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Religiousness and religious affiliation as a cultural phenomenon generating an array of travel risk perceptions has attracted only a handful of researchers so far. Using the case of the Ultra Orthodox *Haredi* community in Israel, we explored how belonging to a specific religious group within this community generates different risk perception constructs. Using the theoretical 'Value Stretch' model embedded into a 'Nominal Group Technique' methodology, we revealed that, generally, risk perceptions among religiously different *Haredi* groups are group differentiated. This is a result of various religious, cultural, social, and environmental differences, which characterise each *Haredi* subgroup. The findings call for further exploration of tourist subgroups' cultural and religious backgrounds and their impact on shaping travel risk perceptions.

Key Words: risk perception, religious tourists, Haredi subgroups, culture, socio-cultural environment, behavioral differences

Introduction

Various scholars have studied tourists' risk perceptions and their influence on travel behaviour and destination-choice (Quintal *et al*., 2010; Wolff and Larsen, 2014; Williams and Baláž, 2015). However, only a few of them looked at this construct from a cultural perspective, seeking explanations on how different cultural backgrounds may shape travellers' perception of risk (Park and Reisinger, 2010). Furthermore, religiousness and religious affiliation as a cultural phenomenon generating an array of travel risk perceptions, has attracted only a handful of researchers so far (Fuchs *et al*., 2004; Mansfeld *et al*., 2016). This is despite the fact that religious people do travel in large numbers in pursuit of their religious faith as pilgrims, and/or to fulfil other tourist motivations (Weidenfeld and Ron, 2008). Even fewer scholars have looked at these questions with respect to Ultra-Orthodox Jews (Cahaner *et al*., 2015; Mansfeld, *et al*., 2016).

This paper intends to take a step forward in advancing the understanding of the relationship between being religious tourists and having travel-related risk perceptions. Its first aim is to examine if religious travellers belonging to different subgroups within the same religious community may be using differential sets of risk perceptions and assign differential levels of importance to different risk perception constructs. Its, second aim is to examine if these varying levels of religious adherence and socio-cultural values and norms prevailing among these subgroups are reflected in their travel-related risk perceptions.

Using the case of the Ultra-Orthodox Jews also known as 'Haredim', the reported study examined this premise by exploring whether Haredi travellers belonging to different Haredi subgroups share different types of travel-related risk perceptions or assign them differential importance when engaged in processes involving their choice of destination.

Theoretical Framework

Culture, Religious Observance and Religious Tourists

Hofstede (2011:2) defined culture as 'the collective programming of the mind that distinguishes the members of one group or category of people from others'. Culture includes all values, norms, beliefs, rules, attitudes and laws. It also contains institutions that prevail among a given group and helps it in taking decisions and courses of action (Goodenough, 1971; Hofstede, 1991).

One group-type defined as appropriate to study based on cultural similarities and/or differences is characterised by religion (Goodenough, 1971). Religious groups tend to adhere to their values, norms and laws but can also be differentiated by their level of modernity and level of equality. Furthermore, cultural differences within such groups may occur with respect to their approach to relativism and empiricism or, alternatively, their belief in ultimate truths and grand theories (Hofstede, 2011).

Only a few scholars have looked at how culture shapes travel behaviour among specific types of groups and, more specifically, among religious tourists (Damari and Mansfeld, 2016) Mountinho (2000) and Decrop (2006) argued that tourists acquire travel values and norms prevailing in their reference group or subgroup and use them in their destination-choice and travel behaviour. The role of reference groups in shaping travel behaviour has been documented with respect to different types of groups (Sears *et al*., 1991, Collins-Kreiner and Wall, 2015). Among those are also religious groups or groups sharing the same religion and even the same sect of a given religion (Khan and Khan, 2005; Moutinho *et al*., 2011). Such groups do not necessarily travel for religious purposes but simply share similar travel constraints stemming from their joint religious background and shared religious norms and values (Damari and Mansfeld, 2016). Research into the travel behaviour of such religious tourists is still scarce (Mansfeld and Cahaner, 2013).

Belonging to a specific cultural group or religion works as a determinant of travel behaviour and the tourists' consumption of space (Mak *et al*., 2012). Many religious tourists require destinations to supply them with their elementary religious services and/or requirements (Ng *et al*., 2007; Jafari and Scott, 2014). For example, food consumption by religious tourists such as Jews (requiring kosher food) or Muslims (requiring halal food) may be a major constraint influencing their destination–choice and travel behaviour. Thus, many of them travel with food packed at home and/or prepare their own meals using culturally or religiously acceptable ingredients (Hassan and Hall, 2003; Cohen and Avieli, 2004; Ng *et al*., 2007; Jonas *et al*., 2011; Mansfeld *et al*., 2016). However, the religiously induced prerequisites may not always be attainable and, thus, religious travellers may find themselves at risk. The role of risk and how it may shape the religious travellers' choice of destination and travel behaviour is discussed herewith.

Risk and Risk Perception among Religious Tourists

Theodicy is the process of seeking to reconcile the fear and/or reality of human suffering with the notion of a loving God (Chester and Duncan, 2009). In a world where the majority of people are defined as religious, this theological approach becomes a central premise, explaining religious people's perception of pre-and post-traumatic events (Delener, 1990; Chester and Duncan, 2011). As risk involves a perceived significance of loss, travellers most commonly will make efforts to avoid risky destinations unless taking risk is their leading travel motivation (Pizam *et al*., 2004). However, as Hofstede (2011) argues, uncertainty among religious people exists at various levels. It also differentiates between group members who do not allow uncertainty and risk-taking at all and those who are more into relativism and empiricism. However, uncertainty is not the only factor that generates risk and risk perception. Common cultural values may also generate fears and consequently, through the mechanism of risk perception, deter tourists from traveling to given destinations (Reisinger and Mavondo, 2005, 2006; Karl and Schmude, 2017). Another contributor to risk perception among tourists is their reference groups. Many tourists tend to depend on members of such groups who have experienced a given 'risky' destination and are regarded by the would -be travellers as a reliable source of information (Mansfeld, 1992; Currie and Wesley, 2008). Lin and Chen (2009) discovered that reference groups may mitigate risk perception when it comes to travel decisions. However, Mansfeld *et al*., (2016) found that the role of reference groups may act in two directions: on the one hand, it may lower travel risk perceptions for those who use risk-related experiences which have accumulated among members of their reference group. On the other, it may raise risk perceptions among those Haredim who see travel as an opportunity to carry out various forms of individual behaviour, which may generate social sanctions as they deviate from the normative behaviour prevailing in such a community.

Uncertainty and the impact of reference groups are important constructs that may well explain travel behaviour among any tourist group. The question, though, is how belonging to a particular religious community may generate a specific risk-taking behaviour that is different or unique for tourists affiliated to a given faith and religious denomination. Apparently, this question has already been addressed, though by a very few scholars. Thus, they have found that there are differences in mitigation strategies with regard to risk perceptions (Fuchs and Reichel, 2004,

2011), differences in overall risk perception between Catholics, Protestants and Jews (Fuchs and Reichel, 2004), different levels of risk perception among pilgrims to the Holy Land among different Christian denominations (Collins-Kreiner *et al*., 2006), differences in risk perceptions related to food poisoning between religious and secular Israeli tourists traveling to tropical countries (Jonas *et al*., 2011) and, finally, differences and similarities in risk perception between Haredi and secular Jews (Mansfeld *et al*., 2016). It is interesting to note that such differences in risk perception were discovered between groups of different faiths, yet studies on attitudes between subgroups belonging to the same religious faith are still missing.

Profiling the Haredim

Haredim are conservative Jews who live in three main concentrations: Israel, the USA and Europe. In Israel, they live either in exclusively Haredi towns or in separate neighbourhoods in mixed towns. Some of the Haredim prefer minimum interaction and maximum segregation while others interact with profane spaces for shopping, work, cultural and leisure activities. The latter are considered more 'open' and prefer dwelling on the edge between their own urban space and that of the secular communities in Israel (Malach and Cahaner, 2017). This daily geographical proximity to the modern and the profane may influence their way of life and their travel and tourism behaviour (Cahaner and Mansfeld 2012).

The Haredi families are relatively poor. Thus, 49% of them live below the poverty threshold in Israel compared to only 12% of the secular Jewish community (Cahaner *et al*., 2017). The characteristics of Haredi women are distinctively different from those of the general Israeli women. Hence, they get married at a very young age (19-21) while the national average is 25, and their fertility rate is very high: 6-7 children compared to 2.6 which is the average national figure. In most cases they are the sole breadwinners and in charge of the daily household routine (Cahaner *et al*., 2017).

The Haredi community comprises three main subgroups namely: *Lithuanian, Hassidic* and *Sepharadi*. Each is characterised by its own socio-cultural features and manifested by its unique dress code, its spoken language and its religious ideology and practice (Friedman, 1991; Leon, 2009; Wasserman, 2014; Brown, 2017). Each subgroup is also characterised by its level of conservatism, variable level of compliance with socio-cultural norms and values, different level of community orientation, of different socio-economic level and in its theological approach (Kaplan, 2007; Zicherman, 2014; Brown, 2017).

The ***Lithuanians*** are considered to be the leaders of the entire Haredi community. Their leading values include a modest lifestyle, raising large families and an ultra-orthodox interpretation of Jewish lifestyle. The male Lithuanians are characterized by a full religious commitment to study the scriptures and their entire social mechanism is built around this ideal (Brown, 2017). It is important to note that this Haredi subgroup comprises a polar socio-economic structure of a poor and highly religious conservative nature in contrast to the middle class and far more modern families (Cahaner, 2017).

The ***Hassidic*** subgroup is perceived as far more radical in its attitude toward its religious lifestyle (Wasserman, 2014). Thus, its 'saintly culture' in terms of interpretation of religious norms and values, gender relations, dress code and leisure activities, is extreme. This subgroup's sense of community is much stronger compared to the other two subgroups and its compliance with its rabbis' behavioural norms are unconditional. Hassidic males tend more than the others to engage in 'secular' occupations but taken preferably within the Haredi spatial 'bubble' (Brown, 2017).

The ***Sepharadi*** subgroup is considered to be the most moderate within the Haredi community. However, they largely resemble the lifestyle of the Lithuanian subgroup. Their openness is largely attributed to the fact that many of them were secular and, at a certain stage in life, 'converted' and became Haredi. Thus, this community is still strongly attached to the secular world as many of them still maintain strong relationships with their secular families and friends. This was termed by Leon (2009) as 'soft ultra-orthodoxy'.

It is important to note that most of the differences within the Haredi world are based on the above classification of this community. Thus, most of the studies conducted on Haredim have used this traditional classification (Wasserman, 2014; Brown, 2017.) The present study has kept the traditional classification of the Haredi community.

Haredi Tourism

In the past decade, several studies and surveys have documented the tourist and vacation characteristics of the Haredi community in Israel (Cahaner and Mansfeld, 2012; Israel Government Tourism Ministry, 2007; 2013a). Their findings indicate that, generally, both the motivations and the travel patterns of this community are somewhat similar to those of the secular Jewish community (Israel Government Tourism Ministry, 2013 b). However, a deeper analysis of their travel behaviour indicates that they share exclusive travel characteristics that stem from their unique lifestyle and their socio-cultural and religious constraints (Klein-Oron, 2005). Overcoming these limitations means that a certain tailor-made infrastructure and services are for them a prerequisite before considering a given tourist destination. These prerequisites include availability of kosher food, a synagogue, a *mikve* (a bath used in Judaism for ritual immersion) and a Haredi ambience. The family budget is also a constraint with such large families as is the fact that each family may have only one breadwinner (Mansfeld *et al*., 2016). Alternatively, as regards their vacations, many Haredim have to make do with exchanging their apartments with those of friends and/ or relatives living elsewhere. However, for those more affluent Haredi families who are also more 'open', leisure, recreation and tourism patterns are now gradually changing. These families are now become more westernised, much more flavoured with modern consumerism and involve travelling both domestically and overseas (Zicherman, 2014; Malach and Cahaner, 2017).

Caught between the urge to travel, the need to overcome complex travel constraints and the importance of avoiding deviant socio-cultural and religious behaviour, there has developed among those Haredim risk perceptions associated with travel and tourism. These risk perceptions will be examined in this paper to find out whether they are group differentiated.

Methodology

The Studied Haredi Subgroups

Three Haredi subgroups were selected to represent the three major Haredi community subgroups – *Lithuanians*, *Hassidic* and *Sepharadi* (Brown, 2017). All informants were women as previous studies on Haredim indicated that they have a leading and decisive role on family issues including travel behaviour. Furthermore, according to Haredi norms, participating in a mixed gender public environment is prohibited (Berdichevsky *et al*., 2013).

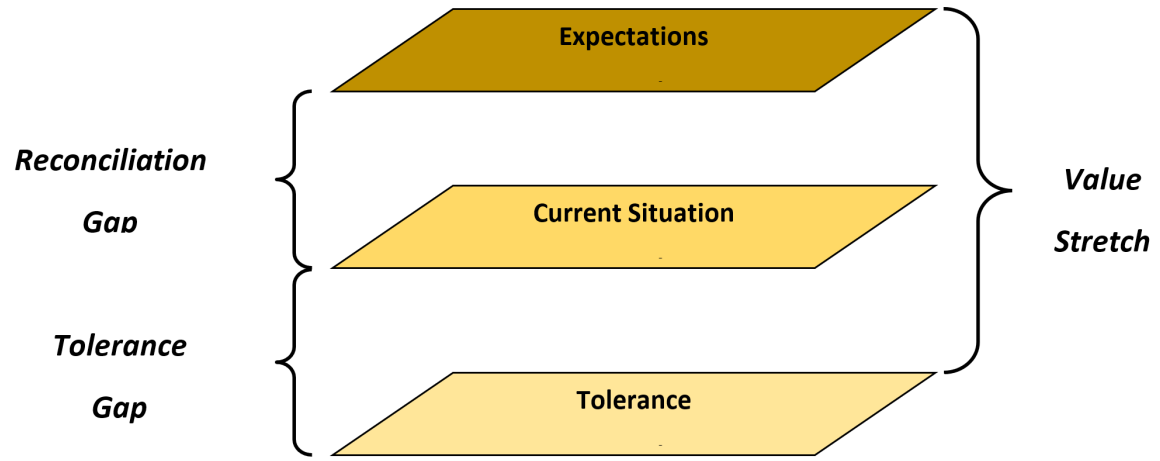
Methods

The integration of a conceptual model and a data collection tool was used in order to reveal whether risk perceptions among Haredi tourists are group differentiated and, if so, what risk perceptions determine these differences? The conceptual model is the Value Stretch model (VS) developed initially by Della-Fave (1974) which was embedded into a Nominal Group Technique (NGT) (Spencer, 2010). This integrated model has been used in the past in several applications (e.g. Mansfeld and Jonas, 2006; Mansfeld *et al*., 2016). The VS is a sociological model that is highly effective in detecting a group's normative attitudes toward a socio-cultural, political and / or planning issue. The NGT, on the other hand, is a data collection tool that facilitates an analysis of data collected. As such, it is widely used in participatory planning, community development, policy making and as a decision support system, as well as for detecting community and group requirements and expectations (for application in tourism studies, see: Ritchie, 1987).

In the current study, the VS model is used to detect Haredi risk constructs and to evaluate to what extent they are group differentiated at each VS model level. Thus, differences between the three distinctive Haredi groups will be sought first on the *tolerance level* - the level that deals with the most critical risk perception constructs which may deter would-be Haredi travellers from going on vacation altogether. Subsequently, differences will be searched for on the *current situation level*. i.e., those risk perceptions that the Haredi tourists experienced on their previous trip and, finally, differences will be sought with reference to the VS model's *expectations level*, referring to those risk perceptions that Haredim expect to experience while considering their next trip (See Figure 1). Once the differences in risk perceptions are detected for each of the VS model levels, the study will further investigate possible differences in Haredi risk perceptions using the *tolerance gap*. This is one of the three gaps produced by the VS model and the most important one since it compares crucial risk perceptions with actual travel behaviour (see Figure 1).

For each Haredi subgroup the study conducted a nominal group session that lasted up to three hours. Selecting each woman was based on her readiness to take part, age, number of children, employment type,

Figure 1 The Value Stretch Model



Source: Mansfeld and Jonas, 2006

personal status (married) and being self-defined as a Haredi woman belonging to one of the community subgroups (see Table 1). Each nominal group session was based on three rounds of elaboration of risk perception constructs for each level of the VS model. Stimulation to elaborate risk perception constructs per level of the VS model was achieved by a pre-round statement given to participants by the NGT moderator. For example, for the first round that dealt with totally unacceptable risks (the *tolerance level*) the opening statement was: 'Exposure to what risks would cause you to avoid or cancel a trip to a given destination altogether?' In each NGT round, all elaborated risk perceptions were listed on a flipchart. After documenting all of them, each participant was asked to rank the entire list of obtained constructs using round stickers: a red one was used for those ranked very high (1000 points); green for medium (500 points) and yellow for those ranked low (100 points). This facilitated obtaining the total ranking of each risk perception construct for each of the model's level. Using MS Excel, the accumulated grading of each risk perception on each of the three model's levels became the study database, which was then further arranged by grouping all risk perceptions into functional risk categories (See Table 2a). The levels of group importance of each risk perception construct were then collected into three importance levels: (1) = Low, (2) = Medium, and (3) = High, based on the range between the lowest and the highest obtained importance scores divided by three. At this stage, the dataset was ready for analysis of each individual and category differences in terms of these risks' level of group importance, range and risk category. This analysis was done for each level of the *value stretch* model and for the *tolerance gap* (see Figure 1).

Table 1: Main characteristics of the three research subgroups

Characteristics	Lithuanians	Hassidim	Sepharadim
Number of participants in the workshop	9	12	11
Age group	19-36	21-34	29-38
Place of residence	Haredi neighborhood in Jerusalem	Haredi neighborhood in Haifa	Haredi town of Elad
Number of children	2-5	2-6	3-5
Occupation	2 students, 6 employed and 1 self-employed	4 Housewives and 8 employed	All employed
Husband's occupation	4 study at a *Yeshiva* and 5 employed	4 study at a *Yeshiva* and 8 employed	1 student and all others are employed
Overseas travel frequency	Relatively high	Relatively low	Moderate

Source: NGT sessions

While conducting the three *Nominal Group* sessions with the three groups of Haredi women, it was realised that there was a possibility that at least some of the participants felt reluctant to share some of their travel related risk perceptions. This was mainly due to their fear of exposing 'deviant socio-cultural behaviour' unaccepted by their peers and / or by other members of their congregation. As a result, using a semi-structured questionnaire, a complementary one-on-one in-depth interview was conducted with twelve women who participated in the group sessions. All interviews were recorded and transcribed and used the laddering technique for reaching a deep understanding as to why travel-related risk perceptions are reported and what are the roots of each perceived risk construct (Lin and Fu, 2017).

Findings and Analysis

The data obtained through the Nominal Group Technic (NGT) will be presented and analysed in the sections below. The first section will provide a comparison of risk perceptions and their level of importance between the three Haredi subgroups. The similarity or differences will be presented using the three levels of the value stretch model. The second section will compare constructs of risk perception among those three subgroups using the obtained Tolerance Gap.

General Observations:

All three rounds of the NGT revealed that, regardless of Haredi affiliation, Haredim share a wide range of risk perception constructs. Many of them characterise not only ultra-orthodox Jews but are commonly shared by tourists in general (e.g. Reisinger, and Mavondo, 2005; Kim, *et al*., 2016). Furthermore, noted by several scholars in the past (Karl and Schmude, 2017), these risk perception constructs could be divided into four main risk categories reflecting on constructs elaborated by all three Haredi subgroups. These categories are:

(1) *Socio-cultural and religious constructs*;

(2) *Travel logistics and physical conditions constructs);*

(3) *Economic and product value constructs* and;

(4) *Safety and security constructs*

For further detail of these constructs, see Tables 2a, 2b & 2c.

VS model – Level Analysis

Constructs obtained on the Tolerance Level.

The first NGT round referring to the *tolerance level* of the Value Stretch model yielded 22 different risk perception constructs. These indicate risk perceptions that act as 'red lines' which most probably will deter Haredi tourists from taking a trip altogether. The detected risk constructs cover almost evenly all four categories of perceived risks except for the *economic and product value* category, which includes a smaller number of constructs. Although, these 'red-line' constructs vary in range, their actual elaboration by the three Haredi subgroups differs in terms of risk perception category and level of importance (See Tables 2a, 2b, 2c).

The *Sepharadi* subgroup: elaborated only 12 of the 22 'red-line' risk perception constructs. These cross all four risk perception categories although not evenly. Thus, in terms of construct frequency*, Travel logistics and physical conditions* lead, while much less concern was given to *Safety and security* constructs. However, among the 12 'red line' constructs, nine were ranked as crucial (rank level 3 - meaning that such risk perceptions deter traveling altogether) while only two were defined as of low importance (1) and both are part of the *Travel logistics and physical conditions* category (see Table 2a).

The *Lithuanian* subgroup indicated only nine red-line risk constructs, the majority of which are included in the *Safety and security* category. Furthermore, four out of five constructs in this category were ranked as crucial (3). Interestingly, in all other categories not only were few constructs elaborated, but those obtained were ranked as of medium importance (2) or low (1) (see Table 2a). These findings are more in line with the relatively high level of travel experience of this particular Haredi group. Thus, logistical risk perceptions do not intimidate them, and their 'red lines' remain only at the level of concern over safety and security. These risk perceptions are still beyond their control and therefore they are obliged to make every effort to avoid such risks (under the commandment of *venishmartem* in Hebrew which means to take special care). Yaffa, a *Lithuanian* mother of four and a school teacher, described this religious obligation to take special care:

> *On the one hand, it is all in the hands of God. If he wants an earthquake while we are vacating there will be an earthquake. On the other hand,*

we should take responsibility for our family's safety. We are expected by God to take care and avoid travel activities which may be regarded as risky ... such as downhill skiing'.

The *Hassidic* subgroup, like the *Sepharadi*, reported 12 'red-line' risk constructs. Only four of them were assigned by this subgroup as of crucial level of importance (3), one in each risk perception category (see Table 2a). The least concern was paid to the *Safety and security* category, and the largest concern went to *Travel logistics and physical conditions*. Being the closest and most conservative group, apparently, the *Hassidim* strongly believe that God will protect them from all safety and security 'red line' risks. On the other hand, they are highly concerned with logistical risks and their ability to perform their religious rituals while travelling. These concerns are a reflection of a

Table 2a: Tolerance level by risk perception category and level of importance

Category Symbol	Risk Perception Construct	Importance Level *Sefaradi*	Importance Level *Lithuanians*	Importance Level Hassidic
1	Inadequate religious infrastructure (Kosher, synagogue)	3		3
1	Overlap between menstruation and planned vacation	3		2
1	Children exposure to inappropriate social atmosphere			3
1	landing time spills over into 'Shabbat'	3		
1	Inappropriate modesty atmosphere		2	
1	exposure to 'secular' entertainment events			2
2	Unexpected emergency event back home	3		3
2	Inappropriate children care when left at home	3		2
2	Inappropriate weather conditions		2	2
2	Workplace constraints	1		2
2	Pregnancy			1
2	Uncured children from bed-wetting	1		
3	Inability to finance the cost of travel	3	1	2
3	Lack of quality accommodation facilities	3		3
3	availability of entertainment activities for children	2		
3	Lack of value for money		1	
4	Security situation at the destination	3	3	3
4	Inadequate medical infrastructure for children		3	
4	Existing travel warning on destination		3	
4	Destination that puts children in health risk		3	
4	Safety of tourism and hospitality attractions and facilities	3		
4	An anti-Semite event close to actual travel		2	

1	Socio-cultural and religious
2	Travel logistics and physical conditions
3	economic and product value
4	Safety and Security

Table 2b: Current situation level by risk perception category and level of importance

Category Symbol	Risk Perception Construct	Importance Level *Sefaradi*	Importance Level *Lithuanians*	Importance Level *Hassidic*
1	Inadequate religious infrastructure (Kosher, synagogue)	2		3
1	Children exposure to inappropriate social atmosphere	3		2
1	En route negative social dynamic		3	
1	longing for children while traveling	3		
1	Exposure to other unaccepted social groups (secular and religious)			2
2	Loss of accompanied luggage	1	2	
2	Essential equipment forgotten at home		2	1
2	Loss of travel documents		2	
2	Children behavior on flight		2	
2	Jetlag		1	
2	Business operation at home		1	
2	Missing flight connection		1	
2	Pregnancy			1
2	Uncured children from bed-wetting			1
2	lack of available accommodation facility			1
3	Inappropriate children care when left at home	3	3	2
3	Inability to finance the cost of travel	1	2	
3	Lack of quality accommodation facilities		1	2
3	Lack of value for money	1		2
3	Lack of overall satisfaction from the trip	1		2
4	Inadequate medical infrastructure for children	3		2
4	Theft of personal belongings	1	1	
4	flight related fears	1	1	
4	Safety of tourism and hospitality attractions and facilities	3		
4	Security situation at the destination			2
4	Traveling alone			2

1	Socio-cultural and religious
2	Travel logistics and physical conditions
3	economic and product value
4	Safety and Security

Table 2c: Expectations level by risk perception category and level of importance

Category Symbol	Risk Perception Construct	Importance Level *Sefaradi*	Importance Level *Lithuanians*	Importance Level *Hassidic*
1	Inadequate religious infrastructure (Kosher, synagogue)	3		3
1	En route negative social dynamic			1
2	Inappropriate child care when left at home	3	3	2
2	Workplace constraints	1	3	2
2	Children behavior on flight		3	1
2	Inappropriate weather conditions	2		1
2	Dealing with overweight		3	
2	Fear of organizational logistics regarding the trip			2
2	Missing flight connection		1	
2	Loss of accompanied luggage		1	
2	Readjusting children to pre-tour routine			1
2	Pregnancy			1
2	Inappropriate transportation facilities			1
3	Lack of quality accommodation facilities	2	3	3
3	Inability to finance the cost of travel	2	1	2
3	Lack of value for money	2		1
3	Lack of overall satisfaction from the trip		1	2
3	availability of entertainment activities for children	1	1	
3	Lack of ample travel time		2	
3	Selection of wrong alternative destination		1	
4	Safety of tourism and hospitality attractions and facilities	3	2	
4	unexpected emergency event back home	3		
4	Traveling alone		2	
4	Theft of personal belongings		1	

1	Socio-cultural and religious
2	Travel logistics and physical conditions
3	economic and product value
4	Safety and Security

lack of frequent travel experience and a high level of spirituality among this group. Sara, a *Hassidic* mother of six and a school teacher, informed that:

> *I know that if I plan to take our family for a vacation overseas I'm obliged to organize it according to our strict religious norms. This includes: kosher food, different bathing times for men and women at the pool, a synagogue within walking distance, a minyan (a quorum of at least ten Haredi men for prayers) and modest behaviour in the hotel's public spaces. Mind you, modesty is a strict prerequisite if the children are with us.'*

Comparative analysis of the range and ranking of elaborated 'red-lines' among the three Haredi subgroups reveals some interesting insights: Thus, only two out of twenty-two obtained constructs are shared by all three subgroups. These are the 'security situation at the destination' as part of the *Safety and security* category and the 'inability to finance the cost of travel' as part of the *Economic and product value* category. However, differences were found in the way in which the three Haredi subgroups ranked these two constructs. Regarding the question of the *Safety and security at the destination,* there was a consensus among all subgroups (ranked as crucial across the board) about the risk of not being able to finance the cost of travel, but it was treated differentially by the three Haredi subgroups. For the *Lithuanians* (considered the wealthiest subgroup, it was of the lowest level of importance; for the *Hassidim* it was of medium importance, and for the *Sepharadim* this was a crucial construct. As Lea, a *Sepharadi* mother of five, aged 33, indicated in this respect:

> *We can hardly afford to go on vacation but try not to give it up altogether. We try to find low-cost deals and calculate every shekel. Don't forget that we are large families and consequently everything for us is much more expensive.*

These findings correspond well with the literature on the Haredi economic situation (Cahaner *et al*., 2017). Most Haredim are generally poorer compared to the general Jewish population in Israel and the cost of living for them is a major concern. However, their level of poverty is different and is well reflected in their differential concern over travel costs as discussed above.

The unique pattern of 'red lines' elaborated by the *Lithuanians* may be explained by their different socio-economic background. Different studies (e.g., Zicherman and Cahaner, 2012; Zicherman, 2014) have already documented that this subgroup is generally more affluent. Consequently, they generate more demand for tourism services and tend to travel more frequently overseas. In so doing, they accumulate more travel experience which naturally contributes to the reduction in the range of their risk perception constructs and their ranked level of importance (Zicherman and Cahaner, 2012). For example, constructs related to *socio-cultural and religious* risks are almost totally ignored. This is probably because for this subgroup religious constraints and prerequisites (such as the availability of kosher food and a synagogue close by) are easily met and, if not, travel to a given destination will not take place anyway (Mansfeld and Cahaner, 2013). A relatively high level of experience and purchasing power attributed to this subgroup also affects their attitude to travel logistics. They may be taking these kinds of risk constructs into account (as will be seen from the analysis of the current situation level) but the factors will not deter them from traveling altogether. The relationships between travel experience and level of risk perception is not unique to the Haredi community and has been found in several studies on travel and risk perception in the past (e.g., Fuchs and Reichel, 2011; Deng and Ritchie, 2018).

The current situation level.

The three subgroups reported on 26 different risk perception constructs depicting actual perceptions that came to mind regarding their previous trip overseas (see Table 2b). While three categories in this level are similar in the number of risk constructs, *Travel logistics and physical conditions* is the largest and comprises 11 different constructs.

Looking at the *Sepharadi* Haredim, they shared almost half of the obtained risk constructs with at least one of the other subgroups. Apparently, they are clearly not concerned with risk associated with *Logistics and physical conditions*. On the other hand, they experienced risk constructs belonging to the other categories yet, with some exceptions, their level of importance is relatively low. Interestingly, risks related to children appear in all subgroups. Thus, exposure to 'an inappropriate social atmosphere', 'longing for the children while traveling', 'inappropriate child care when left at home', and 'adequate medical infrastructure for traveling children' were all ranked high only by the *Sepharadi* subgroup. This may be explained by a lack of information in advance or a high level of uncertainty regarding such potential risks. It also shows that among all possible concerns, for this

subgroup the issue of children and their exposure to experienced risk is the most important one.

With respect to the *Lithuanians*, they contributed 50 percent of the overall obtained risk perception constructs (see Table 2b). As indicated earlier, this subgroup is distinct in its emphasis on *Travel logistics and physical conditions* (7 out of 13 constructs). They are the largest subgroup contributing to this specific risk category. However, they have assigned mostly medium and low levels of importance to those risk constructs (see Table 2b). Yet again, this subgroup, being more modern, relatively more affluent and more experienced in travelling, demonstrate a wider array of risk perceptions which may be a direct result of their travel experience. Thus, when confronted with an actual risk perception they already know how to deal with it. Daphna, a mother of four and a lawyer, described the extent of logistical arrangements facing a typical family in this subgroup*:*

> *You know, we are already experienced with travel. We treat the logistic arrangements as a military operation. All the women in the traveling group get together months before the actual trip. We decided who brings what in terms of kitchen utensils and packed food products. Vegetables and fruits are not part of our concern since we can get them at our destination. When the trip is approaching, we all meet at the supermarket and buy frozen products. On our last trip, we had altogether seven large suitcases full of food (about 150 kg). The rest was pushed into our hand luggage.*

This testimony by Daphna is supported by previous studies which found similar behaviour related to food being purchased and shipped with the travellers in order to comply with religious commandments (Hassan and Hall, 2003; Cohen and Avieli, 2004; Ng *et al*., 2007; Jonas *et al*., 2011; Mansfeld *et al*., 2016)

Constructs ranked high by this group numbered only two (see Table 2b) – one, belonging to the *socio-cultural category* dealt with the risk of being exposed to 'unacceptable social dynamics *en route'*. As Leah, aged 33, a teacher, and a mother of four said:

> *You know, traveling as a group of several families, each family with 4-5 children, is a guaranteed recipe for conflicts and this makes me highly concerned.*

The other risk construct that was ranked high belongs to the *Travel logistics and physical conditions* category and refers to the issue of childcare when they are left at home while their parents go on vacation.

Finally, the *Hassidic* subgroup contributed 14 out of 26 risk constructs (see Table 2b). These are spread over all the risk categories. This subgroup has contributed a few exclusive risk constructs. The first deals with 'exposure to other unacceptable social groups' (ranked 2); three related to *Travel logistics* (ranked 1); and the last two are concerned with *Safety and security* aspects, i.e., the 'security situation at the destination' and 'traveling alone' (both ranked 2). Interestingly, the only construct ranked as highly important is 'inadequate religious infrastructure'. All other constructs elaborated by this subgroup were ranked as of medium or low importance. These findings are a good reflection of the Hassidic 'culture of holiness' meaning their requirements for the most extreme level of modesty and availability of religious facilities (such as a synagogue and a *mikve*) (Wasserman, 2014).

Comparing the risk constructs elaborated by the three Haredi subgroups on the *current situation* level of the Value Stretch model, shows clearly that there are differences between them. First, there was only one construct shared by all three subgroups – 'Inappropriate childcare when left at home'. As two out of the three subgroups ranked it as a crucial risk construct, it may be concluded that leaving a large number of children behind is a major and leading concern that is shared by all sections of the Haredim. This is not surprising since a large family is a socio-demographic phenomenon crossing all subgroups of this community. Second, concerning all other categories and constructs, only some were shared by two subgroups or elaborated exclusively by one of the subgroups. Identical risk constructs were obtained for *Sepharadi* and *Hassidic* Haredim (5 constructs out of 26), between *Sepharadi* and *Lithuanians* (4 constructs out of 26) and between the *Lithuanians* and the *Hassidim* (2 constructs out of 26). Moreover, the above findings suggest that there are major differences in the mix of risk perception constructs between the three Haredi subgroups.

The expectations level.

Twenty-four risk perception constructs were obtained for this value stretch model level by all three Haredi subgroups (See Table 2c). Two distinct categories were given more attention in terms of construct mix. These are the *Travel logistics and physical conditions* and the *Economic and product value*. On the other hand, and quite surprisingly, the *Socio-cultural and religious* category was almost ignored compared to the other value stretch model levels. Thus, only two constructs were obtained and, just one out of the two, was shared

by only two Haredi subgroups. Apparently, at the *Expectations level*, such a risk category does not generate much concern since all Haredim assume that constructs under such category are in fact prerequisites. Thus, if information they collect prior to taking a trip indicates that such prerequisites are not met, they will not even consider it as a possible travel option. Furthermore, based on previous studies (Sharifpour *et al*., 2014) it appears that more experience may reduce the number and importance levels of risk constructs. This relationship appears to work for the Haredim too. Thus, *Lithuanians*, who tend to travel more frequently than the other two Haredi subgroups, did not indicate any risk perception constructs in this category.

The *Sepharadi* subgroup elaborated only ten risk perception constructs, however, they spread over all four categories. Despite elaborating the smallest number of constructs, the majority were ranked by them as of medium and high level of importance. The *Sepharadi* Haredim seem to be concerned primarily with the *Economic and value* risk perception category. The finding that *Sepharadi* Haredim share the smaller number of risk perception constructs is not surprising if one takes into account the fact that within the Haredi community they are regarded as the most 'open' subgroup. Leon (2009) termed them the 'soft' Haredim based on their openness, their exposure to more non-religious environments, their involvement in the labour market, and their level of communication use. All those characteristics make them less concerned with risk generating factors before, during and after taking a tourist trip.

Closer look at Table 2c shows that for the *Lithuanians*, despite their frequent travel experiences (Zicherman and Cahaner, 2012), they elaborated the largest number of constructs that will influence their risk perception on their future trips (15 out of 24). Furthermore, seven out of the fifteen constructs are exclusive to them. It seems that they are still highly concerned with a variety of risks mainly with respect to travel logistics and product value (categories –B- and –C-). Yenti, aged 36, a *Lithuanian* mother of five, referred, for example, to her risk perception with reference to dealing with a lack of kosher food abroad:

> *My problem is the organizational challenge preparing ourselves for the trip … on our last trip we travelled with friends – a family with five children. Each of us took five carry-on bags and five check-in suitcases. We took with us everything just to make sure we could eat kosher food throughout the trip … obviously, we cannot rely on the local food.*

Apparently, this, again, is due to their accumulated travel experience with uncontrollable logistical problems that may have caused major consequences (such as 'missed flight connections' that may mean getting stuck on Shabbat far from a synagogue or a 'loss of accompanied luggage' that may leave them with no kosher food).

Lastly, the *Hassidim*, like the *Lithuanians*, revealed 14 (out of 24) risk perception constructs that may impinge on their travel behaviour in the future (See Table 2c). Five constructs out of those elaborated by this subgroup are exclusive to them. Out of those unique constructs, the majority deal with *Travel logistics and physical conditions*. As Yocheved, aged 30, and a mother of five, claimed:

> *… What really worries me before traveling is how to get organised … we are a family of seven and it becomes a real headache … this is a major production and we are not used to it ….*

In addition, this subgroup is distinct in that they have totally ignored constructs pertaining to *Safety and security* considerations. This may be attributed to the fact that this subgroup, far more than the others, relies on their faith in God as their guardian.

On the expectation level, only four risk perception constructs were found to be shared by all three Haredi subgroups. Two are part of *the Travel logistics and physical conditions* category, namely, 'inappropriate child care when left at home' and 'workplace constraints'. The other two belong to the *Economic and product value* category and are 'lack of quality accommodation facilities' and 'inability to finance the cost of travel'. While three of those reflect on constraints at the origin, the fourth deals with a quality concern at the destination itself. Despite these limited similarities and the fact that the expectation level of the model exposed the largest cross-subgroup sharing risk perception constructs, the findings prove that the three subgroups still substantially differ in their anticipated risk perception constructs with respect to their next travel. Thus, the *Sepharadim* and the *Hassidim* shared only three mutual constructs; the *Lithuanian* and the *Sephardic* had two in common and, finally, the *Hassidim* and the *Lithuanians* shared two constructs. Moreover, in terms of their future risk perception constructs, the *Lithuanians* are quite distinct while the *Hassidim* and *Sepharadim* are much more similar.

Now, that the differences between the three subgroups were partly established on the basis of the three levels

of the value stretch model, the analysis moves on to find out whether such differences are obtained also in terms of the model's *tolerance gap*.

Tolerance Gap Analysis

A *tolerance gap* denotes a situation when 'intolerable' risk perception constructs ('red lines'), obtained at the *tolerance level*, were actually experienced by the Haredi tourists during their previous tourist trip (obtained at the *current situation* level). Table 3 shows that 'red lines' were crossed with respect to all three subgroups. However, the largest number of intolerable risk perceptions which actually materialised on the current situation level is that of the *Hassidim.* Thus, 50% of the 'red lines' risk perceptions shared by this subgroup at the *tolerance level* were actually experienced at the *current situation* level (See Tables 2a & 2b). The *Sepharadim,* on the other hand, experienced only 30% occurrences of crossing the 'red lines'. Interestingly, the *Lithuanians* were found to be distinctively different from the other two subgroups as they generated only one gap out of the nine risk perceptions that they shared on the *tolerance level*. With respect to differences in gaps on a risk perception category level, Table 3 shows that while for the *Sepharadi* and the *Hassidic* Haredim, gaps where found in all risk categories, for the *Lithuanians* a gap was found only in one category related to *Economic and product value* (category -3-). The findings also show that gaps shared by the *Sepharadi* and *Hassidic* Haredim were found in categories -1- and -2- and shared by *Sepharadim* and *Lithuanians* in category -3-.

The above findings show that the *Lithuanians*, far more than the other two subgroups, control their 'red line' risks and, in practice, manage to assure a crucial risk-free travel. This may be attributed to their strict preparations before taking a trip and perhaps due to their previous travel frequency and their economic wealth allowing them to overcome unexpected risky situations (Zicherman and Cahaner, 2012; Zicherman, 2014). Leah, a 35 years old *Lithuanian* mother of four and a practicing lawyer) indicated in this respect that:

> *Haredim who are ready to be interviewed on their travel behaviour are much more open than others. As part of our openness we are traveling much more frequently and are relatively much more experienced and in control over potential risks.*

Nevertheless, for them, only one gap was found - regarding the risk of additional unexpected travel costs that may occur while travelling.

The *Sepharadi* Haredim generated one exclusive 'red-line' risk construct, namely, 'Safety of tourism and hospitality attractions and facilities.' The *Hassidic* subgroup generated the largest number of *tolerance gaps*. This shows that either they do not prepare for their trip adequately or they are much less experienced than the other subgroups (Mansfeld and Cahaner 2013).

Furthermore, they generated their own four unique red-lines*:* 'Children's exposure to inappropriate social atmosphere', 'pregnancy', 'lack of quality accommodation facilities', and 'security situation at the destination'. These results portray the Hassidim, yet again as having much less control over their risk perceptions. This is attributed to various possible socio -cultural and logistic constraints including their high poverty levels, largest family sizes, distinctive religious visibility and minimal travel experience (Mansfeld and Cahaner, 2013; Wasserman, 2014). Rachel, *Hassidic* mother of 6, aged 32 and a chartered accountant adds another dimension as a possible explanation for their unique risk perception gaps. She indicated that:

> *Our highly segregated and conservative way of life does not allow for much traveling. When we do travel, couples will opt for swapping*

Table 3: Constructs creating a Tolerance Gap by risk perception categories

Category	Tolerance Gap	Sephardi	Lithuanians	Hassidic
1	Children exposure to inappropriate social atmosphere Inadequate religious infrastructure (Kosher, synagogue)	+ +		+ +
2	Inappropriate children care when left at home Pregnancy	+ +		+ +
3	Inability of finance the cost of travel Lack of quality accommodation facilities	+ +	+ +	+ +
4	Safety of tourism and hospitality attractions and facilities Security situation at the destination	+ +		+ +

+ = Constructs appearing both on the Tolerance and the Current situation levels

Source: NGT sessions

apartments between relatives living in Haredi neighbourhoods in other towns. The same goes for Haredi boys who will spend their vacation at Haredi camps. Haredi girls will travel together for a day's visit and Haredi women will normally join women's daily excursions too.

Rachel's observation is very much in line with what Wasserman (2014) termed 'Saintly Culture', namely, a community sanctifying its social and cultural values and hence much better at controlling the social compliance of its community members. This leads to cultural segregation and so, traveling abroad becomes a rare phenomenon that entails much uncertainty and thus, develops their unique risk perception gaps.

The obtained *tolerance gaps* also exposed some similarities among the three Haredi subgroups (see Table 3). Apparently, these similarities prevail primarily between the *Sepharadi* and the *Hassidic* subgroups. Interestingly, the first similarity is a mutual crossed red-line with respect to 'inadequate religious infrastructure at the tourist destination'. Being relatively less experienced in terms of travel behaviour and conservative (Wasserman, 2014), one would expect these two subgroups to firmly eliminate any destination option that does not guarantee availability of this uncompromising infrastructure. Esther aged 33 a Sepharadi mother of 5, and a shopkeeper, supported this argument and said that:

Availability of a religious set-up and services are a prerequisite when we consider destination attributes prior to choosing our next destination. If these preconditions cannot be met, we will eliminate this travel option altogether.

The second 'red-line' in common to those two subgroups deals with 'Inappropriate child care when left at home'. This logistical problem is shared by these subgroups as both have large families and, while away, leave them with friends and relatives that also have large families. Michal, a *Hassidic* woman, aged 32, a housewife, mother of six indicated:

The most serious difficulty we experience in terms of risk is leaving our children behind. The dilemma is always this: who should we expect to look after them while we are away? I have to find someone the children know well, who lives close by so they can walk easily to their schools and kindergartens. This person has to know how to deal with large quantities of laundry, food, homework, fighting and quarrels. You see, I have good children but they are all different. My mother tries to help out too, but she is getting tired and has dozens more grandchildren to look after. '

To sum up this section, the analysis of the *tolerance gap* of all three Haredi subgroups shows that they differ in their travel preparedness, in the impact of their travel experience, in their readiness to take risks, and in their trade-off between relying on God versus taking individual precautions. At the same time, across all subgroups, it appears that the urge and need to travel is strong enough for all of them to take (variable) travel risks. This is very much in line with recent studies on the Haredi community that show some sections of this group are in a socio-cultural transition from conservatism to modernity (Malach and Cahaner, 2017).

Summary and Conclusions

Generally, this exploratory study found both similarities and differences in the ways in which the three Haredi subgroups perceive travel related risks. However, the differences outweigh the similarities.

This paper viewed the relationship between being religious tourists and having travel-related risk perceptions. It discovered that travellers belonging to different subgroups within the same religious community are using differential sets of risk perceptions and assign differential levels of importance to different risk perception constructs. These differences are attributed to differential levels of religious adherence and variable social mechanisms (such as reference groups) that are reflected in their socio-cultural norms and values and their destination choice. These insights have already been established with regards to other groups (e.g. Mountinho, 2000; Collins-Kreiner and Wall, 2015).

When compared to previous studies in this field of research, these findings are unique. Unlike former research, which looked at cross-cultural differences in risk perception (e.g. Fuchs and Reichel, 2004; Collins-Kreiner *et al*., 2006), here, the entity being studied was only one community (the Haredim), yet it distinctively comprises three main subgroups.

The differences in risk perception among the three subgroups appearing in both levels and the *tolerance gap* of the Value Stretch model are explained by two different domains: The first, is their differential position on a socio-economic stretch demonstrated by differing levels of wealth, experience in terms of

tourist activity, and modernity. The second deals with their different socio-religious practices and their differential levels of religious devotion together with their saintly culture (Wasserman, 2014), occasionally termed as a 'soft' or core Haredi way of life (Leon, 2009)

One of the interesting differences between the subgroups is their variable propensity to compromise on reported travel risk perceptions. However, surprisingly, the level of readiness to compromise on 'red lines' in choosing overseas travel destination was found to be opposed to these subgroups' level of conformity to religious risk perceptions. Thus, the *Hassidim*, who are regarded as the most conservative among the three subgroups, were, more inclined than the others to cross some of those intolerable risk constructs. This may be attributed to their much more limited travel experience and their lack of obtaining information from their reference group (Fuchs and Reichel, 2011; Mansfeld *et al*., 2016). Alternatively, it may be explained by initial signs of moving from conservatism to modernism in their lifestyle (Brown, 2017). These findings are more in line with the relative role of risk perception in shaping travel behaviour among secular societies in transition from conservatism to modernity and post modernity (Reisinger, and Mavondo, 2005; Kim, *et al*., 2016).

When considering future research, it should be noted that the above study was an exploratory one and, in light of its results, there is a need to consider a larger and more quantitative research that covers a much wider representation of the Haredi community. Furthermore, this study adopted the classical division of the Haredi community into the three subgroups, namely, *Hassidim, Lithuanians* and *Sepharadim* (Brown, 2017). Thus, the differences noted in risk perceptions between those subgroups should be regarded within this particular division. To date, on top of this fundamental and widely agreed division, there is also a tendency to look at Haredi identities using a different scale, which ranges between conservatism and modernism among this community (Zicherman, 2014). This trend calls for further studies using this classification in order to ascertain whether this study's findings are still relevant.

One of the limits of this study is the fact that it is based only on women as informants. Therefore, in future studies, it is recommended to also interview male Haredim to verify that the study covers the contribution of both genders to family travel-related risk perceptions. Another limit was treating travel as a general concept with no reference to the type of travels taken by Haredim. This calls for further research on how risk perceptions among the three subgroups of Haredim change as a result of travel patterns (individual, family, couples and groups).

The above proposed further research topics will enlarge the theoretical foundations explaining not only differences in risk perceptions among cultures and societies; it will also pave the way to understanding the factors shaping subgroups' risk perceptions. This fine-tuning will ensure more accurate and relevant courses of action when trying to interpret, intervene and / or manage risk perceptions among those subgroups.

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