

# If Religions Were Stress-Tested Like Banks

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My high school rebbeim often expressed their preference for what they described as the time-tested religion of Eastern Europe over what they saw as my Johnny-come-lately Modern Orthodoxy. I responded that their belief structure had crumbled on meeting the Enlightenment, going from nearly 100 percent affiliation to under 10 percent in the blink of an historical eye; why revive a Judaism that had failed so dramatically, and that if revived, would inevitably fail again?

We were all being reductionist. No part of the American Orthodox experience parallels or recreates that of Eastern Europe, and even the most robust ideologies will fail sociologically at some point. But despite our polemical disagreements, we implicitly shared the neo-Darwinian notion that sustainability is evidence of authenticity and desirability, whereas unsustainability is evidence that a position may not deserve to thrive even briefly.

I wonder if that is necessarily so. There have been brief beautiful efflorescences in Jewish history that reverberate centuries later, after a long hiatus, even though their communal half-life was evanescent. Who championed Rabbi Menahem HaMeiri's attitude toward Christians in the centuries after his death? Is *mussar* worthless because it flickered out so rapidly as a social movement?

Nonetheless, I will be deeply disappointed if Modern Orthodoxy turns out to be a shooting star. I want my descendants and grandstudents to live in a community of sincere *ovdei Hashem* (servants of God), who regard all human beings as unequivocally created *beTzelem Elokim* (in God's Image), value women's and men's Talmud Torah at the highest level, and regard knowledge of all truths as religiously valuable, a constellation of values whose possibility seems to depend on Modern Orthodoxy, with all its flaws. So I care very much about sustainability, and therefore about responsible stewardship.

One modern technique of responsible stewardship is the "stress test." This technique forces leaders to consider the effects of undesirable and even unjust possibilities they might otherwise ignore. Can religious ideologies be stress-tested?

Stress tests originated as a way of testing cardiac health in human beings. Doctors have people gradually raise their exertion level, for example, by running on a treadmill, and see whether the trendlines are dangerous. The goal is to enable diagnosis and advance treatment of conditions that don't manifest under ordinary circumstances, and thus to extend the lives of specific human beings.

"Stress test" became a metaphor applied to banks during the 2008 financial crisis. Like all metaphors, the fit is imperfect. Bank stress tests are pure simulations—imagine if interest rates rose  $X$  basis points in  $Y$  quarters—and the goal is systemic stability rather than the survival of the specific bank. A diagnosis of weakness often leads to regulator-assisted suicide rather than treatment.

There are at least two arguments against extending the metaphor to religious ideologies. First, there are no conceivable mathematical formulas we can use to run the simulation; it will be almost entirely intuition and speculation. Second, true beliefs should be maintained regardless of their social success or failure. Torah and halakha are binding on Jews because God said so, even if the vast majority of us no longer feel bound.

Nonetheless, I think the experiment is worthwhile, for three reasons. First, we may discover that not all of our apparently core tenets are held absolutely rather than pragmatically. Second, the question of priorities in education is legitimate even among absolutely true propositions. Finally, there is a difference between beliefs and ideology. An ideology aims at influence and not just at truth, and so if it fails to influence, it may not be the right framework for presenting our eternal truths in this time and place.

So what would strain Modern Orthodoxy's resources intellectually and socially, and what are the risks we need to be preparing for? What could we learn, and what would our overall purpose be? I want to play out one example, but I encourage you to adopt the exercise for your own concerns.

Successful ideologies tend to be good for their adherents and also give them a sense that they are doing good for their community. Modern Orthodoxy took justified pride in its adherents' twentieth-century contributions to America, which we plausibly saw as disproportionate to our share of the population. We reasonably thought that it was to everyone's advantage if we also received a disproportionate share of certain goods, especially education, since we were using those resources to grow the pie for everyone.

That is now being challenged, and not on socialist but on equity grounds. The claim against us is that we allowed the enlarged pie to be divided unfairly, and we benefited from that unfair division. There is also a practical claim that regardless of past productivity, there is no reason to believe that going forward, Jews will do more to grow the pie than others granted the same resources. These arguments are made specifically with regard to elite university admissions.

Remember that for the purpose of this exercise, it is irrelevant whether these claims are true or false or specious. All that matters is how our ideological community would be affected by their widespread acceptance, and how we can best prepare to withstand those effects if we cannot prevent them. A stress test does not ask whether depositors should be withdrawing their money, only what will happen if they do.

One question this raises is whether we have invested too much of our stock and sense of self in the Ivies. Our community initially prospered by bringing high academic seriousness to public institutions such as City College. That success made it possible for subsequent generations to thrive in an academically meritocratic competition for seats in elite institutions—and this in turn made our

community less focused on expanding educational opportunity for everyone, even as the elite institutions began accepting much lower percentages of qualified applicants.

This is an error and a wrong on our part. It is an error, because our teenagers—and everyone else's teenagers—should not have their self-esteem or their prospects depend on an arbitrary process, let alone one in which their chances may be artificially lowered. It is a wrong, because there is no reason to tolerate the artificial scarcity that enables this arbitrary process.

It is also a significant risk. For instance, some of our leading high schools recruit based on Ivy admissions rates; as those rates decline, those schools may suffer. Anecdotally, this is already happening.

Our remarkable college admission record resulted from and contributed to a virtuous cycle of academic and economic success. The effort to redistribute admissions, which is unabashedly an attempt at long-term economic redistribution (although, as with the educational policy, that redistribution may take place solely among the elite), therefore also raises the specter of a sustained communal economic recession.

As responsible stewards, we therefore need to ask: What would happen religiously if our children cannot, no matter how hard they work, attain our economic level? Which aspects of our institutions are luxuries that can be given up without affecting attendance, investment, and so forth, and which are bone rather than fat? To what extent has our ideology been connected to a “success gospel” that cannot hold hearts and minds in a time of economic stasis?

An ideologically ironic consequence of our community's economic and educational success has been the capacity to self-ghettoize, in Teaneck, the Five Towns, and so forth. This creates a problematic cycle in which the presence of a Modern Orthodox community raises prices, so that it becomes harder for anyone not wealthy to be geographically part of that community. This is aside from the financial and educational entry barriers to our educational institutions, some of which stem from their intended role as pipelines to the Ivies.

I can imagine a wide variety of practical hedges against these concerns. For example, we could encourage *aliya*—although to make an economic difference, this cannot be *aliya* to transplanted American suburbs on jobs paying American salaries. We could push hard to make more state universities superb and affordable. We could—I know that the Orthodox Union is trying—seed communities where real estate is cheaper and hope it stays that way for a while. We could push for the relaxation of zoning laws and/or environmental-impact requirements that prevent affordable housing from being built in sufficient quantities where we currently live. But my question is whether, over and above all these, there is Torah we can and should teach that would help prevent an economic standstill from generating a religious recession.

Here is one question that may encapsulate the issue. How does a naturally idealistic Modern Orthodox teenager currently react to our community? Surely there are many wonderful and attractive things about us, and just as surely, we are flawed. We need to consider how changing circumstances might highlight those flaws to our own children, especially if those circumstances diminish the practical advantages we can offer them. Most of all, we need to plan carefully during this time of prosperity to insure against even a rumor of insufficient moral and ethical resources to meet our children's religious demands.