

OPINION

Why infertility is a Jewish issue — and what we can do about it

By [Michelle Ben-Aviv](#) | July 13, 2016 3:09pm



Matan and Michelle Ben-Aviv with their children Charlie, left, and Samuel, who were conceived with the aid of in-vitro fertilization. Inspired by their journey, the couple launched the Making Miracle Babies Fertility Fund. (Courtesy of Michelle Ben-Aviv)

MIAMI ([JTA](#)) — Growing up, I always dreamed of being a mom. Even as a kid I would brainstorm baby names, tell my dolls bedtime stories and swear that I would be a cool mom and let them eat cookies for breakfast, lunch and dinner. I had it all planned out, down to the soccer jerseys and frilly dresses my future children would wear.

It all seemed easy enough — until it wasn't.

When my husband Matan and I experienced difficulty getting pregnant, we worried that our lifelong dream of becoming parents might never happen.

We knew from many of our friends just how common fertility issues are — it seemed like an epidemic. Many people we knew had been in our shoes and had to seek out fertility treatments or consider adoption. According to the [Centers for Disease Control](#), approximately 12 percent of women between the ages of 15 and 44 in the U.S. have difficulty either getting pregnant or carrying a pregnancy to term.

We decided to try in-vitro fertilization, or IVF, which is a grueling process but boasts high rates of success. During IVF, eggs are collected from the ovaries, fertilized in a laboratory and placed back into the uterus with the hope it will result in a successful pregnancy.

When we began the process of IVF, we were shocked by the costs associated with this medical procedure. On average, [each cycle costs around \\$12,000](#), plus medication, which can run another \$3,000 to \$5,000. And there are no guarantees. Often these costs are not covered by insurance, adding a tremendous financial burden to the litany of challenges faced during a fertility struggle.

After four rounds of emotionally and physically draining IVF treatments, I gave birth to our son, Samuel, in December 2013 — our modern miracle. We were overjoyed and extraordinarily grateful. And we were inspired, too. Matan and I agreed that we wanted to do everything we could to help others experience the same magic that we had found by becoming parents. As we basked in the glory of our new baby, we agreed that money should never be the obstacle preventing anyone from becoming a mom or dad.

We knew what we needed to do.

After weighing the many approaches to helping others overcome infertility, in 2014 we created the [Making Miracle Babies Fertility Fund](#) — an interest-free loan program designed to offer loans of up to \$18,000 to individuals or couples in South Florida who need costly IVF to realize their dreams of parenthood. Matan and I determined that an interest-free loan would enable people to proudly borrow the funds and repay them within a time frame of three years. In addition, the dollars would be used to create families in perpetuity; as each loan is repaid, the same dollars can then go to help build the next family.

With the cooperation of the Greater Miami Jewish Federation, we started the fund through the [Hebrew Free Loan Association of South Florida](#), a nonprofit organization dedicated to encouraging economic empowerment. Its loan programs provide financial help to individuals and families to navigate the opportunities and challenges in everyday life by lending money without interest. The association helps people in accordance with the core Jewish values of respect, compassion, confidentiality and self-sufficiency.

Just how is infertility a Jewish issue? Our community has always placed a value on raising Jewish families. We often think of this in terms of the educational process — we [fret about the high cost of Jewish schools](#), we emphasize Jewish summer camps and prioritize identity-building trips to Israel. Initiatives like the [PJ Library](#), which mails Jewish books to children free of charge, are designed to engage the youngest members of the Jewish community.

But before we can even crack open that first Hanukkah-themed board book or decide between public or Jewish day school, we first need to help build Jewish families — and that starts at the cellular level, quite literally. After all, there can be no “Jewish continuity” — nor assimilation or intermarriage to worry about — if we don’t have Jewish children in the first place.

In recent years, the Jewish community has taken notice of this: IVF and adoption funds are available throughout North America with other agencies affiliated with the [International Association of Jewish Free Loans](#). In New York, for example, the Hebrew Free Loan Society’s [Fertility Treatment Loan Program](#) provides interest-free loans of up to \$25,000 for residents of the New York City’s metro area. In Los Angeles, there is the [Feit 4 Kidz Fertility Loan Fund](#) through the Jewish Free Loan Association.

And now, in South Florida, we have the Making Miracle Babies Fertility Fund. Through generous donations from friends and members of the community, the fund has grown to approximately \$250,000 — enough to assist a multitude of families in perpetuity. We currently have four IVF loans in process and are seeking potential recipients to make additional loans.

And because we realize IVF isn’t always an option for some families, the Making Miracle Babies Fertility Fund just began offering loans to assist with adoption, thanks to a generous partner donor. Those considering adoption can receive a loan for any related legal, medical or agency expenses.

“L’dor v’dor” — “from one generation to the next” — is the bedrock of a thriving Jewish community. Building families can happen in many ways, and we dream of expanding the fund to enable family growth by whatever form it happens to take.

Last summer, we gave birth to our daughter, Charlie, also through IVF. I joke with Sam that it was really Matan and I who were born on his birthday, not him. We truly believe that our lives really began the minute our son was born.

Our aim is to help as many people as possible experience that same sensational phenomenon — that spectacular journey called parenthood.

(Michelle Ben-Aviv lives in Miami Beach with her husband, Matan, and two children. Prior to becoming a mom, Ben-Aviv worked for the UJA-Federation of New York building its next generation of leaders and for the Birthright Israel Foundation.)

<http://www.jta.org/2016/07/13/life-religion/why-infertility-is-a-jewish-issue-and-what-we-can-do-about-it>