

Origins of the Ketubah Document

Sources and Amounts

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In the Torah portion of Vayechi we read how Yosef brings his sons Efrayim and Menashe to his father Yaakov to receive his blessing. Although Yaakov (presumably) knew them well, when he saw them, he exclaimed, “Who are these ([Gen. 48:8](#))?” Yosef replied “They are my sons, whom G-d has given me with this.”

The commentaries offer several interpretations as to the meaning of this exchange:

- **Vision Impairment and Increasing the Love**

The [Ibn Ezra](#) points out that Yaakov’s vision was impaired, as the verse says (ibid 10), “Now Israel’s eyes were dim with age; he could not see (i.e., he could not see clearly).” As a result of this, although he could see the forms of Efrayim and Menashe, he could not make out who they were until Yosef introduced them (Rashbam). The [Seforno](#) adds that, generally, when blessing someone, one should see them clearly in order for the blessing to have the full impact. Since Yaakov was unable to do so, he hugged and kissed them instead to increase his love for them so that the blessing could have its full effect. In a similar vein, the [Ohr HaChaim](#) writes that Yaakov wanted to hear Yosef say that they were his children (although he knew this to be the case) so that his love for them would increase before he blessed them.

- **Shechinah and Ketubah**

[Rashi](#) says that the *Shechinah* (Divine Presence) departed from Yaakov on account of the wicked progeny that Efrayim and Menashe would have. Yaakov therefore thought that the children may be illegitimate, in which case they would not be worthy of a blessing. It

has also been suggested that, although Yaakov had seen these grandchildren many times during the 17 years he spent in Egypt, he only sensed their wicked progeny as he prepared to bless them because he had a heightened awareness due to the *Shechinah* which was resting on him at that moment.

Yosef responded by showing Yaakov his documents of betrothal and Ketubah, proving that his marriage was lawful. He then prayed that the Shechinah return, which it did, and Yaakov was then able to bless them. The [Alshich](#) adds that Yosef explained that, although he had a lawful marriage (and that his wife was righteous), the fact that the children were conceived and born in an unclean land affected them somewhat which is why they would one day have wicked descendants.

With This

The Moshav Zekeinim (cited in the Torah Sheleima) explains that the word “בְּזֶה - with this” - alludes to written documents as this word is found in a different verse to mean a written item. (See [Gen. 5:1](#) “זֶה סֵפֶר תּוֹלְדֹת אָדָם - This is the book of the generations of man.”)

12 Blessings with Children

The Livnat Hasapir (quoted in *ibid*) says that the word הָיָה is the gematriyah of 12 which alludes to the 12 things one (hopefully) gets when they have children. These are: goodness, joy, blessings, peace, assistance, atonement, Torah, life, good will, wisdom, wealth, and honor. Yosef was blessed that his sons gave him *nachas* in these 12 ways. This was in the merit of his maintaining his purity at the time he was tempted to sin (see [Gen. 39](#)).

The Righteous Osnat

Some of the commentaries explain that when Yaakov became aware that Efrayim and Menashe would have wicked progeny, he suspected that this was on account of Yosef's wife being wicked (Pardes Yosef) or on account of her being of Canaanite descent.

In order to assuage these doubts Yosef presented his wife Osnat to Yaakov and reassured Yaakov that she was a righteous woman (Ner Hasichlim quoted in Torah Sheleima). In addition, he explained that she was not a Canaanite but an Egyptian woman whom (according to several opinions in the Talmud [Yevamot 77b](#)) it is permissible to marry (Midrash Shochar Tov cited in Torah Shleimah). According to this interpretation, the words “G-d has given me with this” is referring to Osnat.

In addition, according to the Midrashim that Osnat was the daughter of Dinah (see Torah Shleimah on Gen. 41:45) Yosef explained her lineage to Yaakov. To prove this, Yosef showed Yaakov the locket which Osnat wore. This locket had been written by Yaakov himself, and it stated that the one who wore the locket was none other than the daughter of Dinah. This is

another meaning of the words “G-d has given me with this.” “This” is referring to the locket which he showed Yaakov.

Why a Document of Betrothal?

According to our sages one can betroth a woman in three ways - through giving something of value, by giving a document, or by having intimacy (see [Kiddushin 2a](#)). As such, the commentaries question why Yosef specifically showed a document of betrothal when he could have betrothed his wife in other ways. The Pardes Yosef (quoting the Me’asef, Jerusalem 5673, vol. 1) explains that there were no kosher witnesses in Egypt to attest to the betrothal and make it halachically valid. But a document that is written in one’s own handwriting is valid as if it had witnesses. Yosef therefore used such a document to betroth his wife which he now showed to his father to prove that his marriage was halachically acceptable.

The rest of this article will discuss the origins and halachot relevant for a Ketubah document. I gathered most of the sources from the sefer Ketubah Kehilchata by Rabbi Shmuel Eliezer Stern (Benei Berak 1996).

What is a Ketubah?

The Ketubah is a document certifying that a Jewish husband accepts upon himself certain obligations towards his wife. These include providing food, clothing, and intimate relations to her and a financial payment to her in case of death or divorce, G-d forbid.

There are other marital obligations that are not mentioned explicitly in the Ketubah such as providing one’s wife’s medical needs, redeeming her if she is captured, and burying her after her passing (see [Even Ha’Ezer 69](#)). The Ketubah only mentions the more common obligations (which are also Torah obligations) while the latter obligations are considered implicit (see Tashbetz 301).

Origins of the Ketubah

Some say that it is a Torah obligation to have a Ketubah when marrying a woman who was never married before ([Tosfot D.H. Rav Nachman Ketubot 10a](#)). This is reflected in the text of the ketubah which states “דחזי ליכי מדאורייתא - that is fit for you by Torah law.”

This obligation is based on the verse ([Exodus 22:16](#)) that says “כִּסְפוֹ יִשְׁקַל כְּמִהַר הַבְּתוּלוֹת” - he shall weigh out money according to the dowry of the virgins.”

Others say that it was the sages who enacted the Ketubah obligations and the accompanying document ([Rambam, Laws of Ishut 10:7](#) and [Rosh Ketubot 1:19](#)). The reason they did this was to ensure that a husband would not divorce his wife easily. (At that time one was allowed to divorce a wife against her will. Nowadays, one may not do so.) Since the Ketubah obligates the husband to pay his divorcee a significant sum, he will not divorce her easily. As far as the

wording in the Ketubah (quoted above) - “דחזי ליכי מדאורייתא” - that is fit for you by Torah law,” that means that the coins mentioned in the Ketubah (200 zuz or 50 selas) are the Biblical selas rather than a later type of coin (Rosh ibid).

How Does the Obligation Take Effect?

Most of the obligations of the ketubah take effect as soon as a couple gets married regardless of whether or not the husband does a ritual act of acquisition (*kinyan*). Despite this, before the witnesses sign the ketubah, the (future) husband does a *kinyan* in order to obligate himself to pay the Tosefet Ketubah (an additional customary payment that is more than the sum instituted by the sages).

How Much Money Is in the Ketubah Obligation?

There are three sums of money mentioned in the standard Ketubah for a first-time bride.

- **Ikar Ketubah** - the original sum of the Ketubah as instituted by the rabbis (or by the Torah, see above). This is 200 zuz. This is the value of 960 grams of pure silver (Chazon Ish Even Ha'Ezer 67:21) which in today's silver market is worth approximately \$814 (see below for other opinions).
- **Tosefet Ketubah** - an additional sum that it is customary to add to the original obligation (as mentioned above). The standard amount for this is 100 zuz which is the value of 480 grams of pure silver or \$407. The Sefardic custom is to add an amount that the couple agrees upon. Most Ashkenazim have the custom to write the standard amount so as not to embarrass a poor bridegroom who cannot afford to pay a large amount.
- **Nedunyah** - this is the estimated value of the items that the wife brings into the marriage. The husband is obligated to return their value in full upon termination of the marriage (by either death or divorce). It is customary to round this obligation up (or down) to 100 zuz (or \$407 as explained above).

The total of these sums would be approximately \$1,628.

Other opinions

There are several other opinions as to the value of the coins mentioned in the Ketubah:

- **Rabbi Avraham Chaim Naeh**

Rabbi Avraham Chaim Naeh was of the opinion that the 200 zuz of the ikar Ketubah is the weight of 3846 grams of pure silver which would be worth \$3,259 today. The total sum would then be \$6,518.

- **Reb Moshe Feinstein**

Reb Moshe Feinstein is of the opinion (Even Ha'Ezer 4:91) that the value of the Ketubah is \$38,391

In Practice

Since nowadays a husband may not divorce his wife against her will, the financial arrangements are usually made that far exceed the value of the ketubah. Similarly, in the case of the husband's passing, the estate (or a large portion of it) is often left for his wife. This portion also usually far exceeds the ketubah. As such the ketubah is not usually collected per se. Nevertheless, since the rabbis instituted that a husband and wife may not live together without a ketubah ([Bava Kamma 89a](#)), it is essential that every couple has one.

We will continue on this topic in the near future with G-d's help.

May Hashem bless those who are married with peace in their homes and those that are looking to get married, with finding their bashert, speedily and easily!

Wishing you a Shabbat Chazak Shalom UMevorach!

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