricity and waste)
Givat Shaul, Kehati Street, 3 room apartment, view to the Jerusalem Mountains
<b>\$1,260</b>
Old Katamon, 4 rooms
<b>\$1,485.</b> Possibility to rent just 1.5 rooms for <b>\$945.</b>

Average: **\$981**

According to a real estate agent, the price range for 4 bedroom apartments in popular neighborhoods would be
Luxury would be <b>\$6,000</b> , for a nice apartment, <b>\$5,000</b> and for a regular apartment, <b>\$4,500</b>

Average: **\$5,166**

#### ↓ Option A: Food:

Food products for 12-day stay, vegetables and dairy
<b>\$300</b>
Takeout food for Shabbos and Yomtov meals for 5 people
<b>\$800</b>

Total: **\$1,100**

#### → Option B: Hotel

3 star hotel, Jerusalem, 2 room apartment with option of breakfast
<b>\$3,428</b> without breakfast <b>\$4,328</b> with breakfast
4 star hotel, Jerusalem, double or triple room, including breakfast
<b>\$7,640</b>
4.5 star hotel, Jerusalem, including breakfast
<b>\$12,720-\$14,632</b>
5 star hotel, Jerusalem, including breakfast
<b>\$14,580-\$16,950</b>

### Expenses: Incurred for Both Options:

Price for a family at a restaurant, dairy or meat
<b>\$165 and up</b>
Family at a pizza or bagel shop
<b>\$55 and up</b>

### Getting Around:

#### → Without Car:

Travel from and to airport with Nesher van service for 5
<b>\$160</b>
Public transportation in Yerushalayim for the entire trip
<b>\$190</b>
Public transportation to visit relatives (round trip)
Beitar Illit: <b>\$28</b> ; Modiin Illit: <b>\$34</b> ; Bnei Brak: <b>\$48</b>
Organized day trips to: Kever Rachel, Mearas Hamachpelah, Gush Etzion
<b>\$325-\$375</b> per family
Day trip to Galilee and Golan
<b>\$495</b>

Average: **\$1,330**

#### → With Car Rental:

Car rental - minivan with 7 seats for 12 days
<b>\$1,160</b>
Gasoline (1 liter = \$0.64)
<b>\$215</b> including travel outside Yerushalayim

#### Popular tourist attractions out of Yerushalayim:

Kosel Tunnels	Kayak Kfar Blum
<b>\$28</b>	<b>\$105</b>
Boating on the Kineret	City of David
<b>\$40</b>	<b>\$63</b>
Mini Israel	99 Jerusalem Tour Bus
<b>\$80</b>	<b>\$62</b>

Average per family: **\$3,631 - 19,325**

Excludes airfare, arba minim, gifts and souvenirs, additional tourist attractions

## Real Estate

*How much do American Jews spend on apartments in Israel, either for themselves during vacations, or for their children? (Not including taxes and maintenance)*

*There is no official entity in Israel that evaluates these figures on a sector-by-sector basis, and therefore, the numbers regarding the chareidi community are an estimation.*

*The “chareidi” cities are places where a large percentage of home buyers are chareidim:*

City	Total transactions in past year*	Average cost**	% of foreign citizens **	% of chareidim ***	Taxes (chareidi share) in Millions (which goes to state coffers) ***
Yerushalayim	20,000	\$650,000	12.8	60%	\$118 million
Bnei Brak	1050	\$350,000	2.5	100%	\$1.4 million
Beit Shemesh	800	\$342,000	6.1	50%	\$1.65 million
Tzefas	230	\$180,000	2.2	50%	\$850,000
Elad	280	\$300,000	2	80%	\$320,000
Ashdod	2,000	\$360,000	4.9	15%	\$831,648
				<b>Total</b>	<b>\$120,000,651</b>

There is no information on towns such as Telzstone, Rechasim, Modiin Illit, Givat Zev and Beitar.

\*According to Tax Authority figures

\*\*Globes

\*\*\*Cautious Estimate

That means a contribution of \$120 million in VAT and purchase tax in the past 12 months alone!

We did take into account that not all the apartments are new. (New apartments are charged both VAT and purchase tax, but old apartments have just the latter.)

There is no doubt that chareidim buy homes in other areas as well, and it is also possible that larger numbers of chareidim buy homes in the above specified areas. Again, it is a conservative estimate.

What are the state's revenues from exports to the *chareidi* community in America?

In some industries, it is practically impossible to identify the specific products and dollar amounts thereof that find their way to the *chareidi* market, but it is not a secret that the burgeoning *chareidi* population is comprised of very serious consumers.

According to the Israel Export and International Corporation Institute, the food exports to North America in the year 2012 came to \$274 million. Of that number, 75 percent targets the Orthodox population, which translates into \$205,500,000 worth of food exports.

The Judaica market is estimated at about \$50 million. It is currently hard to ascertain how much of this comes from Israel, since a significant percentage of the manufacturing process has been relocated to the Far East.

## State's Revenue from Exports that reach the United States and are purchased by Jews

Food	<b>\$274,000,000</b>
Sefarim	<b>\$19,000,000</b>
Talleisim	<b>\$540,000</b>
Silver	<b>Information not available</b>
Yarmulkes	<b>\$500,000</b>
Shofros	<b>\$500,000</b>
Safrus	<b>Information not available</b>
Arba Minim	<b>Information not available</b>

**Total: \$294,540,000**

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## Tzedakah (charitable donations)

A lot of effort was put in to find the amount of *tzedakah* that goes to Israel. As a rule, mosdos and individuals guard this sensitive information zealously. Still, we were able to glean some important nuggets. Starting from 2008, with the recession in America, there was a drastic change in charity patterns. Institutions, organizations, and individuals from religious to non-religious were affected.

Yet, according to reliable sources, some **\$250 million** was donated from the Orthodox community in the United States to causes in Israel over the last three years, despite the recession that impacted American Jewry significantly. This figure does not include donations to individuals, who come to America to collect door-to-door and then return to Israel to buy apartments and pay for wedding expenses for their children. Totals for these donations would be impossible to estimate, but the real benefit to the Israeli economy cannot be underestimated.

## Conclusion

A tremendous amount of effort was put into this investigative report. We started our research not knowing where it would take us. We tried our best to get to the source of information that will give our readers the real picture and will answer the burning question, Where is the money?

*Baruch Hashem*, we were able to compile figures in very important and interesting arenas. We did not include business investments, but we can say clearly that we are talking about hundreds of millions of dollars that are being invested in real estate and industry.

The picture that emerges is quite clear and we can be proud of it. Yes, many hundreds of millions of dollars are being invested in Israel in different areas by the *chareidi* community in direct and indirect ways. We hope that this report will help initiate some positive change in the attitude of secular society towards *chareidim*.