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**JEWISH FEDERATION OF  
GREATER PHILADELPHIA**

**JEWISH POPULATION STUDY  
OF GREATER PHILADELPHIA  
1996/1997**

**SUMMARY REPORT**

*Ukeles Associates, Inc.*

JEWISH FEDERATION OF GREATER PHILADELPHIA

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# EXECUTIVE SUMMARY

The 1996/1997 Greater Philadelphia Jewish Population Study was commissioned by the Jewish Federation of Greater Philadelphia. The Study surveyed Jewish households in the Philadelphia area.

The Jewish Population Study has two purposes:

- To develop a profile of the people of the Greater Philadelphia Jewish community and to measure the changes since the Jewish Population Study of 1984.
- To analyze the population of the Jewish community so as to highlight information that can help guide future planning decisions in the community.

This Report presents the key findings from the 1996/1997 Jewish Population Study of Greater Philadelphia. The full data file on which this Report is based contains over 900 variables describing the demographics, geography, and Jewish identity of the community in detail. A copy of this data file, prepared by Ukeles Associates, Inc. has been transferred to the Population Study Committee so that the data is available in the Philadelphia area.

## Definitions and Scope

- A Jewish household is defined as a household including one or more Jewish persons at least 18 years old.

- For the purposes of this Report, a Jewish person is someone who:
  - Self-identifies as a Jew, *or*
  - Is a child being raised as a Jew.

This definition is roughly equivalent to the concept of "core Jews" used in the 1990 National Jewish Population Study.

People who indicated that they were born or raised as Jews, but no longer considered themselves Jewish, were defined as Jewish-origin households and were not interviewed. An estimate of the number of Jewish-origin households is included in this Report.

- The Greater Philadelphia area includes the following five counties:
  - Bucks
  - Chester
  - Delaware
  - Montgomery
  - Philadelphia

## EXECUTIVE SUMMARY

### How the Study was Done

The Study included two kinds of research: quantitative and qualitative.

The quantitative data in this Report are estimates based on 1,437 completed telephone interviews conducted between September 1996 and February 1997. Some questions were asked of all households, while other questions were asked in a "module" designed for households who met specified criteria.<sup>1</sup>

Because many of the interviews were with people in Jewish households identified completely at random, drawn from a sample of many thousands of households, both Jewish and non-Jewish, the quantitative information is statistically reliable. For most of the data in this Report, the "true" number is within +/- 5% to 10% of the estimate.<sup>2</sup>

The qualitative information in this Report is based on 7 focus groups involving 55 different individuals, held between May 4, 1997, and May 14, 1997. The qualitative information is **not** statistically reliable. Its purpose is to illu-

minate the issues under discussion and to add the human voice to the statistics.

### SIZE OF THE JEWISH POPULATION

There are nearly 100,000 Jewish households in the five-county Philadelphia area. The average Jewish household has between two and three people living in it; thus, nearly 242,000 people live in Jewish households.

Although the Jewish population of the Philadelphia area has declined over the past 12 years, it remains the fourth largest Jewish community in the United States. Today, there are nearly four percent fewer households, nearly six percent fewer people in Jewish households, and more than 14% fewer Jewish people than in 1984.

With a substantial population of older persons, including many retirees, it is plausible to assume that outmigration to the sunbelt communities occurred between 1984 and 1996-1997. In addition, some households did move to adjacent communities such as Southern New Jersey.

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<sup>1</sup> For example, in-depth questions about philanthropic behavior were only asked of people who reported a charitable gift of at least \$250.

<sup>2</sup> A more complete description of the quantitative and qualitative methods used in the Study is found in the Technical Report on Research Methods.

## EXECUTIVE SUMMARY

Three out of five people living in Jewish households in the Metropolitan area live outside the City of Philadelphia. The City of Philadelphia does continue to have the largest Jewish population of the five-county area with 48,000 households. Montgomery County has the second largest Jewish population with 26,000 households and Bucks County is third with 15,000 households.

Jewish households are about eight percent of the households in the general community in Philadelphia, Montgomery, and Bucks Counties and about three percent in Chester County and Delaware County.

One of the most significant changes since 1984, albeit not unexpected, has been the relative growth in the Jewish presence in the suburbs and the relative decline in the importance of the City of Philadelphia as a Jewish population center vis-a-vis the suburbs. In 1984, more than half of the people in Jewish households lived in the City of Philadelphia; in 1996, less than half of the people in Jewish households lived in the city.

By far the greatest change at the county level is the explosive growth in the Jewish population of Bucks County, both on an absolute and a relative basis. In 1984, only about 10% of the people in Jewish households in the Philadelphia area lived in Bucks County -- today that percentage is close to 20%. The Chester County Jewish population in 1984 was so small that it was not even included in the telephone survey. Today, the estimated population in Jewish households in Chester County exceeds 13,000 people; this is more than 250% growth since 1984.

### Age

The Philadelphia area Jewish community includes a relatively high proportion of people over 65 -- substantially higher than its neighbors: Southern New Jersey and the State of Delaware, and higher than the Boston area, the New York area, the Northeast in general, and the Philadelphia area in 1984. As a consequence, the median age of 40 is several years older than the median age of these comparison communities.

### Household Structure

Despite all that has been written and spoken about the demise of the "typical" American family -- mother, father and child[ren] -- this type of household remains the largest group of Jewish households in Philadelphia -- over 24,000 households. The next largest group are married couples between 35 and 64 -- most of these are "empty nesters" whose children are grown. The third largest group is made up of persons over 65 who are married or share a household with someone else; about 16,000 households fit this category.

Nearly 13,000 persons over 65 live alone; of these, nearly 7,000 are over 75. For those in this group who do not have children in the metropolitan area, they are particularly vulnerable to the stresses and strains of relative isolation and growing older.

Of the households with children, a relatively small percent are single-parent families -- but for these 3,300 households, child-rearing can be difficult.

## EXECUTIVE SUMMARY

Two out of three adults in Jewish households are married; another 18% have never married, and the remaining 15% are widowed, divorced, or separated. The proportion of people in Jewish households who are divorced, separated, or widowed is higher in Philadelphia and New York than in Southern New Jersey, Boston, and the State of Delaware.

### **Income**

The median income of Jewish households in the Philadelphia area is about \$50,000 a year. The most frequently reported income is between \$25,000 and \$50,000 [26%]; the second most frequently reported income is between \$50,000 and \$75,000. One out of four Jewish households in the Philadelphia Jewish community has an annual income of less than \$25,000 a year. The median income of Jewish households in the Philadelphia area [\$49,500] is the lowest of any of the comparison areas that have had recent studies -- Boston [\$60,500]; Delaware [\$56,700] and Southern New Jersey [\$59,000].

### **Education and Occupation**

People in Jewish households in Philadelphia in 1996/1997 have predictably high levels of educational attainment. Three out of ten of the respondents have advanced degrees.

About half of the adults in the Jewish community are employed full-time; one in five

are retired; and one in ten works part-time. Women between the ages of 35 and 64 are much more likely to work part-time than men of that age group.

Almost half [47%] of all adults who work -- men and women almost equally -- have professional employment. Men were more likely to be "managerial, executive, or self-employed" than women.

### **Jewish Population of Geographic Areas**

Within Montgomery County, the Northern suburbs continue to be the most important center of Jewish population. In Philadelphia, despite the decrease in the Jewish population of the city, the Northeast continues to have the largest concentration of Jewish households and people.

### **Place of Birth**

The majority of survey respondents were born in the City of Philadelphia [51%], and relatively few are from other counties in the Philadelphia area.

### **Length of Residence**

Long-term residency in the five county Philadelphia areas is the norm for respondents in all counties -- ranging from an average of 26 years old in Chester County to an average of 41 years old in the City of Philadelphia.



## EXECUTIVE SUMMARY

### Prior Residence

Most of those who have moved, have moved within their county of residence. Philadelphia has the lowest Jewish in-migration rate from the other Philadelphia area counties; only seven percent of Philadelphia respondents had lived elsewhere in the Philadelphia area. In contrast, thirty-seven percent of current Montgomery County Jewish households had moved to Montgomery County from Philadelphia. Among Bucks County respondents, 31% had last lived in Philadelphia and 13% had last lived in Montgomery County. Chester County is the only county where a substantial percentage of households moved from a previous residence outside the Philadelphia area.

### Plans to Move

Two out of three [or more] of the Jewish households in each county do not plan to move within the next three years. City of Philadelphia and Delaware County households were more likely to plan to move from their current residence than were Bucks County and Chester County Jewish households.

### Place of Work and Residence

The City of Philadelphia is clearly no longer the major place of employment for household members from all of the counties. Workers typically work in their county of residence. Only 20% of working Bucks County Jewish residents work in the City of Philadelphia. Another 16% are employed in New Jersey.

### Identification

Nine out of ten Jewish respondents indicated that their religion was Judaism; another five percent indicated no religion, and another five percent indicated that their religion was Christianity or something else. Of those who indicated that their religion was Judaism, the largest percentage self-defined as Conservative Jews [38%] and the second largest group self-defined as Reform Jews -- 28%. These findings parallel closely the 1984 findings.

### Believing

Being Jewish is "very important" for the majority of Jewish respondents [73%]. Fifty-eight percent consider it "very important" that their children receive a Jewish education; 50% say that having their children or grandchildren marry Jewish is "very important."

### Behaving

As in most other community studies, ritual behaviors cluster in three groups: approximately three out four Jewish households celebrate Passover and Chanukah. More than half fast on Yom Kippur and have a mezuzah. A minority light Shabbat candles or keep kosher. Of the 17% who always or usually have a Christmas tree, 79% are mixed Jewish/non-Jewish households.

The **pattern** of Jewish behavior revealed in the 1984 survey parallels the results of the current survey; the **level** of observance has declined.

## EXECUTIVE SUMMARY

For example, in 1984, **89%** of respondents said that they usually attended a Passover *seder*. In 1996/1997 that figure slipped to **74%**. The lighting of Shabbat candles also declined from **32%** in 1984 to **20%** in 1996/1997.

### Belonging

About half of Philadelphia area Jewish households belong in some formal way to the organized Jewish community.

The synagogue is the institution through which belonging is most likely to be expressed -- **37%** belong to a synagogue. In 1984, the percentage was almost the same [40%]. This contrasts sharply with the rather substantial declines in observance since 1984.

Synagogue affiliation runs from a high of **47%** in Montgomery County to a low of **27%** in the City of Philadelphia.

### Participation

While **37%** of all Jewish households report being dues-paying members of a synagogue, more than twice as many households report having attended a synagogue at least once a year over the past three years. **Only eight percent [8%]** of households report paying dues to belong to a JCC. On the other hand, **23%** of households have a member who has participated in one or more activities of a JCC in the past year.

This discrepancy between formal affiliation and participation suggests that there may be a

greater desire for occasional participation than for full-time membership in congregations or the JCC.

**Seventy-one percent [71%]** of households have at least one adult who has received some form of Jewish education. *In sixty percent [60%] of households that currently have school-age children, those children receive some Jewish education.*

### Intermarriage

In 1996/1997, 22% of the current Philadelphia area marriages are intermarriages -- a Jewish person is married to someone who does not consider himself/herself to be Jewish. **Seventy-three per cent [73%]** of current marriages are between two born Jews. In five percent of the marriages, a non-Jewish born spouse now considers himself/herself to be Jewish.

In 1984, 12% of the **current marriages were intermarriages** compared to 22% of current marriages in the 1996/1997 survey. Intermarriage rates dropped from 85% in 1984 to 73% in 1996/1997.

The increased intermarriage rate in the Philadelphia area from 1984 to 1996/1997 reflects national patterns of Jewish intermarriage, including the strong tendency for more recent marriages to be intermarriages. The vast majority of marriages that occurred prior to 1970 were in marriages [90%]; during the 1970s, the intermarriage rate was 71%; by the 1980s [and continuing into the 1990s], less than six-in-ten marriages were in marriages.

## EXECUTIVE SUMMARY

Conversely, the **intermarriage rate** has increased from seven percent of the pre-1970 marriages to 40% during the current decade.

Intermarriage status strongly impacts the decision whether children in the household are being raised as Jewish. Among inmarried couples, almost every child is being raised as Jewish: 95% of the children in Bucks County in married households are being raised as Jewish, while 99% of children living in an in-married household in Montgomery County and in the City of Philadelphia are being raised as Jewish. Among **intermarried** households, approximately half of all children are being raised as Jews; conversely, half of the children in these intermarried households are not being raised as Jews, and the serious implications for Jewish continuity are obvious. On the other hand, a positive interpretation is equally valid; half of all children living in currently inter-married Jewish households are being raised Jewish.

### **Familiarity with Jewish Institutions**

The Allied Jewish Appeal clearly enjoys the highest level of familiarity among Philadelphia Jewry, while the Jewish Information and Referral Service [JIRS] has the lowest. The latter fact is of particular concern, as the JIRS cannot help people find services which the organized Jewish community has to offer if so few people are familiar with it. Interestingly, an examination of the varying degrees of organizational familiarity among Philadelphia Jewry in the five counties showed virtually no difference among the counties. This is somewhat surprising in view of the fact that there are fairly substantial differences between

the counties on some of the other measures of Jewish identification.

### **Jewish Education**

Three out of four school-age children, ages 6 years old to 17 years old, who are being raised Jewish, go to public school; 9% attend non-Jewish private school; and 18% go to Jewish day school. In addition to the 18% in Jewish day schools, 59% are receiving or have received some type of Jewish education in a congregational school. Just over one-in-five [22%] have never received any Jewish education.

### **Feel Part of the Jewish Community?**

Although the majority of respondents in households with children feel that they are “part of the Jewish community in Philadelphia,” there is a sizable minority [33%] who do not feel that way. Bucks County [48%] and Chester County [66%] respondents are most likely to disagree with the statement. It is also useful to recall here that 27% of respondents did **not** say that “being Jewish is very important to me.” So, there are some Jews in the Philadelphia area who, while feeling Jewish, do not feel they are part of the Philadelphia Jewish community. Perhaps, one reason for feeling they are not part of the Jewish community is suggested by the fact that one-in-five family module respondents strongly feels that the Jewish community “has no services or programs that interest” them or that the Jewish community “does not care” about their needs.

## EXECUTIVE SUMMARY

### Program Interests

The largest percentage of people have the greatest interest in Jewish cultural events -- programs devoted to music, theater, dance and art. **Eighty-three (83) percent** of respondents indicate at least some interest in Jewish cultural events. This finding is confirmed by answers to the question that refers to interest in "Jewish life and culture;" **69%** of respondents expressed at least some interest.

Programs aimed at the socialization needs of children follow a close second, with **64%** expressing at least some interest in programs on how to raise children to be Jewish, **57%** expressing interest in affordable trips to Israel for teens and **53%** expressing interest in Jewish camping programs.

Over **60%** of respondents expressed at least some interest in programs on how to prepare for the Jewish holidays or how to raise children to be Jewish. Just under **50%** expressed some interest in preparing to participate in temple or synagogue life.

### ECONOMIC VULNERABILITY

#### Income in Geographic Areas

The median income of Jewish households in the Philadelphia area -- ranges from \$33,500 in

the City of Philadelphia to \$68,000 in Chester County.<sup>3</sup>

The Far Northeast, with only 14% of the Jewish households in the Philadelphia area, has **40% of the households earning less than \$15,000 a year**; the Near Northeast, with only 11% of the Jewish households, has **25% of the households with incomes under \$15,000 per year and 21% of the households earning between \$15,000 and \$25,000.**

#### Income and Household Size

Household size, along with income, is the critical variable in defining economic stress. The modal or typical household in the Greater Philadelphia's Jewish community is a two person household earning between \$25,000 and \$50,000 a year.

#### Poor Jewish Households

There are an estimated 15,200 poor Jews living in 6,800 households -- seven percent of the Jewish households in the Philadelphia area. In the context of the widespread myth that there are no poor Jews, this is a substantial number of people. Most of these **households** are relatively small, consisting of three or fewer persons. Most poor **people** live in two or three person households.

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<sup>3</sup>In the 1990 Census, median household income ranged from \$24,600 in Philadelphia to \$45,600 in Chester County. In 1995 dollars, the corresponding values would be \$30,200 and \$56,000, respectively.

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### Lower Income Households

"Lower income" includes all households with less than \$15,000 income per year; households with two or more persons earning less than \$25,000 combined, and households with four or more persons with total income less than \$50,000 a year. Together, these categories account for a little less than 23% of those surveyed, including the seven percent previously defined as "poor." Almost 23,000 Jewish households in the Philadelphia area can be considered lower income. Nearly 57,000 people live in these households, including the 15,200 people living in households previously defined as "poor". The number of people who live in lower income households in the Philadelphia area is greater than in the Jewish population of Pittsburgh, Pennsylvania.

### Employment, Occupation and Lower Income

While only 11% of the people working full-time have lower incomes, three out of five of the people who are unemployed and nearly eight out of ten of the people with a disability have lower incomes. While nearly half of the students have lower incomes, for most in this group their economic difficulties are temporary, not permanent, and so they are in a qualitatively different position than the other groups, particularly as it relates to communal policy.

Over 15,000 households include one or more persons who were unemployed at some point within the last three years. While about 30% of this group were unemployed for a relatively short period of time -- three months or less --

about 25% experienced serious long-term unemployment: for a year or more. People who experienced unemployment within the last three years were very much more likely to have lower incomes [32% vs. 19%].

Lower income is also characteristic of people working in relatively low-skilled, low-pay occupations. Whereas only nine percent of the people working in professional, managerial or executive positions have lower incomes, over 20% of those who are self-employed or those in clerical, service, or craft positions have lower incomes.

### Age and Household Structure and Lower Income

People 65 and over are much more likely to have lower incomes. One out of three households with a respondent over 65 has lower income, compared with 15% of those between 35 and 49. Single women, living alone, who are 75 years old and over have the lowest incomes -- **three out of four have incomes of under \$25,000**, compared with only one out of four couples 65 years and older. There are an estimated 5,700 single women 75 and older in the Philadelphia area.

### Single-parent Families and Lower Income

Two out of five of the single-parent families in the Jewish community have lower incomes. These families also merit attention because they are under pressure on a number of fronts. Single-parents are twice as likely to report personal problems within the last three years than are two-parent families. Single parents

## EXECUTIVE SUMMARY

have a greater child-rearing burden. They often feel isolated -- they are twice as likely to answer "strongly disagree" when questioned as to whether they "felt part of the Jewish community" as are two-parent families, and they are three times as likely to call the JIRS when experiencing personal problems as are two-parent families.

### **New Americans from the Former Soviet Union [FSU] and Lower Income**

New Americans from the FSU are experiencing economic difficulty -- even those who are income-earning age and capacity.

While a substantial number have entered the economic mainstream of the community, a surprisingly large proportion, including some who have been in the United States for a decade or more, are lagging behind. **Over 60% of the Jewish households originating in the FSU have lower incomes.** Unfortunately a large number of these households are not able to work. In addition to the significant number over 65, a large number of those in their late fifties and early sixties are disabled -- probably a function of the relatively low level of healthcare in the FSU. **Over 80% of the older New Americans from the FSU have lower incomes. In fact, all of these lower income households report incomes of under \$15,000 per year.**

### **Making Ends Meet**

The third level of economic difficulty is defined by the subjective measure: "Are you having difficulty making ends meet?" While

only four percent say they are having difficulty making ends meet, over 34% say they are just managing. There is a strong relationship between reported income and the perception of difficulty in making ends meet. Very few households with incomes over \$75,000 indicate financial difficulties, but some do -- these tend to be larger households. Most households with an income of under \$25,000 indicate that they are having difficulty making ends meet or are just managing. Those that are managing on under \$25,000 tend to be older, single person households.

### **Just Managing and the Cost of Jewish Living**

"Just managing" financially for many households also means managing without Jewish content in their lives or the lives of their children. Families that cannot make ends meet or that are "just managing" are less likely to belong to a synagogue, to give their children a Jewish education, or to belong to a JCC.

## **PHILANTHROPY**

### **Contribution to a Charitable Cause**

Eighty-three percent of the households in the Philadelphia area report making a contribution to charity over the past 12 months. This is similar to the New York area [82% in 1991], and somewhat lower than was found in Philadelphia in 1984 [88%]. Among people who give, over half report total charitable giving of under \$250, while 30% report giving more than \$500 a year to all causes combined.

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### **Giving to the Three Philanthropic Sectors**

In general, households were more likely to report giving to non-Jewish causes than to other Jewish causes or Federation. Nearly three-quarters report giving to non-Jewish causes, while almost half report giving to Federation or other Jewish causes.

### **Comparative Philanthropic Behavior**

This pattern -- more people give to causes that are not specifically Jewish than to Jewish causes, or to Federation -- parallels the findings in the New York area study as well as the studies of Philadelphia's neighbors -- the State of Delaware and Southern New Jersey. Philadelphia is unusual in that a larger percentage give to Federation than to other Jewish causes.

### **Gross Philanthropic Product [GPP] and Market Share**

A rough estimate of the "GPP" of the Jewish community of Philadelphia -- the estimated total amount given to all charitable causes -- developed from survey data is about \$72,000,000. An estimate of the "market share" of the three sectors shows that non-Jewish causes have the largest share of the philanthropic "market" [41%]; Federation has the second largest [32%]; and other Jewish causes the smallest share [27%].

### **Levels of Giving**

Among those who do make charitable contributions, giving levels are relatively low

in all philanthropic sectors, but especially in the Federation sector. Only nine percent of those who gave to Federation in the last 12 months report giving over \$500 a year. At least 15% report giving \$500 or more to other Jewish or non-Jewish causes.

### **Giving: Age and Household Structure**

Younger donors are **much** less likely to give to Federation or to other Jewish causes than to causes that are non-Jewish. For those 18 to 34 years old, 21% give to Federation, 31% to other Jewish causes, and 66% contribute to causes that are non-Jewish. The percentage of those giving to Federation increases with age, from a low of 21% of 18-34 year olds to over 60% of those 65 and over.

### **Giving and Income**

Almost 15% of respondents report earning over \$100,000 in the past 12 months. Households with incomes **over** \$100,000 annually are more likely to give to non-Jewish causes [92%] than to either the Federation [64%] or other Jewish causes [61%]. Among those earning **less** than \$100,000 annually, 61% give to non-Jewish causes, 43% give to Federation, and 39% give to other Jewish causes.

### **Giving and Geographic Area**

Households in the City of Philadelphia are least likely of all households to give to non-Jewish causes [62%] and are also least likely to give to other Jewish causes [38%].

## EXECUTIVE SUMMARY

A higher proportion of Montgomery County households give to the Federation than do other area households [62%].

### **Giving and Length of Residence**

Almost three-quarters of the people surveyed were born in the Philadelphia area or have lived there for more than 20 years. Among this group, almost half are age 40 or older.

Those who were born in the area and those who have lived in the area for more than 20 years are more likely than “recent” arrivals to make charitable contributions. More than 50% report giving to Federation, more than 45% to other Jewish causes, and more than 76% to non-Jewish causes.

Those who have lived in the area the shortest length of time are least likely to be charitable donors. Only 17% of those who have lived in the area under ten years contributed to Federation during the past year; 27% contributed to other Jewish causes; and 50% gave to non-Jewish causes.

### **Giving and Religious Movement**

Conservative and Reconstructionist households are most likely to report giving to Federation [65% and 60%, respectively] and to other Jewish causes [58% and 55%]. In comparison, less than half of Reform, Orthodox, and Traditional households contributed to the Federation or to other Jewish causes in the past year.

Households which identify with no specific Jewish denomination are least likely of all groups to contribute to Jewish philanthropic sectors. Less than one-quarter of these households contributed to Federation or other Jewish causes.

### **Giving and Jewish Affiliation**

Eighty-two percent of the households that belong to both synagogues and other Jewish organizations [including the JCC] report giving to the Federation in the past year, and 87% give to other Jewish causes. Of households who are unaffiliated with a synagogue or any other Jewish organization, only 28% contributed to the Federation during the past year and 19% contributed to another Jewish cause.

### **Giving and Intermarriage**

Intermarried couples are least likely of all married households to give to Federation. Sixty-one percent of unmarried couples, 40% of conversionary couples, and 25% of intermarried couples report giving to Federation in the past 12 months. Twenty-one percent of intermarried couples, compared to 12% unmarried and 9% of conversionary couples give over \$500 to non-Jewish causes.

### **Motivation for Giving and Attitudes about Giving to any Cause**

Among donors who contributed at least \$250 to any of the three philanthropic sectors, the factors cited as important by almost all donors



## EXECUTIVE SUMMARY

include: “the purpose and philosophy of an organization,” “knowing the charity helps people in need,” and “giving to a cause that personally touches you.”

### **Motivation for Giving to Jewish Causes**

“Social services for the Jewish elderly,” “the Jewish value of social justice and concern for the poor,” and “combating anti-Semitism,” are very important in the decision to contribute to Jewish charity for 60% to 62% of all donors. Between 49% and 55% of all donors think it is very important to give to these causes because of “the Jewish tradition of tzedakah,” “helping young people connect to their Jewish heritage,” and to “support the people of Israel.”

Eight out of ten donors age 65 and over say that tzedakah is a very important consideration in their giving to Jewish causes. In contrast, only 38% of donors between the ages of 25 and 49 think that tzedakah is very important as a reason to give.

### **Importance of Being Involved in an Organization**

A surprisingly large proportion of donors giving \$250 or more to any of the three philanthropic sectors say that being involved in an organization is not important in their decision to contribute to that organization -- only 22% of the donors report that it is very important in their decision to give to an organization.

### **Giving is Habitual**

Eighty-two percent of the donors giving at least \$250 to any philanthropic sector say that they typically make annual donations to the same charity, while eight percent typically give to different charities each year, five percent give to different charities though there are some charities they give to every year, and five percent say they do not have a pattern of giving.

### **CONCLUSIONS: POLICY IMPLICATIONS**

**(1) The redistribution of the Jewish population within the Philadelphia area is larger and more significant than the absolute decline in the size of the Jewish population since 1984.**

While the number of Jewish households in the Philadelphia area as a whole declined by six percent, the percentage in the City of Philadelphia declined by 23%, and the percentage in Bucks County increased by 78%! Even with a 6% decline, the Philadelphia area remains one of the largest Jewish communities in the United States. Thus, the scale of the community-building challenge remains essentially unchanged. But, strategies for community-building may be quite different in centralized or decentralized environments.

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- The growth is taking place over a very large area -- from Bucks County in the northeast to Chester County in the south. In general, it is more difficult to serve a low-density, decentralized population than a centralized one.
- The Jewish population of Bucks County is now so large, and the physical and psychological distance from the City of Philadelphia is so great [only 20% of the Bucks County Jewish labor force works in the City of Philadelphia], that the creation of a Jewish service delivery and fund-raising system for Bucks County is urgent. This system needs to be efficient and customer-driven. Its development may require a re-examination of the traditional boundaries among congregations, agencies, and grass-roots voluntary activity.
- The growth of the suburban areas also challenges the organized Jewish community, especially the Federation, to re-examine its governance and the regional structure [Philadelphia, Buxmont and Bucks]. This structure was designed during a period when a Philadelphia city centric system made more sense than it does today.
- Supporting existing neighborhoods, and rationalizing service in the Northeast.
- Making sure that scarce resources and limited services go to those in the greatest need. The low recognition level of the JIRS [20% overall] means that it is possible that some populations in need may not know what is presently available in the way of service or subsidy.
- Special fund-raising efforts to increase available resources by focusing the attention of the donor community -- who do not, in general, live in the Northeast -- on the substantial human needs in what is, in effect, their own backyard.

**(3) There are large numbers of families that are just making ends meet and who seem to have difficulty in meeting the costs of their children's Jewish education and the other costs of being Jewish.**

- Congregations, agencies, schools, and of course, Federation, need to work together to come up with creative solutions to this problem. Again targeted fund-raising efforts may be needed. The community needs to investigate the possible use of innovative membership programs. The community needs to investigate the pluses and costs of a more ambitious interest-free loan program.

**(2) There is a significant concentration of older Jews, poor Jews, and Jews from the FSU in the Northeast.**

This concentration underlines the urgency of investing substantial community energy in:

## EXECUTIVE SUMMARY

- Opportunities to purchase specific services on a more selective basis may be more useful to families that are “just managing” than the comprehensive membership programs that are currently the norm.

#### **4) Younger donors, especially those under 35, are much more likely to give to causes that are not specifically Jewish than to Federation or other Jewish causes.**

- Federation needs to systematically and aggressively target younger donors.
- When 85% of the donors over 65 identify “tzedakah” as a core value in their philanthropic behavior compared with only 38% of donors under 40, it is obvious that the organized Jewish community needs to find new ways to engage younger donors.
- Connecting younger donors with their Jewish identity is an important step in increasing Federation donations among this group.
- Expanding leadership development programming may be the best vehicle for accomplishing this, building on successful innovative models being developed in other communities.

#### **5) Substantial donor sectors undercontribute to Federation.**

- Federation needs to aggressively pursue affluent philanthropic donors.

Less than half of those with incomes over \$100,000 annually contribute to Federation, and of those who do contribute, less than five percent contribute over \$500.

- Federation needs to more effectively target donors who do not donate to any Jewish cause. Donations to non-Jewish causes are Federation’s most significant competition. The case for donating to Jewish organizations, particularly Federation, needs to be presented clearly and effectively.
- Federation needs to develop better campaigns to reach outlying counties. Only 26% of Chester County and 46% of Bucks County Jewish households contribute to Federation.
- Federation needs to develop campaigns which address the concerns and interests of newcomers to the area. Less than 20% of respondents who have lived in the area less than ten years contribute to Federation.
- Federation needs to highlight the importance of giving to a federated charity. Donors who contribute at least \$250 prefer giving to specific programs or causes rather than a federated charity.

#### **6) Issues of Jewish identity and continuity are central issues for all Jewish households in the Philadelphia area. Perhaps the most fundamental policy question faced by the**

## EXECUTIVE SUMMARY

### **organized Jewish community is how it uses its identity-enhancing resources.**

- All Federation Jewish identity initiatives must carefully weigh and balance the merits of “outreach” to the intermarried and unaffiliated, with “mid-reach” to moderately Jewish identified and moderately Jewishly affiliated households.
- Given the large and growing number of Jewish households that include spouses and/or children whose identities are not Jewish [or are religiously indeterminate], ultimately it may benefit the Jewish community if it devotes resources to the inclusion of opportunities for these households in its social, educational, and cultural programs.
- Given regional differences in terms of household structure and Jewish identity, diverse approaches to sustaining Jewish identity may be necessary in different communities.

### **7) Tracking the mobility of Jewish households within the Philadelphia area is critical to almost all planning, fund-raising, and programming activities of the Federation.**

- The Federation should establish a computer-based system to “track” the mobility of Jewish households known to

the Federation over a 10-to-20 year period by utilizing Federation and “synagogue” lists for research and planning purposes. When Federation-listed households move and change their address, rather than just changing their address in order to communicate with the household, a dual system should be established to maintain data about their prior addresses, zip codes, and county in order to track intra-regional mobility using internal Federation data.

\* \* \* \* \*

The Philadelphia area contains a large, diverse and complex Jewish community with a rich variety of Jewish organizations, institutions, programs, and services. It is hoped that this portrait of the people who live here will help community leadership to enhance the quality of Jewish life and build a better Jewish community.

# INTRODUCTION

The 1996/1997 Greater Philadelphia Jewish Population Study was commissioned by the Jewish Federation of Greater Philadelphia. The Study surveyed Jewish households in the Philadelphia area. The data collected during the survey was used to develop four kinds of information important to the Jewish community:

- An estimate of the size of the Jewish population in the Philadelphia area.
- An estimate of the basic population characteristics of the Jewish population in the Greater Philadelphia area.
- An analysis of the social and demographic changes that have taken place since the last Jewish population survey in the Philadelphia area.
- In-depth policy-relevant analyses.

## **Why the Study was Done**

The Federation, affiliated Jewish agencies, other Jewish organizations, and congregations need up-to-date information to better plan their activities. It has been 12 years since the last portrait of the Jewish community. During this time period, significant changes have taken place in Jewish life both inside and outside of the Philadelphia area.

The Jewish Population Study has two purposes:

- To develop a profile of the people of the Greater Philadelphia Jewish community and to measure the changes since the Jewish Population Study of 1984.
- To analyze the population of the Jewish community so as to highlight information that can help guide future planning decisions in the community.

## **The Outcomes of the Study**

This Report presents the key findings from the 1996/1997 Jewish Population Study of Greater Philadelphia. The full data file on which this Report is based contains over 900 variables describing the demographics, geography, and Jewish identity of the community in detail. A copy of this data file, prepared by Ukeles Associates, Inc., has been transferred to the Population Study Committee so that the data is available in the Philadelphia area. This will enable planning staff to answer many more additional questions, both now and in the future.

Four separate Special Topic Reports include detailed analyses of important subjects for planning purposes.

# INTRODUCTION

A fifth covers the Study's research methods:

- Report #1: Geography and Mobility
- Report #2: Economic Vulnerability
- Report #3: Jewish Identity and Affiliation
- Report #4: Jewish Philanthropy
- Report #5: Technical Report on Research Methods

## Definitions and Scope

- A Jewish household is defined as a household including one or more Jewish persons at least 18 years old.
- For the purposes of this Report, a Jewish person is someone who:
  - Self-identifies as a Jew, *or*
  - Is a child being raised as a Jew

This definition is roughly equivalent to the concept of "core Jews" used in the 1990 National Jewish Population Study.

People who indicated that they were born or raised as Jews, but no longer considered themselves Jewish, were defined as Jewish-origin households and were not interviewed. An estimate of the number of Jewish-origin households is included in this Report.

- The Greater Philadelphia area includes the following five counties:

- Bucks
- Chester
- Delaware
- Montgomery
- Philadelphia

## How the Study was Done

The Study included two kinds of research: quantitative and qualitative.

The quantitative data in this Report are estimates based on 1,437 completed telephone interviews conducted between September 1996 and February 1997. Some questions were asked of all households, while other questions were asked in a "module" designed for households who met specified criteria.<sup>4</sup>

Because many of the interviews were with people in Jewish households identified completely at random, drawn from a sample of many thousands of households, both Jewish and non-Jewish, the quantitative information is statistically reliable. For most of the data in this Report, the "true" number is within plus/minus five percent to ten percent of the estimate.<sup>5</sup>

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<sup>4</sup> For example, in-depth questions about philanthropic behavior were only asked of people who reported a gift of at least \$250 to all causes. Modular questions were asked of a sample of respondents. For a description of the modules and associated sub-samples see the Technical Report on Research Methods.

<sup>5</sup> A more complete description of the quantitative methods used in the Study is found in the Technical Report on Research Methods.

## INTRODUCTION

The qualitative information in the Study is based on seven focus groups involving 55 different individuals, held between May 4 and May 14, 1997. The qualitative information is **not** statistically reliable. Its purpose is to illuminate the issues under discussion in the Special Topic Reports and to add a human voice to the statistics.

### Comparative Information in the Report

In addition to the findings of the 1996/1997 Study, this Report includes comparative information to help put the findings in perspective:

- *The Jewish Population of the Greater Philadelphia area, 1984.* This Study is sufficiently similar in methodology and scope to make meaningful comparisons possible in most subject areas.
- Information about the general community in the Greater Philadelphia area is drawn from a variety of reports.
- *The 1991 Jewish Population Study of New York and the 1995 Jewish Population Study of Boston.* Like Philadelphia, New York and Boston are two very large Jewish communities in the Northeast that have had a high-quality study within the last ten years.
- *The 1991 Study of Southern New Jersey and the 1995 Population Study of Delaware.* These are two neighboring communities that have had recent studies.
- Findings from the Council of Jewish Federation's 1990 National Jewish Population Survey (NJPS).

### How to Read the Data in this Report

Numbers in this Report are rounded to the nearest hundred, and percentages are rounded to the nearest full percentage. The sum of numbers or percentages in columns [or rows] of tables may not equal the total because of rounding.

Where the sum of a row [or column] equals 100%, the percent sign is included in the first entry of the row [or column] and in the 100%. In all other cases, the percent sign is shown for each entry.

Where the value in the cell is less than one percent, including where the entry is zero, an asterisk [\*] is shown.

# CHAPTER ONE: OVERVIEW

## SIZE OF THE JEWISH POPULATION

There are nearly 100,000 Jewish households in the five-county Philadelphia area. The average Jewish household has between two and three people living in it; thus, nearly 242,000 people live in Jewish households. Not everyone living in these households is Jewish; there are over

35,000 non-Jews in these households -- typically spouses and/or children not being raised as Jews. Over 206,000 Jewish people live in the Greater Philadelphia area.

**Exhibit 1.1 Jewish Households and Jewish Population,  
Philadelphia Area, 1996/1997**

	NUMBER
JEWISH HOUSEHOLDS	99,300
PEOPLE IN JEWISH HOUSEHOLDS	241,600
JEWISH PEOPLE	206,100



## CHAPTER ONE: OVERVIEW

### JEWISH HOUSEHOLDS AND JEWISH ORIGIN HOUSEHOLDS AS A PERCENT OF THE TOTAL COMMUNITY

These 100,000 Jewish households represent seven percent of the 1.4 million households in the Philadelphia Metropolitan area.

Another 12,000 households are "Jewish origin" households -- less than one percent of the total

number of households in the Philadelphia area, but about 12% of the Jewish community. These households represent "losses" to the Jewish community; at one point in time, one or more people in each of these homes considered themselves Jewish; today, they do not.

<b>Exhibit 1.2 Jewish, Jewish Origin, and Non-Jewish Households, Philadelphia Area, 1996/1997</b>		
	TOTAL	
	NUMBER	PERCENT
JEWISH HOUSEHOLDS	99,300	7%
JEWISH ORIGIN HOUSEHOLDS	11,900	1%
NON-JEWISH HOUSEHOLDS	1,292,100	92%
<b>TOTAL HOUSEHOLDS, PHILADELPHIA METROPOLITAN AREA<sup>4</sup></b>	<b>1,403,300</b>	<b>100%</b>

Note: In all exhibits, totals may not equal 100% due to rounding.

<sup>4</sup>The 1996 total household estimate derives from census survey data incorporated into the Claritas database.

## CHAPTER ONE: OVERVIEW

### TRI-STATE REGION

Philadelphia is the hub of a tri-state Jewish region with nearly 320,000 people living in Jewish households. Philadelphia is by far the largest of the three Jewish communities in this area. The State of Delaware has about 7,000 Jewish households, concentrated in the Wilmington area, but with substantial growth in

the northwestern part of the State near the University of Delaware. Southern New Jersey has about 24,000 households; its core is in Cherry Hill, but the area has experienced substantial growth in the suburbs around Cherry Hill. Many of the newer residents of Southern New Jersey have come from Philadelphia.

**Exhibit 1.3 Jewish Households, People in Jewish Households and Jewish People in the Philadelphia Area, Delaware and Southern New Jersey**

	PHILADELPHIA 1996/1997	SOUTHERN NEW JERSEY 1991	DELAWARE 1995	TOTAL
JEWISH HOUSEHOLDS	99,300	23,900	6,800	130,000
PEOPLE IN JEWISH HOUSE- HOLDS	241,600	57,800	17,600	317,000
JEWISH PEOPLE	206,100	49,200	13,500	268,800

## CHAPTER ONE: OVERVIEW

### JEWISH HOUSEHOLD POPULATION OF PHILADELPHIA COMPARED WITH OTHER LARGE JEWISH COMMUNITIES

Philadelphia is the fourth largest Jewish community in the United States. It was the fourth largest at the time of the last survey in 1984.

Since Broward County, Florida, which is the fifth largest, continues to grow, it is likely that by the next survey, Philadelphia will be the fifth largest.

RANK	COMMUNITY	POPULATION
1	New York	1,420,000
2	Los Angeles	490,000
3	Chicago	302,000
4	<b>Philadelphia</b>	<b>242,000</b>
5	Broward County	237,000
6	Boston	213,000
7	San Francisco-Bay Area	210,000
8	Washington, DC	165,000
9	Miami	145,000
10	MetroWest, N.J.	121,000

<sup>5</sup>From the 1997 American Jewish Year Book (adjusted).

## CHAPTER ONE: OVERVIEW

### SIZE OF THE JEWISH COMMUNITY: 1984 TO 1996/1997

The Jewish population of the Philadelphia area has declined over the past 12 years, since the last study. Today there are nearly four percent fewer households; nearly six percent fewer people in Jewish households; and more than 14% fewer Jewish people. The 1984 Study did forecast a decline in Jewish population of about 15%

by the year 2000. With a substantial population of older persons, including many retirees, it is plausible to expect out-migration to the Sunbelt communities. In addition, some households did move to adjacent communities such as Southern New Jersey.

<b>Exhibit 1.5 Jewish Households and Jewish Population, Philadelphia Area 1984 to 1996/1997</b>				
	1984	1996/1997	CHANGE 1984 TO 1996/1997	PERCENT CHANGE 1984 TO 1996/1997
JEWISH HOUSEHOLDS	103,100	99,300	-3,800	-4
PEOPLE IN JEWISH HOUSEHOLDS	256,100	241,600	-14,500	-6
JEWISH PEOPLE	240,400	206,100	-34,300	-14

## CHAPTER ONE: OVERVIEW

### JEWISH POPULATION BY COUNTY

Three out of five people living in Jewish households in the Metropolitan area live out-side the City of Philadelphia. The City of Philadelphia does continue to have the largest Jewish population of the five-county area with 48,000

households. Montgomery County has the second largest Jewish population with 26,000 households and Bucks County is third with 15,000 households.

**Exhibit 1.6 Jewish Households and People In Jewish Households, by County, Philadelphia Area, 1996/1997**

COUNTY	NUMBER OF JEWISH HOUSEHOLDS		NUMBER OF PEOPLE IN JEWISH HOUSEHOLDS	
	NUMBER	PERCENT	NUMBER	PERCENT
PHILADELPHIA	47,800	48	99,700	41
MONTGOMERY	25,800	26	65,700	27
BUCKS	14,600	15	43,600	18
DELAWARE	7,000	7	19,100	8
CHESTER	4,200	4	13,400	6
<b>TOTAL</b>	<b>99,300</b>	<b>100</b>	<b>241,600</b>	<b>100</b>

## CHAPTER ONE: OVERVIEW

### HOUSEHOLDS IN THE GENERAL COMMUNITY AND JEWISH HOUSEHOLDS, BY COUNTY

The distribution of Jewish households among the five counties is quite different than the distribution of all Philadelphia area households. Despite the decline in the Jewish population of Philadelphia, Jews are still disproportionately concentrated in Philadelphia: 48% of Jewish households live in Philadelphia, while only 41% of all households live there.

Similarly, 26% of Jewish households reside in Montgomery County compared to only 19% of households in the general community. Jewish households are about eight percent of the households in Philadelphia, Montgomery and Bucks Counties and about three percent in Chester County and Delaware County.

**Exhibit 1.7 Jewish Households and Households in the General Population,  
by County, Philadelphia Area, 1996/1997 <sup>6</sup>**

COUNTY	HOUSEHOLDS IN THE GENERAL COMMUNITY		JEWISH HOUSEHOLDS	
	NUMBER	PERCENT	NUMBER	PERCENT
PHILADELPHIA	574,600	41	47,800	48
MONTGOMERY	272,000	19	25,800	26
BUCKS	207,000	15	14,600	15
DELAWARE	204,100	15	7,000	7
CHESTER	145,700	10	4,200	4
<b>TOTAL</b>	1,403,300	100	99,300	100

<sup>6</sup>The 1996/1997 estimate of the number of households in the general community derives from census survey data incorporated into the Claritas database.

## CHAPTER ONE: OVERVIEW

### CHANGE IN JEWISH POPULATION BY COUNTY

One of the most significant changes since 1984, albeit not unexpected, has been the relative growth in the Jewish presence in the suburbs and the relative decline in the importance of the City of Philadelphia as a Jewish population center vis-a-vis the suburbs. In 1984, more than half of the people in Jewish households lived in the City of Philadelphia; in 1996, less than half of the people in Jewish households lived in the City.

By far the greatest change at the county level is the explosive growth in the Jewish pop-

ulation of Bucks County, both on an absolute and relative basis. In 1984, only about ten percent of the people in Jewish households in Philadelphia lived in Bucks County -- today that percentage is close to 20%. The Chester County Jewish population in 1984 was so small that it was not even included in the telephone survey.<sup>7</sup> Today, the estimated population in Jewish households in Chester County exceeds 13,000 people; this is more than 250% growth since 1984.

<b>Exhibit 1.8      People in Jewish Households, by County, Philadelphia Area, 1984 to 1996/1997</b>				
COUNTY	PEOPLE IN JEWISH HOUSEHOLDS IN 1984		PEOPLE IN JEWISH HOUSEHOLDS IN 1996/1997	
	NUMBER	PERCENT	NUMBER	PERCENT
PHILADELPHIA	138,400	54	99,700	41
MONTGOMERY	62,500	24	65,700	27
BUCKS	24,400	10	43,600	18
DELAWARE	27,000	11	19,100	8
CHESTER	3,700 <sup>7</sup>	2	13,400	6
<b>TOTAL</b>	256,100	100	241,600	100

<sup>7</sup>Because no telephone interviews were carried out in Chester in 1984, the estimate for Chester in that year is a rough approximation, and needs to be treated with caution.

## CHAPTER ONE: OVERVIEW

### CHANGE IN THE SIZE OF THE GENERAL COMMUNITY AND THE JEWISH COMMUNITY

In general, population change in the Jewish community parallels change in the general community, but the extent is greater. Philadelphia has lost households --about .5% a year for the last 16 years; the Jewish community has decreased at about three times that rate -- 1.9% per year for the last 12 years. Bucks has gained households -- over 30% since 1980. The number of Jewish households in Bucks has increased 78% since 1984 -- over three times the annual

rate of growth in the community-at-large. In Chester County, Jewish growth has far outstripped growth in the general community at a rate six times the growth in the general community. In Montgomery County, the growth rate in the Jewish community -- [1.7% per year] has more closely paralleled growth in the number of households in the general community [1.3% per year].

**Exhibit 1.9 Jewish Households and Households in the General Population,  
by County, Philadelphia Area, 1980, 1984, and 1996/1997**

COUNTY	NUMBER OF HOUSEHOLDS IN THE GENERAL COMMUNITY			NUMBER OF HOUSEHOLDS IN THE JEWISH COMMUNITY		
	1980	1996/1997	PERCENT CHANGE 1980 to 1996/1997	1984	1996/1997	PERCENT CHANGE 1984 to 1996/1997
PHILADELPHIA	620,600	574,600	-7	62,400	47,800	-23
MONTGOMERY	223,700	272,000	22	21,500	25,800	20
BUCKS	156,400	207,000	32	8,200	14,600	78
DELAWARE	191,900	204,100	6	9,400	7,000	-26
CHESTER	104,900	145,700	39	1,600	4,200	162
<b>TOTAL</b>	1,297,500	1,403,400	8	103,100	99,300	-4



## CHAPTER ONE: OVERVIEW

### AGE GROUPS

There are more *people in Jewish households* who are under the age of 18 [22%] than there are people over the age of 65 [20%]. Focusing only on *Jewish persons*, the reverse is true -- 20% are under 18 and 22% are over 65.

This illustrates the impact of intermarriage on the community. Almost 30% of the children under four years old are not being raised as Jews, whereas, only two percent of those over 75 are not Jewish.

**Exhibit 1.10                      People in Jewish Households, by Age Group,  
Philadelphia Area, 1996/1997\***

AGE	JEWISH PERSONS		PEOPLE IN JEWISH HOUSEHOLDS	
	NUMBER	PERCENT	NUMBER	PERCENT
4 AND YOUNGER	8,900	4	12,600	5
5 TO 13	24,500	12	30,200	13
14 TO 17	7,600	4	9,100	4
18 TO 21	7,200	4	9,400	4
22 TO 34	26,300	13	32,800	14
35 TO 49	48,800	24	59,200	25
50 TO 64	33,000	16	35,800	15
65 TO 74	24,100	12	25,700	11
75 AND OLDER	20,600	10	21,100	9
<b>TOTAL</b>	<b>201,100</b>	<b>100</b>	<b>235,900</b>	<b>100</b>

Note: Totals may not equal 100% due to rounding.

\* The age distributions shown in Exhibit 1.10 are based upon ages of household members as reported in the survey. Since a number of respondents did not give ages for all household members, these totals do not add to the estimated number of Jews [201,100 vs. 206,100] or people in Jewish households [235,900 vs. 241,600]. To approximate age distributions based upon total number of Jews, 206,100 is multiplied by the percentage shown in the second column.

## CHAPTER ONE: OVERVIEW

### AGE COMPARISONS

The Philadelphia area Jewish community includes a relatively high proportion of people over 65 -- substantially higher than its neighbors -- the State of Delaware and Southern New Jersey, and higher than the Boston area or New York area, the Northeast in general, or the Philadelphia area in 1984.

At the other extreme, the percentage of children [under 18] is slightly lower than the Delaware Jewish community and the Boston area, identical with New York, and essentially the same as Philadelphia in 1984.

<b>Exhibit 1.11 Comparative Information, Age of People in Jewish Households, Philadelphia Area, 1996/1997</b>						
	LESS THAN 18	18 TO 34	35 TO 49	50 TO 64	65 AND OVER	TOTAL
PHILADELPHIA (1996/1997)	22%	18%	25%	15%	20%	100%
BOSTON (1995)	24%	20%	35%	13%	9%	100%
NEW YORK (1991)	22%	23%	22%	16%	17%	100%
DELAWARE (1995)	26%	21%	25%	13%	15%	100%
SOUTHERN NEW JERSEY (1992)	23%	23%	26%	16%	12%	100%
PHILADELPHIA (1984)	21%	26%	19%	17%	17%	100%
NORTHEAST (NJPS, 1990)	20%	26%	20%	18%	16%	100%

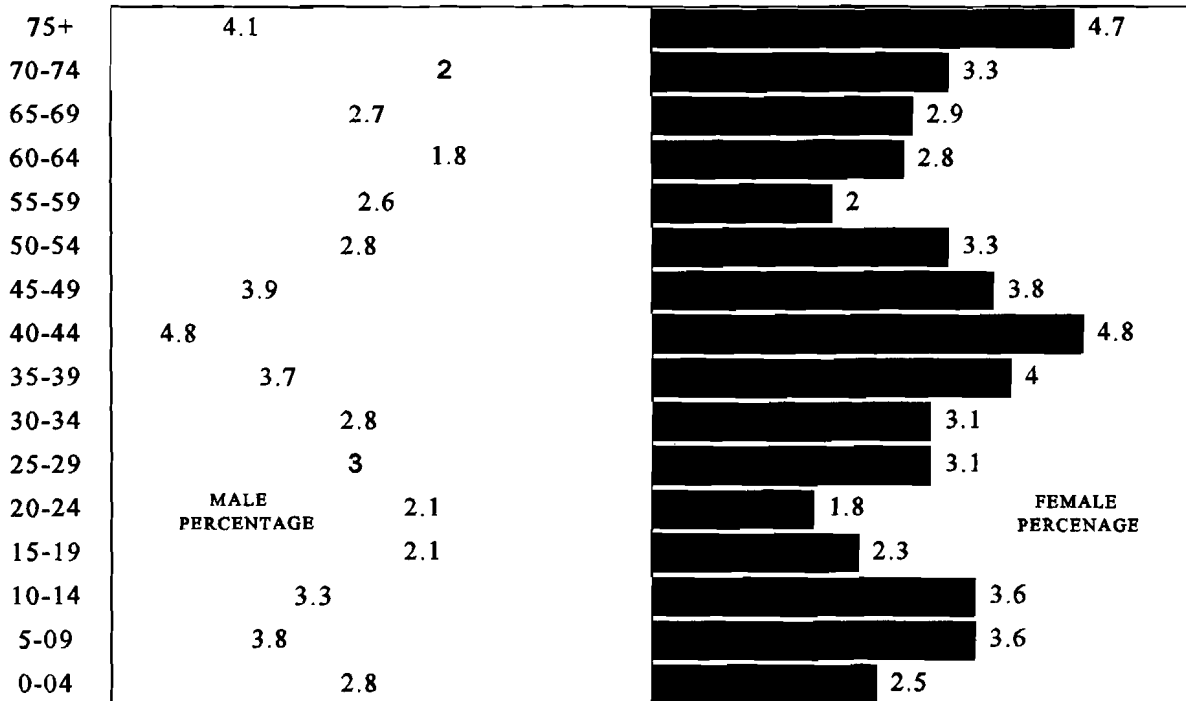
# CHAPTER ONE: OVERVIEW

## AGE-SEX PYRAMID

An age-sex pyramid structures the age distribution by five years intervals, and thus facilitates comparisons among different age cohorts. The total percent of males and females living in Jewish households in the five county Greater Philadelphia region adds to 100%. The percentage is shown to one decimal place; to extrapolate the estimates of actual numbers, multiply the percentage by 241,600. There are about 15,200 children between 0-5 years; 24,900 children between 6-12 years; and 11,800 children in the 13-17 years age category. In other words, approximately 30% of the child population is

under the age of six; about 48% are between 6-12 years old; and about 22% are between 13-17. These numbers and percentages have the broadest significance for educational planning in the decade ahead. For example, it is important to note that the size of each year's cohort under the age of five is generally smaller than each year's age cohort between 6-12. Therefore, the capacities of local Jewish schools are apt to be more than adequate for the available child population. On the other hand, there appears to be a population bulge for those in possible need of teen services.

Exhibit 1.12 Age-Sex Pyramid, People in Jewish Households, Philadelphia Area, by Five-Year Intervals, 1996/1997



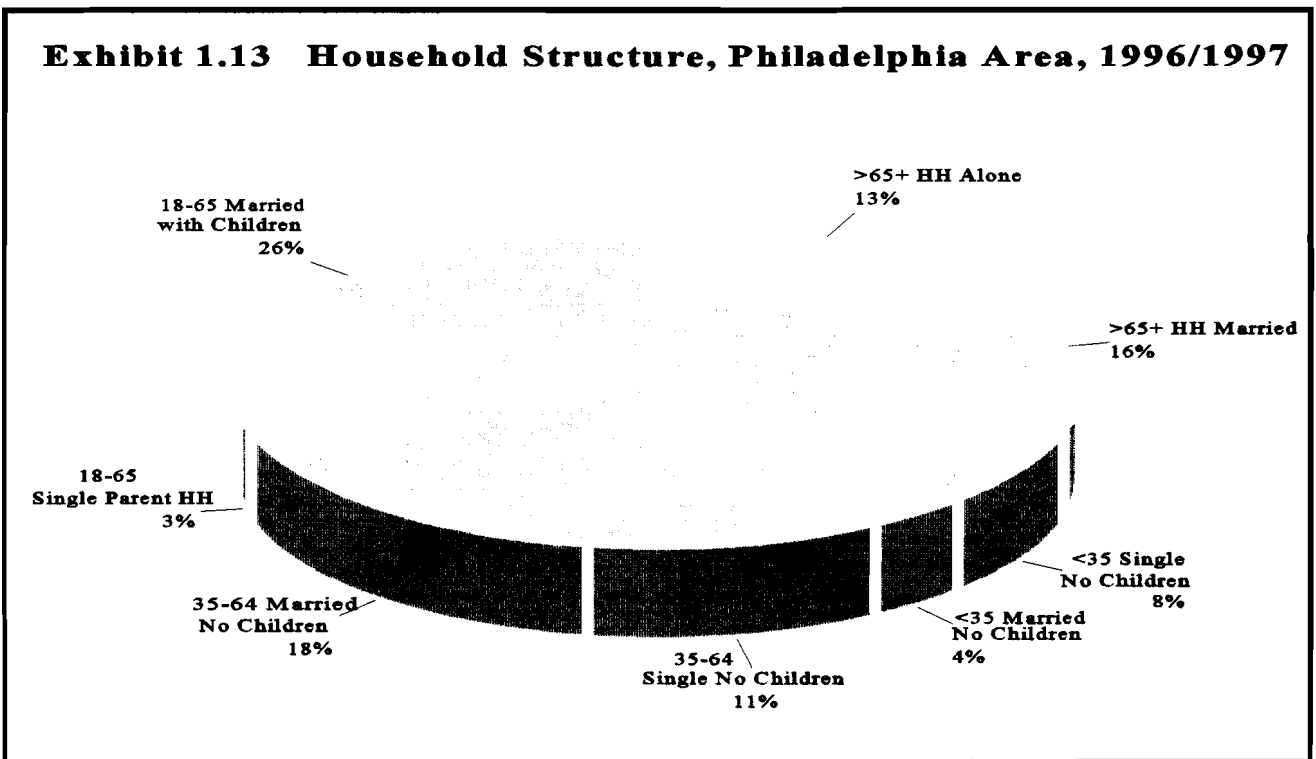
## CHAPTER ONE: OVERVIEW

### HOUSEHOLD STRUCTURE

Despite all that has been written and spoken about the demise of the "typical" American family -- mother, father and child[ren] -- this type of household remains the largest group of Jewish households in Philadelphia -- over 24,000 households. The next largest group are married couples between 35 and 64 -- most of these are "empty nesters" whose children are grown. The third largest group is made up of persons over 65 who are married or share a household with someone else; about 16,000 households fit this category.

Nearly 13,000 persons over 65 live alone. Of these, nearly 7,000 are over 75. Those in this group who do not have children in the Philadelphia area are particularly vulnerable to the stresses and strains of relative isolation and growing older. Of the households with children, a relatively small percent are single parent families, but for these 3,300 households, child-rearing can be difficult.

**Exhibit 1.13 Household Structure, Philadelphia Area, 1996/1997**



## CHAPTER ONE: OVERVIEW

### HOUSEHOLD STRUCTURE BY COUNTY

Counties are quite dissimilar in the concentrations of different types of households: Philadelphia has more than its proportionate share of older persons living alone and of singles of all ages; Bucks and Chester, and to a lesser extent Delaware County, have more than their share of families with children. Delaware County has more than its proportionate share of young married couples without children; Chester and Delaware Counties have more than their proport-

ionate share of "empty nesters;" Montgomery County with the second largest Jewish population, also is the most "balanced." Its profile most resembles the profile of the community overall. Within its borders, one finds young and old, families with children and without, singles and married couples roughly in the same proportion as the Philadelphia area Jewish community as a whole.

**Exhibit 1.14 Household Structure, by County, Philadelphia Area, 1996/1997**

HOUSEHOLD TYPE	COUNTY					TOTAL
	PHILA	MONTGOMERY	BUCKS	DELAWARE	CHESTER	
UNDER 35, SINGLE, NO CHILDREN	<b>10</b>	7	2	7	5	8
UNDER 35, MARRIED, NO CHILDREN	4	3	<b>6</b>	7	3	4
35 TO 64, SINGLE, NO CHILDREN	<b>14</b>	11	10	8	1	11
35 TO 64, MARRIED, NO CHILDREN	18	18	16	<b>21</b>	<b>26</b>	18
UNDER 65, SINGLE WITH CHILD[REN]	3	<b>4</b>	<b>4</b>	<b>4</b>	3	3
UNDER 65, MARRIED WITH CHILD[REN]	14	<b>29</b>	<b>46</b>	<b>31</b>	<b>46</b>	26
65 AND OVER, LIVING ALONE	<b>20</b>	11	4	5	1	13
65 AND OVER MARRIED <sup>8</sup>	<b>17</b>	<b>17</b>	12	<b>17</b>	14	16
<b>TOTAL</b>	100	100	100	100	100	100

Note: Bold type indicates that the County percentages exceed the area-wide totals shown in the last column.

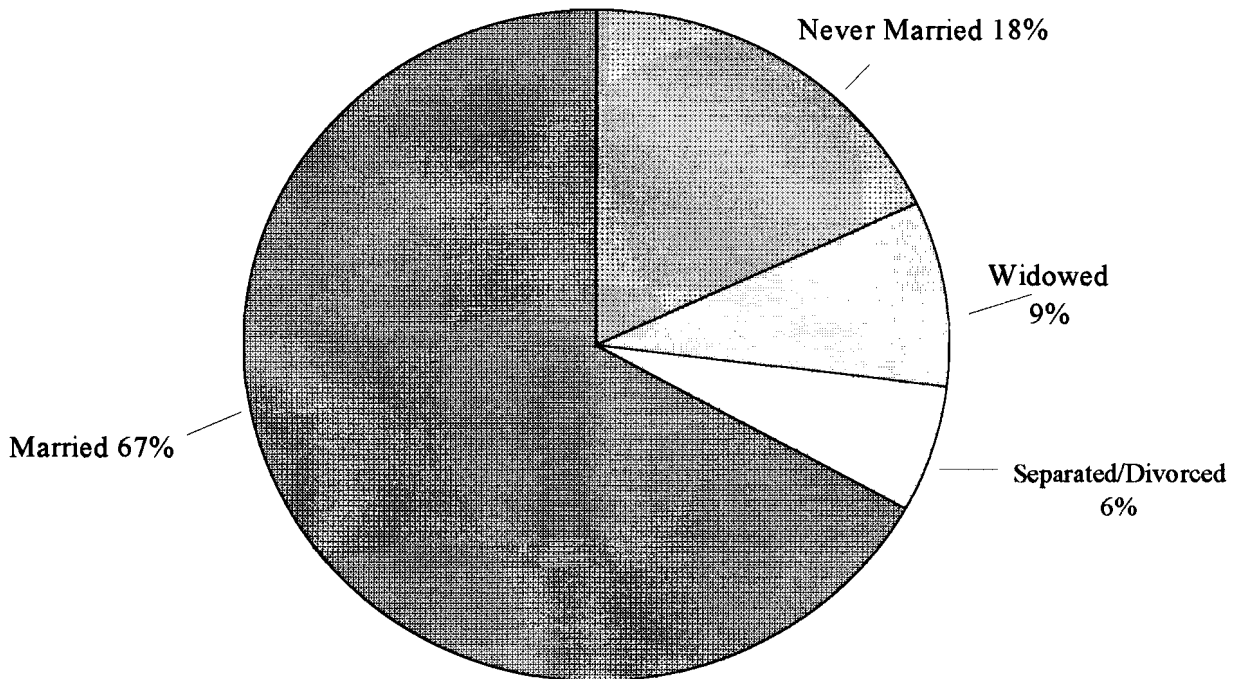
<sup>8</sup>Includes a relatively small number of households with other living arrangements involving more than one person.

MARITAL STATUS

Two out of three adults in Jewish households are married; another 18% have never married, and

the remaining 15% are widowed, divorced, or separated.

Exhibit 1.15 Marital Status, Adults, Philadelphia Area, 1996/1997



## CHAPTER ONE: OVERVIEW

### MARITAL STATUS COMPARISONS

A higher percentage of Jews in the Philadelphia area are adults who have never married, than in the neighboring communities of the State of Delaware and Southern New Jersey. A lower percentage of Philadelphia area Jews have never married than in the New York or Boston areas,

or the Northeast as a whole. The proportion of people in Jewish households who are divorced, separated, or widowed is higher in Philadelphia or New York than in Delaware or Southern New Jersey or Boston.

<b>Exhibit 1.16 Comparative Information, Marital Status of Jewish Adults*</b>					
	MARRIED	DIVORCED/ SEPARATED	WIDOWED	NEVER MARRIED	TOTAL
PHILADELPHIA (1996/1997)	67%	6	9	18	100%
BOSTON (1995)	65%	7	4	23	100%
NEW YORK (1991)	62%	7	8	23	100%
DELAWARE (1995)	73%	5	7	14	100%
SOUTHERN NEW JERSEY (1992)	73%	4	5	17	100%
PHILADELPHIA (1984)*	61*	10	6	23	100%
NORTHEAST (NJPS, 1990)	60%	8	8	25	100%

\* All the studies defined an adult as someone 18 and over; the 1984 Philadelphia Study included persons 15 years of age and older in their calculations of marital status, thus increasing the percent single and lowering all the other percentages.

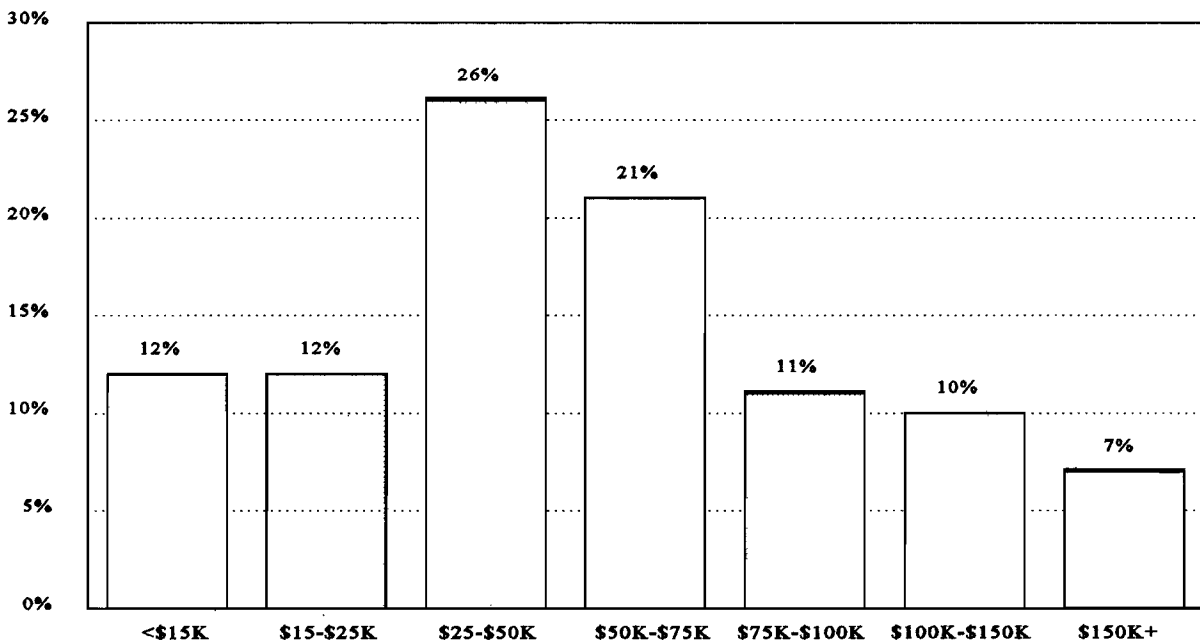
## CHAPTER ONE: OVERVIEW

### INCOME

The median income of Jewish households in Philadelphia is about \$50,000 a year. The most frequently reported income is between \$25,000 and \$50,000 [26%]; the second most frequently

reported income is between \$50,000 and \$75,000.\* One out of four Jewish households in the Philadelphia Jewish community has an annual income of less than \$25,000 a year.

**Exhibit 1.17 Annual Household Income, Philadelphia Area, 1996/1997**



\*About 18% of the households in the survey refused to respond to the income question; other respondents would respond only that their income was over \$100,000 [12%] or under \$100,000 [6%]. An analysis of other responses of households that did not respond to the income question [education, occupation, and ability to make ends meet] suggests that two groups were more reluctant to share income data: [1] older households who tend to be low income, and, [2] households with higher levels of education and occupations who tend to be higher income. Since these two patterns tend to balance each other out, the reported distribution is believed to be a reasonable approximation of the income distribution of the entire Jewish population.



## CHAPTER ONE: OVERVIEW

### INCOME COMPARISONS

The median income of Jewish households in the Philadelphia area [\$49,500] is the lowest of any of the comparison areas that have had recent studies-- Boston [\$60,500]; Delaware [\$56,700], and Southern New Jersey [\$66,000]. The median income of Jewish households in the New York area was \$58,400 in 1991. In the Northeast Region it was \$56,500 in 1990.

Median income in the Philadelphia area is undoubtedly depressed by the large number of older people on limited, fixed incomes. In 1984, the median income in the Jewish community in Greater Philadelphia was \$25,600; in 1995 dollars, that is about \$39,000. Thus, there has been some increase in the real income of Philadelphia area Jews.

<b>Exhibit 1.18 Comparative Information, Income</b>	
<b>AREA</b>	<b>MEDIAN INCOME</b>
PHILADELPHIA (1996/1997)	\$49,500
BOSTON (1996)	\$60,500
NEW YORK (1991)	\$58,400
DELAWARE (1995)	\$58,500
SOUTHERN NEW JERSEY (1992)	\$66,000
PHILADELPHIA (1984)	\$39,100
NORTHEAST (NJPS, 1990)	\$56,500

Note: All median incomes in this discussion are expressed in 1995 dollars.

## CHAPTER ONE: OVERVIEW

### EDUCATION

People in Jewish households in Philadelphia in 1996/1997 have predictably high levels of educational attainment. Three out of ten of the respondents have advanced degrees. Educational

attainment in Philadelphia, as elsewhere, varies by age and gender. The differences between the education of men and women are particularly pronounced for those over 65.

**Exhibit 1.19 Education Level, Adults in Jewish Households, by Age and Gender, Philadelphia Area, 1996/1997**

EDUCATION	35 TO 64		65 AND OVER	
	MEN	WOMEN	MEN	WOMEN
ADVANCED DEGREE	40%	34%	26%	12%
COLLEGE	33%	31%	25%	12%
ASSOCIATE	12%	14%	17%	18%
HIGH SCHOOL	14%	21%	29%	55%
NO DIPLOMA	2%	*	3%	4%
<b>TOTAL</b>	100%	100%	100%	100%

## CHAPTER ONE: OVERVIEW

### EMPLOYMENT STATUS

About half of the adults in the Jewish community are employed full-time; one in five are retired; and one in ten works part-time.

Women between the ages of 35 and 64 are much more likely to work part-time than men of that age group.

**Exhibit 1.20      Employment Status, Adults, by Age and Gender,  
Philadelphia Area, 1996/1997**

EMPLOYMENT STATUS	UNDER 35		35 TO 64		65 AND OVER	
	MEN	WOMEN	MEN	WOMEN	MEN	WOMEN
WORKING FULL-TIME	61%	52%	83%	53%	15%	5%
WORKING PART-TIME	5%	7%	4%	18%	14%	8%
RETIRED	*	*	6%	6%	69%	68%
STUDENT	30%	31%	*	2%	*	*
ALL OTHERS	4%	10%	7%	20%	2%	18%
<b>TOTAL</b>	100%	100%	100%	100%	100%	100%

\* less than 1 percent

## CHAPTER ONE: OVERVIEW

### OCCUPATION

Almost half [47%] of all adults who work -- men and women almost equally -- have professional employment. Men were more likely to be “man-

agerial, executive, or self-employed” than women.

<b>Exhibit 1.21 Occupation of Adults in Jewish Households, by Gender, Philadelphia Area, 1996/1997</b>			
OCCUPATION	MEN	WOMEN	ALL WORKING ADULTS
PROFESSIONAL	47%	46%	47%
MANAGERIAL, EXECUTIVE OR SELF-EMPLOYED	32%	26%	30%
OTHER	20%	27%	24%
<b>TOTAL</b>	100%	100%	100%

Note: Totals may not equal 100% due to rounding.

## CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

In order to understand the geography of the Jewish community, one needs to look beyond the county level. Philadelphia and Montgomery Counties include many separate Jewish communities and neighborhoods, each quite distinct in their composition and nature. While it is impossible to reflect all of this diversity in a Study that encompasses this very large metropolitan area, it is helpful to divide the Philadelphia area into 12 sub-areas. In addition to the three outlying counties -- Bucks County, Chester County, and Delaware County -- Montgomery is divided into three areas: Main Line/King of Prussia, the Northwest suburbs, and the Northern Suburbs.

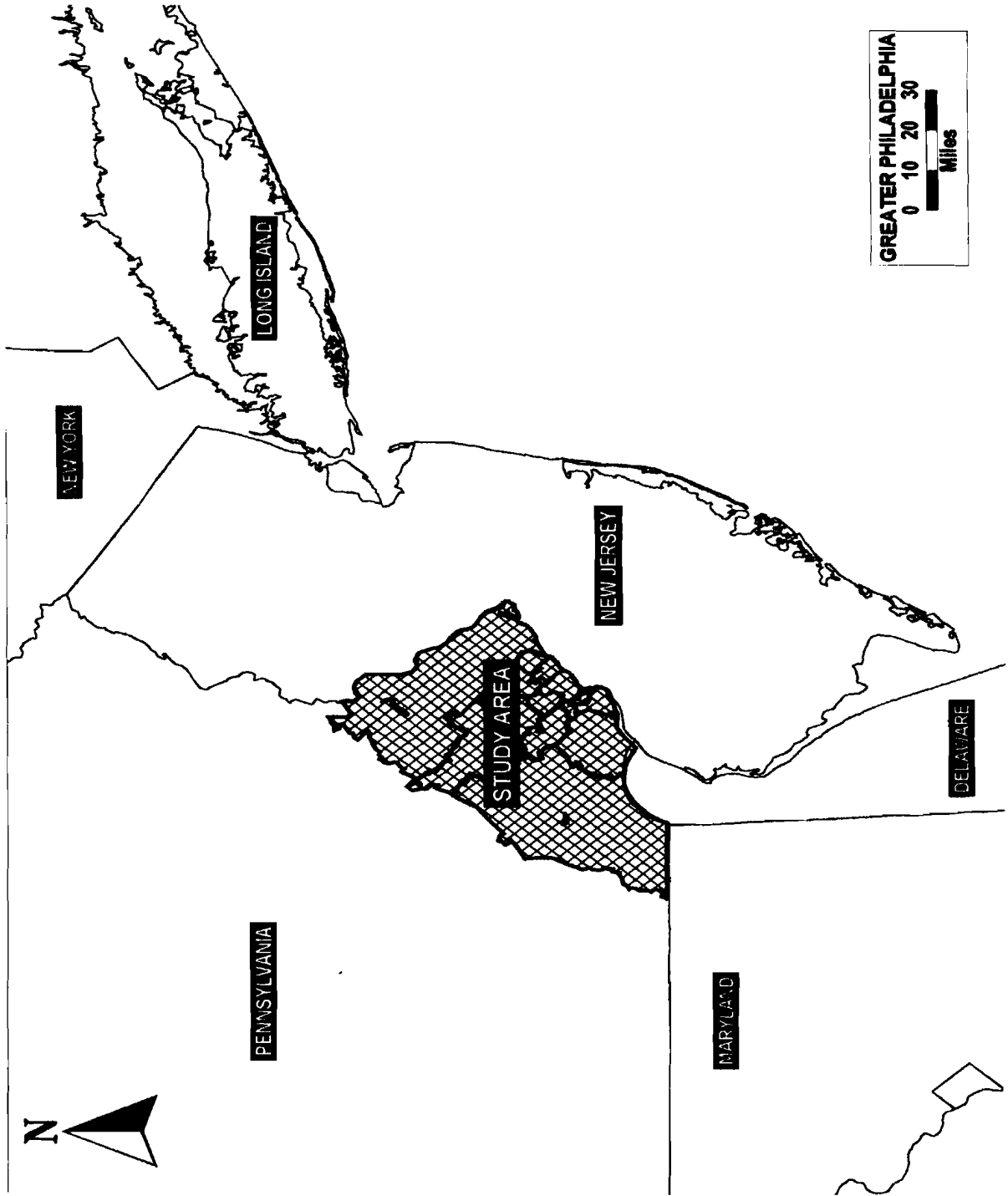
Philadelphia is divided into:

- Center City and University City
- Near Northeast
- Far Northeast
- Wynnefield
- Northwest Philadelphia
- Other Philadelphia [includes all other zip codes in Philadelphia]

These sub-areas, and the regional context, are shown in the accompanying maps. The regional context is outlined in Exhibit 2.1a; the sub-areas more sharply defined in Exhibit 2.1b.

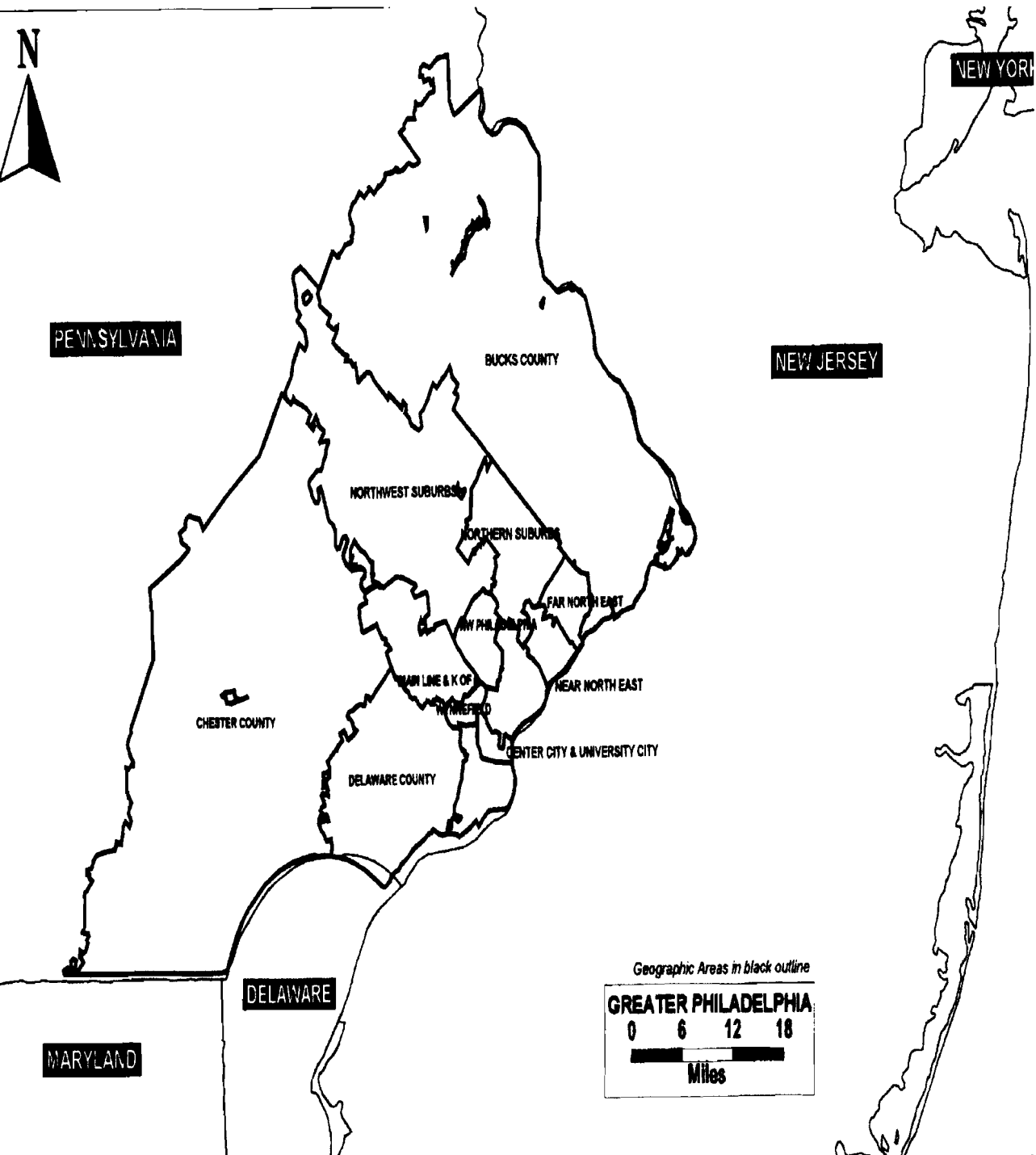
# CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

**Exhibit 2.1a** Greater Philadelphia Study Area in a Regional Context  
Greater Philadelphia Jewish Population Study, 1996/1997



# CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

**Exhibit 2.1b**      **Geographic Areas**  
**Greater Philadelphia Jewish Population Study, 1996/1997**



## CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

### JEWISH POPULATION OF GEOGRAPHIC AREAS

Within Montgomery County, the Northern suburbs continue to be the most important center of Jewish population. In Philadelphia, despite the decrease in the Jewish population of the City, the Northeast continues to have the largest con-

centration of Jewish households and people. Center City and University City continue to be important magnets to Jewish households, particularly for younger and older households.

**Exhibit 2.2 Jewish Households and People in Jewish Households by Sub-Area, Philadelphia Area, 1996/1997**

SUB-AREA	JEWISH HOUSEHOLDS		PEOPLE IN JEWISH HOUSEHOLDS	
	NUMBER	PERCENT	NUMBER	PERCENT
BUCKS COUNTY	14,600	15	43,400	18
CHESTER COUNTY	3,600	4	11,000	4
DELAWARE COUNTY	6,800	7	19,100	8
<b>MONTGOMERY</b>				
MAIN LINE/KING OF PRUSSIA	9,700	10	26,100	11
NW SUBURBS	5,900	6	16,700	7
NORTHERN SUBURBS	12,800	13	30,100	12
<b>PHILADELPHIA</b>				
CENTER CITY & UNIVERSITY CITY	11,100	11	20,700	9
NEAR NORTHEAST	11,500	12	24,900	10
FAR NORTHEAST	12,900	13	27,100	11
WYNNEFIELD	3,000	3	5,000	2
NORTHWEST PHILADELPHIA	3,700	4	8,200	3
OTHER PHILADELPHIA	3,700	4	9,500	4
<b>TOTAL</b>	<b>99,300</b>	<b>100</b>	<b>241,600</b>	<b>100</b>



## CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

### MIX OF ALL-JEWISH AND JEWISH/NON-JEWISH HOUSEHOLDS IN SUB-AREAS

The different sub-areas differ considerably in the mix of all-Jewish households and households that include both Jews and non-Jews. The Near Northeast, Far Northeast, Main Line/King of Prussia, and the Northern suburbs are all areas where the proportion of households with both Jewish and Non-Jewish members is about one in ten.

Center City/University City, Wynnefield, and Northwest Philadelphia each have about one in four households that include one or more non-Jews. In the other areas, the proportion of Jewish/Non-Jewish households ranges from one in three in Bucks and Delaware Counties to more than two in five in the Northwest Suburbs or Chester County.

<b>Exhibit 2.3 All-Jewish and Jewish/Non-Jewish Households, by Sub-Area, Philadelphia Area, 1996/1997</b>					
SUB-AREA	ALL-JEWISH HOUSEHOLDS		JEWISH/NON-JEWISH HOUSEHOLDS		TOTAL
	NUMBER	PERCENT	NUMBER	PERCENT	
BUCKS COUNTY	9,600	66	4,900	34	100%
CHESTER COUNTY	2,000	54	1,600	46	100%
DELAWARE COUNTY	4,400	65	2,400	35	100%
<b>MONTGOMERY</b>					
MAIN LINE/KING OF PRUSSIA	8,700	90	1,000	10	100%
NW SUBURBS	3,300	57	2,500	43	100%
NORTHERN SUBURBS	11,200	88	1,600	12	100%
<b>PHILADELPHIA</b>					
CENTER CITY AND UNIVERSITY CITY	8,700	78	2,500	22	100%
NEAR NORTHEAST	10,000	87	1,500	13	100%
FAR NORTHEAST	11,800	91	1,100	9	100%
WYNNEFIELD	2,700	89	300	11	100%
NORTHWEST PHILADELPHIA	2,400	64	1,300	36	100%
OTHER PHILADELPHIA	2,500	68	1,200	32	100%
<b>TOTAL</b>	<b>77,400</b>	<b>78</b>	<b>21,900</b>	<b>22</b>	<b>100%</b>

Note: Totals may not equal 100% due to rounding.

## CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

### PLACE OF BIRTH

The majority of survey respondents were born in the City of Philadelphia [54%], and relatively few are from other counties in the Philadelphia area.

The City of Philadelphia has the largest percentage of foreign born respondents [21%], including 16% from the Former Soviet Union [FSU] countries.

**Exhibit 2.4 Place of Birth, Respondents, Philadelphia area, 1996/1997\***

PLACE OF BIRTH	PHILADELPHIA	MONTGOMERY COUNTY	BUCKS COUNTY	DELAWARE COUNTY	CHESTER COUNTY
PHILADELPHIA	54%	56%	43%	50%	19%
MONTGOMERY COUNTY	1%	4%	3%	4%	1%
BUCKS COUNTY	*	*	3%	*	8%
DELAWARE COUNTY	*	*	*	10%	3%
CHESTER COUNTY	*	*	*	*	6%
OTHER PENNSYLVANIA	2%	3%	7%	3%	7%
NEW JERSEY	4%	4%	5%	5%	7%
NEW YORK	10%	14%	15%	15%	30%
OTHER USA	6%	12%	11%	7%	18%
FSU	16%	*	5%	1%	*
OTHER FOREIGN	5%	7%	7%	4%	8%
<b>TOTAL</b>	100%	100%	100%	100%	100%

Note: Totals may not equal 100% due to rounding.

\*The number of completed interviews in the 1996/1997 Survey are: City of Philadelphia: 738, Montgomery County: 379, Bucks County: 174, Delaware County: 97, and Chester County: 49. Given the same sample size in Chester, all data on Chester County Jewish households should be seen as possibly subject to considerable sampling error.

## CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

### LENGTH OF RESIDENCE

Long-term residence in the five county Philadelphia area is the norm for respondents in all counties. The average number of years that respondents who currently reside in Philadelphia have lived in the five county area is approximately 41 years; Delaware County respondents average 40 years; Montgomery County respondents average 42 years. In contrast, Bucks County respondents average only 33 years in the

area, and Chester County respondents only 26 years. The two areas of largest Jewish household/population growth since the early 1980's, Bucks County and Chester County, have the fewest long-term residents in the Greater Philadelphia five county region. Chester County and the City of Philadelphia have more than their proportionate share of the newcomers [less than ten years] in the Philadelphia area.

**Exhibit 2.5 Jewish Households, by Year Moved to Philadelphia Area, by County, 1996/1997**

LENGTH OF TIME IN FIVE COUNTY AREA	PHILADELPHIA	MONTGOMERY COUNTY	BUCKS COUNTY	DELAWARE COUNTY	CHESTER COUNTY
0 TO 9 YEARS	21%	8%	13%	9%	28%
10 TO 19 YEARS	7%	12%	13%	9%	14%
20 TO 39 YEARS	20%	24%	32%	34%	35%
40 YEARS AND OVER	53%	56%	42%	48%	23%
<b>TOTAL</b>	100%	100%	100%	100%	100%

Note: Totals may not equal 100% due to rounding.

## CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

### PRIOR RESIDENCE

Respondents tend to move within their county of residence [bold type in accompanying table]. Philadelphia has the lowest Jewish in-migration rate from the other Philadelphia area counties; only seven percent of the City of Philadelphia respondents had lived previously in Delaware County, Montgomery County, Bucks County or Chester County. In contrast, 37% of current

Montgomery County Jewish households had moved to Montgomery County from the City of Philadelphia. Among Bucks County respondents, 31% had last lived in Philadelphia and 13% had last lived in Montgomery County. Chester County is the only county where a substantial percentage of households moved from a previous residence outside the Philadelphia area.

**Exhibit 2.6 Jewish Households, by Place of Previous Residence, Philadelphia Area, 1996/1997**

PLACE OF PREVIOUS RESIDENCE	CURRENT RESIDENCE				
	PHILADELPHIA	MONTGOMERY COUNTY	BUCKS COUNTY	DELAWARE COUNTY	CHESTER COUNTY
PHILADELPHIA	<b>73%</b>	37%	31%	29%	14%
MONTGOMERY COUNTY	4%	<b>41%</b>	13%	13%	5%
BUCKS COUNTY	1%	3%	<b>37%</b>	*	*
DELAWARE COUNTY	1%	5%	*	<b>38%</b>	12%
CHESTER COUNTY	*	1%	1%	*	<b>38%</b>
OTHER PENNSYLVANIA	2%	3%	2%	4%	2%
NEW JERSEY	4%	2%	6%	2%	*
NEW YORK	3%	3%	4%	6%	6%
OTHER USA	5%	4%	5%	8%	23%
FSU	5%	*	*	1%	*
OTHER FOREIGN	1%	*	1%	4%	*
<b>TOTAL</b>	100%	100%	100%	100%	100%

Note: Totals may not equal 100% due to rounding.

## CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

### PLANS TO MOVE

At least two-thirds of the Jewish households in each county do not plan to move within the next three years. Of those who do, City of Philadelphia and Delaware County households are more likely to plan to move from their current residence than are Bucks County and Chester County Jewish households. Moreover, when City of Philadelphia residents plan to move,

only one-third plan to move within the City of Philadelphia while one-quarter plan to move to one of the other four counties, usually Montgomery County or Bucks County. In contrast, half of Montgomery County "future movers" and six out of ten Bucks County future movers plan to stay within their own county even if they move.

**Exhibit 2.7 Jewish Households, Plans to Move, by County, Philadelphia Area, 1996/1997**

WILL RESPONDENT MOVE IN NEXT THREE YEARS?	PHILADELPHIA	MONTGOMERY COUNTY	BUCKS COUNTY	DELAWARE COUNTY	CHESTER COUNTY
DEFINITELY YES	14%	10%	12%	13%	5%
PROBABLY YES	17%	13%	11%	21%	19%
PROBABLY/DEFINITELY WILL NOT MOVE	70%	78%	77%	66%	75%
<b>TOTAL</b>	100%	100%	100%	100%	100%

Note: Totals may not equal 100% due to rounding.

## CHAPTER TWO: THE GEOGRAPHY OF JEWISH PHILADELPHIA

### PLACE OF WORK AND RESIDENCE

Another factor which highlights geographic differences within the Philadelphia area is the relationship between county of residence and county of employment. The City of Philadelphia is clearly no longer the major place of employment for household members from all of the counties.

County of residence was strongly related to county of employment; 79% of Philadelphia full-time and part-time workers are employed in Philadelphia. Montgomery County workers typi-

cally work in their own county [52%], but a significant number [30%] are employed in Philadelphia, reflecting the historical linkage of Montgomery County suburban residence and central city Philadelphia employment. Bucks County workers are most likely to work in their county of residence: 48%. But while 20% work in Philadelphia and 10% work in Montgomery County, 16% of Bucks County workers are employed in New Jersey.

**Exhibit 2.8 Place of Work, by County of Residence, Full-time and Part-time Workers, Philadelphia Area, 1996/1997**

PLACE OF EMPLOYMENT	PLACE OF RESIDENCE				
	PHILADELPHIA	MONTGOMERY COUNTY	BUCKS COUNTY	DELAWARE COUNTY	CHESTER COUNTY
PHILADELPHIA	79%	30%	20%	18%	11%
MONTGOMERY COUNTY	7%	52%	10%	21%	12%
BUCKS COUNTY	5%	4%	48%	2%	*
DELAWARE COUNTY	2%	4%	1%	47%	18%
CHESTER COUNTY	*	2%	1%	3%	46%
OTHER PENNSYLVANIA	1%	1%	2%	1%	10%
NEW JERSEY	4%	5%	16%	1%	*
ALL OTHER	2%	2%	2%	6%	1%
<b>TOTAL</b>	100%	100%	100%	100%	100%

Note: Totals may not equal 100% due to rounding.

## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

This section of the Report describes the variety and extent of Jewish identity and affiliation patterns among the Jews of Philadelphia.

To describe the state of Jewish identity in the context of any modern American Jewish community, one must acknowledge a fact so obvious that it is easily forgotten: American Jews, in Philadelphia as elsewhere, live in the most open, most welcoming, and most free society that any Jewish population has ever experienced. This historical fact has rendered Jewish identification a matter of personal choice to a degree unimaginable by previous generations. So, people who have identified themselves as “Jewish” do

not necessarily act, affiliate, or believe in ideas or values that one thinks of as typically “Jewish.”

Generally speaking, indicators of Jewishness are found in four categories:

- Identification
- Believing
- Behaving
- Belonging

**IDENTIFICATION**

Nine out of ten respondents indicate that their religion is Judaism; another five percent indicate no religion, and another five percent indicate that their religion is Christianity or something else. Of those who indicate that their religion is Judaism, the largest percentage self-define as Conservative Jews [38%], and the second largest group self-define as Reform Jews [28%].

Only relatively small differences characterize the comparison between 1996 and 1984. The data suggest growth in the Reform percentage, slight growth in the Conservative and Reconstructionist percentage and a slight decline in the Orthodox percentage. The Traditional percentage declined from **seven percent to five percent**. Those professing no identification with a Jewish denomination seem to have declined from **16% in 1984 to 12% in 1996**.

<b>Exhibit 3.1 Self Definition of Jewish Respondents, Philadelphia Area, 1996/1997</b>		
	<b>NUMBER</b>	<b>PERCENT</b>
<b>CONSERVATIVE</b>	34,600	38
<b>REFORM</b>	25,100	28
<b>NO DENOMINATION</b>	10,600	12
<b>NO RELIGION</b>	5,000	6
<b>TRADITIONAL</b>	4,400	5
<b>ORTHODOX</b>	3,800	4
<b>SECULAR HUMANIST</b>	3,700	4
<b>RECONSTRUCTIONIST</b>	3,100	4
<b>OTHER JUDAISM</b>	600	0
<b>TOTAL</b>	91,000	100

Note: Totals may not equal 100% due to rounding.

\* Less than 1%



## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

### BELIEVING

Being Jewish is “very important” for the majority of Jewish respondents. However, the meaning of that personal status varies considerably when applied to other values. For example, while 73% say that “being Jewish” is “very important,” just 59% say that “marrying Jewish” is very important to them and just 50%

say that having their children or grandchildren marry Jewish is “very important.” Interestingly, a higher percentage consider it “very important” that their children receive a Jewish education than who say it is “very important” that their children or grandchildren marry Jewish.

<b>Exhibit 3.2 Attitudes of Jewish Respondents in Key Value Areas, Philadelphia Area, 1996/1997</b>					
VALUE AREA	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT VERY IMPORTANT	NOT AT ALL IMPORTANT	TOTAL
BEING JEWISH	73%	21%	4%	2%	100%
MARRYING JEWISH	59%	14%	10%	17%	100%
HAVING CHILDREN MARRY JEWISH	50%	24%	11%	15%	100%
HAVING CHILDREN RECEIVE JEWISH EDUCATION	58%	27%	8%	8%	100%
HAVING JEWISH FRIEND	36%	38%	15%	11%	100%

Note: Totals may not equal 100% due to rounding.

## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

### BEHAVING

Traditional Jewish behaviors include the observance of Shabbat, the celebration of the holidays of the Jewish calendar and numerous other ritual observances. To enable comparisons, the ones included in the present study are those that have been used to assess Jewish behavior in other communities.

As in most other community studies, ritual behaviors cluster in three groups. Approximately three out four Jewish households celebrate Passover and Chanukah. More than half fast on Yom Kippur and have a mezuzah. A minority light Shabbat candles or keep kosher. Of the respon-

dents who always or usually have a Christmas tree, 79% live in mixed Jewish/non-Jewish households.

The pattern of Jewish behavior revealed in the 1984 survey parallel the results of the current survey. At the same time, this comparison suggests a decline in some of the most widely shared Jewish observances. For example, in 1984, 89% of respondents said that they usually attended a Passover *seder*. In 1996/1997, that figure has slipped to 74%. The lighting of Shabbat candles also declined from 32% in 1984 to 20% in 1996.

PRACTICES	ALWAYS OR USUALLY	SOMETIMES OR NEVER	TOTAL
HAVE A CHRISTMAS TREE*	17%*	83%	100%
PARTICIPATE IN A PASSOVER <i>SEDER</i>	74%	26%	100%
LIGHT CHANUKAH CANDLES	71%	30%	100%
IS THERE A MEZUZAH ON YOUR DOOR	[YES] 67%	[NO] 33%	100%
FAST ON <i>YOM KIPPUR</i>	60%	40%	100%
CELEBRATE <i>PURIM</i>	35%	69%	100%
OBSERVE SHABBAT BY LIGHTING CANDLES	20%	80%	100%
KEEP <i>KOSHER</i> INSIDE YOUR HOME	[YES] 17%	[NO] 83%	100%

\*Obviously, it is the absence of a Christmas tree that is the indicator of Jewishness in the household.

Totals may not equal 100% due to rounding.

## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

### BELONGING

About half of Philadelphia area Jewish households belong in some formal way to the organized Jewish community.

The synagogue is the institution through which belonging is most likely to be expressed, yet only a minority of the households [37%] belong to a synagogue. In 1984, about 40% of households reported synagogue membership. *The discrepancy between the 1984 and the 1996 figures on*

*synagogue membership is so small as to be negligible.* That fact is all the more remarkable in view of the rather substantial declines in some of the areas of Jewish practice since 1984.

Synagogue affiliation varies from a low of 27% in the City of Philadelphia, to 36% in Delaware County, to 37% in Bucks County, to 41% in Chester County, and 50% in Montgomery County.

<b>Exhibit 3.4 Jewish Affiliation Patterns, Philadelphia Area, 1996/1997</b>	
<b>AFFILIATION STATUS OF HOUSEHOLDS</b>	<b>PERCENTAGES</b>
<b>HOUSEHOLDS AFFILIATED WITH ANY JEWISH ORGANIZATION</b>	<b>49%</b>
MULTIPLE JEWISH AFFILIATIONS	20%
MEMBER SYNAGOGUE ONLY	19%
MEMBER JCC ONLY	2%
MEMBER OTHER JEWISH ORGANIZATION ONLY	8%
<b>NOT AFFILIATED WITH ANY JEWISH ORGANIZATION</b>	<b>51%</b>
<b>TOTAL</b>	<b>100%</b>

Note: Totals may not equal 100% due to rounding.

## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

### PARTICIPATION

Besides formal affiliation through membership, people connect to a community by participating in activities which are likely to bring them into contact with fellow Jews.

As one might have expected, participation in synagogue services is the most common way in which the majority of Jewish households are connected. While 37% of all Jewish households report being dues-paying members of a synagogue, more than twice as many households report having attended a synagogue at least once a year over the past three years. **Only eight percent [8%]** of the households report paying dues to belong to a JCC.

On the other hand, **23%** of households have a member who has participated in one or more activities of a JCC in the past year.

This discrepancy between formal affiliation and participation suggests that there may be a greater desire for occasional participation than for full-time membership in congregations or the JCC.

**Seventy-one percent [71%]** of the households have at least one adult who has received some form of Jewish education. *In sixty percent [60%] of households with school age children, at least one child receives some form of Jewish education.*

**Exhibit 3.5 Percentage of Households Indicating Various Forms of Jewish Participation, Philadelphia Area, 1996/1997**

TYPE OF PARTICIPATION	YES	NO	TOTAL
RESPONDENT OR SPOUSE EVER ATTEND SYNAGOGUE SERVICES?	78%	22%	100%
ANYONE IN THE HOUSEHOLD PARTICIPATE IN ANY JCC ACTIVITIES?	23%	77%	100%
ANY CHILD RECEIVED OR RECEIVING JEWISH EDUCATION?	60%	40%	100%
ANY ADULT IN HOUSEHOLD BEEN TO ISRAEL?	43%	57%	100%
ANY CHILD IN THE HOUSEHOLD BEEN TO ISRAEL?	10%	90%	100%
ANY CONTRIBUTION MADE TO FEDERATION?	49%	51%	100%
ANY CONTRIBUTION MADE TO ANY OTHER JEWISH ORGANIZATIONS?	45%	55%	100%
ANYONE IN THE HOUSEHOLD READ THE <i>JEWISH EXPONENT</i> ?	60%	40%	100%

## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

### FAMILIARITY WITH JEWISH INSTITUTIONS

Respondents were also asked to indicate how familiar they are with six major Jewish communal institutions. The Allied Jewish Appeal clearly enjoys the highest level of familiarity among Philadelphia Jewry, while the Jewish Information and Referral Service [JIRS] has the lowest. The latter fact is of particular concern, as the JIRS can not help those who need to find services which the organized Jewish community offers if so few people are familiar with it.

Interestingly, an examination of the varying degrees of organizational familiarity among Philadelphia Jewry in the five counties showed virtually no difference among the counties. This is somewhat surprising in view of the fact that there are fairly substantial differences between the counties on some of the other measures of Jewish identification.

**Exhibit 3.6 Familiarity With Major Jewish Organizations, Respondent, Philadelphia Area, 1996/1997**

NAME OF ORGANIZATION	NOT AT ALL FAMILIAR	NOT TOO FAMILIAR	SOMEWHAT FAMILIAR	VERY FAMILIAR	TOTAL
ALLIED JEWISH APPEAL	17%	7%	31%	45%	100%
JEWISH FEDERATION OF GREATER PHILADELPHIA	18%	11%	35%	37%	100%
ANTI-DEFAMATION LEAGUE	17%	10%	43%	30%	100%
HADASSAH	18%	12%	40%	29%	100%
JEWISH NATIONAL FUND	29%	15%	34%	22%	100%
JEWISH INFORMATION AND REFERRAL	60%	18%	18%	5%	100%

Note: Totals may not equal 100% due to rounding.

## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

### JEWISH EDUCATION

School-age children, ages 6-17, who are being raised Jewish, receive the following types of schooling:

- 72% public school
- 9% non-Jewish private school
- 18% Jewish day school or other full-time Jewish school.

In addition to those who enrolled in a Jewish day school, 59% are receiving or have received some type of Jewish education in a congregational school. Just over one in five [22%] of Jewish

children ages 6-17 have never received any Jewish education.

A far greater percentage of children between the ages of 6-12 years receive a full-time day school education than is the case for older children [13-17]. These patterns of educating children also vary greatly among the five counties surveyed in this study. For example, in Montgomery County, 41% of the children ages 6-12 attend a Jewish day school, while in Bucks County, 10% of the children between ages 6-12 attend a Jewish day school.

**Exhibit 3.7 Type of Full-time Education by Age of Children, Philadelphia Area, 1996/1997**

TYPE OF SCHOOL	AGES 6 TO 12	AGES 13 TO 17
PUBLIC SCHOOL	67%	83%
NON-JEWISH PRIVATE SCHOOL	9%	8%
OTHER FULL-TIME EDUCATION	*	2%
JEWISH DAY SCHOOL	21%	7%
OTHER JEWISH	2%	*
<b>TOTAL</b>	100%	100%

Note: Totals may not equal 100% due to rounding.

\* Less than 1%

## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

Of children between the ages of 0-5, **67%** participate in some type of nursery school or day care program. But, just **25%** of those who are in such programs are in programs under Jewish auspices. It would seem that whatever importance parents attach to Jewish educational experiences for their children, for the great majority of households, preference emerges into action only at later ages of the children.

Parents of children under the age of five who were sending their children to day care or nursery school at the time of the survey were asked if they would consider sending their children to

a Jewish day school when their children reached school age. **Twenty-eight percent [28%]** replied in the affirmative; **sixty-six percent [66%]** replied in the negative and the remaining **6%** replied they were unsure.

**Eighty-four percent [84%]** of parents indicate that they prefer to have their children continue Jewish education beyond the children's Bar or Bat Mitzvah. Thus, fewer than half as many children actually continue their Jewish education beyond their Bar or Bat Mitzvah when compared with parental preference.

**FEEL PART OF THE JEWISH COMMUNITY?**

Although the majority of respondents in households with children feel that they are “part of the Jewish community in Philadelphia,” there is a sizable minority [33%] who do not feel that way. Bucks County [48%] and Chester County [66%] respondents are most likely to disagree with this statement. It is also useful to recall here that only 27% of the respondents did **not** say that “Being Jewish is very important to me.” So, there are some Jews in the Philadelphia area

who, while feeling Jewish, do not feel they are part of the Philadelphia Jewish community. Perhaps, one reason for feeling they are not part of the Jewish community is suggested by the fact that one-in-five family modules of respondents strongly feels that the Jewish community does not have “. . . services or programs that interest [them]” or that the Jewish community “does not care” about their needs.

<b>Exhibit 3.8      Feel Part of the Jewish Community? Philadelphia Area, 1996/1997*</b>					
<b>ITEM</b>	<b>STRONGLY AGREE</b>	<b>AGREE</b>	<b>DISAGREE</b>	<b>STRONGLY DISAGREE</b>	<b>TOTAL</b>
I FEEL I AM PART OF THE JEWISH COMMUNITY IN PHILADELPHIA	20%	47%	28%	5%	100%
THE JEWISH COMMUNITY HAS NO SERVICES OR PROGRAMS THAT INTEREST ME	3%	17%	59%	20%	100%
I DISLIKE BEING ASKED TO CONTRIBUTE TO JEWISH ORGANIZATIONS	7%	21%	61%	11%	100%
THE JEWISH COMMUNITY DOES NOT CARE ABOUT MY NEEDS	6%	14%	61%	19%	100%
I WOULD LIKE TO BE MORE ACTIVE IN THE JEWISH COMMUNITY	5%	56%	34%	5%	100%

Note: Totals may not equal 100% due to rounding.  
\* Asked only of family module respondents.



## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

### PROGRAM INTERESTS

A significant percentage of respondents have greater interest in Jewish cultural events – programs devoted to music, theater, dance and art. **Eighty-three percent** of the respondents indicate at least some interest in Jewish cultural events. **Sixty-nine percent** of the respondents expressed at least some interest in “becoming more familiar with Jewish life and culture.”

Programs aimed at the socialization needs of children also interest respondents; **64%** express

at least some interest in programs which focus upon how to raise children to be Jewish; **57%** are interested in affordable trips to Israel for teens and **53%** expressed interest in Jewish camping programs.

Over **sixty percent** of the respondents expressed at least some interest in programs on how to prepare for the Jewish holidays. Just under 50% expressed some interest in preparing to participate in temple or synagogue life.

**Exhibit 3.9 Program Interests, Philadelphia Area, 1996/1997**

PROGRAM	VERY INTERESTED	SOMEWHAT INTERESTED	NOT VERY INTERESTED	NOT AT ALL INTERESTED	TOTAL
AFFORDABLE TRIPS TO ISRAEL FOR TEENS	30%	27%	15%	28%	100%
AFFORDABLE JEWISH CAMPING PROGRAMS	26%	27%	20%	27%	100%
INVOLVEMENT IN SOCIAL ACTION PROJECTS	14%	43%	26%	17%	100%
INTERESTED IN BECOMING MORE FAMILIAR WITH JEWISH LIFE AND CULTURE	25%	44%	24%	7%	100%
JEWISH CULTURAL EVENTS*	30%	53%	12%	3%	100%
HOW TO PREPARE FOR JEWISH HOLIDAYS*	24%	39%	18%	18%	100%
HOW TO RAISE CHILDREN TO BE JEWISH*	22%	42%	22%	14%	100%
HOW TO PREPARE FOR PARTICIPATION IN TEMPLE OR SYNAGOGUE LIFE*	10%	38%	31%	21%	100%

\* All questions were included in the Families and Children module and were only asked if a minor child lived in the household. The topics which are marked with an asterisk were only asked if the household was somewhat or very interested in “becoming more familiar with Jewish life and culture.”

**INTERMARRIAGE**

Along with much concern, there is also a great deal of confusion about intermarriage. There are two different ways to compute an intermarriage rate -- each answers a different question:

- What proportion of the marriages involving a Jewish person are between two Jews and what proportion of the marriages are between a Jew and a Non-Jew? The answer to this question in the Greater Philadelphia area [1996/1997] is that 22% of the current marriages are between a Jew and a non-Jew.
- What proportion of Jewish people are married to a Non-Jew? The answer to this question in the Greater Philadelphia area [1996/1997] is that 13% of the married Jewish people are currently married to a non-Jew. Since it takes two people to make a marriage, it is logical to expect the percentage of intermarriages to be higher than the percentage of intermarried Jewish people.

<b>Exhibit 3.10 Intermarriage: Rates Based on Number of Marriages and on Number of Jewish People, Philadelphia Area, 1996/1997</b>		
<b>TYPE OF MARRIAGE</b>	<b>PERCENT OF MARRIAGES</b>	<b>PERCENT OF JEWISH PEOPLE</b>
INMARRIED	73%	84%
“CONVERSIONARY”*	5%	3%
INTERMARRIED	22%	13%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

\* In 1996/1997, a “conversionary” marriage was defined as a born Jew married to someone who was not born Jewish, but now regards himself/herself as Jewish. A formal conversion may or may not have occurred. In 1984, formal conversion was used as the criterion for conversionary marriages.

## CHAPTER THREE: JEWISH BELIEFS, BEHAVIORS, AND BELONGING

### INTERMARRIAGE: TRENDS

In 1984, 12% of the **current marriages were Intermarriages** compared to 22% of current marriages in the 1996/1997 survey. Inmarriage rates dropped from 85% in 1984 to 73% in 1996/1997.

The increased intermarriage rate in the Philadelphia area from 1984 to 1996/1997 reflects national patterns of Jewish intermarriage, in-

cluding the strong tendency for more recent marriages to be intermarriages.

The vast majority of marriages that occurred prior to 1970 were inmarriages [90%]; by the 1980s [and continuing into the 1990s], less than six-in-ten marriages were inmarriages. Conversely, the **intermarriage rate** has increased from 7% of the pre-1970 marriages to 40% during the current decade.

**Exhibit 3.11 Intermarriage by Year Married, Currently Married Respondents, Philadelphia Area, 1996/1997**

TYPE OF MARRIAGE	YEAR MARRIED			
	1900-1969	1970-1979	1980-1989	1990-1997
INMARRIAGE	90%	71%	56%	59%
CONVERSIONARY MARRIAGE	3%	5%	15%	1%
INTERMARRIAGE	7%	24%	32%	40%
<b>TOTAL</b>	100%	100%	100%	100%

**CHILDREN BEING RAISED AS JEWS**

Intermarriage status strongly impacts the decision whether children in the household are being raised as Jewish. Among **inmarried** couples, almost every child is being raised as Jewish: 95% of the children in Bucks County inmarried households are being raised as Jewish, while 99% of children living in an inmarried household in Montgomery County and in the City of Philadelphia are being raised as Jewish.

Among **intermarried** households, approximately half of all children are being raised as Jews; conversely, half of the children in these intermarried households are not being raised as Jews, and the serious implications for Jewish continuity are obvious. On the other hand, a positive interpretation is equally valid. Half of all children living in currently intermarried Jewish households are being raised Jewish.

**Exhibit 3.12 Percent of Children Being Raised as Jews, by Type of Marriage, City of Philadelphia, Montgomery County, and Bucks County, 1996/1997**

GEOGRAPHIC AREA*	TYPE OF MARRIAGE	
	INMARRIED	INTERMARRIAGES
CITY OF PHILADELPHIA	99%	51%
MONTGOMERY COUNTY	99%	47%
BUCKS COUNTY	94%	45%

\* There were too few Delaware County and Chester County inmarried and intermarried respondents to have a sufficient sample size for analysis. Please note that conversionary households have also been eliminated from the analysis because of small sample size.

## CHAPTER FOUR: ECONOMIC VULNERABILITY

This chapter describes the economic condition of the Jews of Philadelphia, and the size and characteristics of populations at three different levels of economic stress:

- 1) **Poverty:** Households whose incomes are below the U.S. Federal Poverty guidelines<sup>9</sup>. Households in this category need the active economic assistance of the general community, and in the last resort, of the Jewish community, to maintain a minimum standard of living.
- 2) **Lower Income:** Households whose incomes are below 200% of the U.S. Poverty guidelines.<sup>10</sup> Households in this group are the ones most likely to need the assistance of the Jewish

community to improve their economic condition, and to receive subsidized services, including subsidies to maintain a decent general and Jewish standard of living. Most of the analysis in this chapter will focus on this level of economic difficulty.

- 3) **Making Ends Meet:** Households that report having difficulty making ends meet, or are just making ends meet as self-reported in the Survey. Households in this third group are assumed to perceive themselves as having limited discretionary income and hence are less likely to be able [and/or willing] to purchase Jewish programs or services.

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<sup>9</sup>See Appendix Exhibit A1.

<sup>10</sup>See Appendix Exhibit A2.

## CHAPTER FOUR: ECONOMIC VULNERABILITY

### INCOME IN GEOGRAPHIC AREAS

The income of Jewish households is quite different in different parts of the Philadelphia area -- ranging from \$33,500 in the City of Philadelphia to \$68,000 in Chester County. \*\* Not surprisingly, relatively few households earning less than \$25,000 a year live in Bucks, Chester, Delaware, or Montgomery Counties. These households are most likely to live in the City of Philadelphia.

The Far Northeast, with only 14% of the Jewish households in the Philadelphia area, has **40% of the households earning less than \$15,000 a year**; the near Northeast, with only 11% of the Jewish households, has **25% of the households with incomes under \$15,000 per year and 21% of the households earning between \$15,000 and \$25,000.**

<b>Exhibit 4.1 Household Income by Geographic Sub-area, Philadelphia Area, 1996/1997</b>						
SUB-AREAS	INCOME					JEWISH HOUSEHOLDS
	UNDER \$15,000	\$15,000 TO \$24,999	\$25,000 TO \$49,999	\$50,000 TO \$74,999	\$75,000+	
BUCKS	3%	3%	15%	27%	22%	16%
CHESTER	*	82%	4%	4%	5%	4%
DELAWARE	1%	2%	7%	10%	7%	6%
MONTGOMERY	9%	25%	27%	26%	37%	27%
<i>PHILADELPHIA</i> - CENTER CITY & UNIVERSITY CITY	10%	13%	11%	6%	15%	11%
NEAR NORTHEAST	25%	21%	12%	8%	3%	11%
FAR NORTHEAST	40%	16%	14%	7%	6%	14%
OTHER (INCLUDING WYNNE-FIELD & NORTHWEST PHILA.)	14%	17%	10%	11%	6%	11%
<b>TOTAL</b>	100%	100%	100%	100%	100%	100%

Note: Totals may not equal 100% due to rounding.

\* Less than 1%

\*\* In the 1990 Census, median household income ranged from \$24,600 in Philadelphia to \$45,600 in Chester. Assuming an average growth rate of 3% per year, the corresponding values would be \$29,000 and \$53,800 respectively.

## CHAPTER FOUR: ECONOMIC VULNERABILITY

### INCOME AND HOUSEHOLD SIZE

Household size, along with income, is the critical variable in defining economic stress. The modal or typical household in Greater

Philadelphia's Jewish community today is a two person household earning between \$25,000 and \$50,000 a year.

<b>Exhibit 4.2 Household Income by Household Size, Jewish Households, Philadelphia Area, 1996/1997</b>						
INCOME	HOUSEHOLD SIZE					TOTAL
	ONE PERSON	TWO PERSONS	THREE PERSONS	FOUR PERSONS	FIVE OR MORE PERSONS	
LESS THAN \$15,000	6%	4%	2%	*	*	12%
\$15,000 TO \$24,999	6%	4%	1%	1%	*	12%
\$25,000 TO \$49,999	7%	12%	3%	3%	1%	26%
\$50,000 TO \$74,999	3%	8%	4%	4%	2%	21%
\$75,000 AND OVER	3%	8%	6%	8%	4%	29%
<b>TOTAL</b>	24%	36%	17%	15%	8%	100%

\* Less than 1%

## CHAPTER FOUR: ECONOMIC VULNERABILITY

### POOR JEWISH HOUSEHOLDS

There are an estimated 15,200 poor Jews living in 6,800 households -- 7% of the Jewish households in the Philadelphia area.\* In the context of the widespread myth that there are no poor Jews, this is a substantial number of

people. Most of these households are relatively small, consisting of three or fewer persons. Most poor people live in two or three person households.

**Exhibit 4.3 Estimated Number of Poor Jewish Households and People, by Household Size, Philadelphia Area, 1996/1997**

	HOUSEHOLDS	PEOPLE
1 PERSON	1,900	1,900
2 PERSONS	2,300	4,600
3 PERSONS	1,900	5,700
4 PERSONS	400	1,600
5 OR MORE PERSONS	300	1,500
<b>TOTAL</b>	<b>6,800</b>	<b>15,200</b>

\* Since the income categories used in the Survey are much broader than the distinctions in the U.S. Poverty Guidelines, it is necessary to interpolate within survey categories -- that is, to assume that income is evenly distributed within a category in order to derive these estimates. In the under \$15,000 category, it was assumed that 2/3 of the households were in the upper half of the category (i.e., between \$7,500 and \$15,000), and 1/3 below \$7,500. Because older poor persons are more likely to refuse to answer the income question, these figures could involve an under-estimate of about 10%, concentrated in one and two person households.



## CHAPTER FOUR: ECONOMIC VULNERABILITY

### LOWER INCOME HOUSEHOLDS

The household size by income distribution includes 25 categories of households. The eleven categories [shaded boxes] above the line in Exhibit 4.4 include the households defined as lower income. [See Appendix Exhibit A2.]

This includes all households with less than \$15,000 income per year, households with two or more persons earning less than \$25,000, and households with four or more persons earning less than \$50,000 a year.

Together, these categories account for a little less than 23% of those surveyed, including the 8% previously defined as "poor." Almost 23,000 Jewish households in the Philadelphia area can be considered lower income. Nearly 57,000 people live in these households, including the 16,600 people living in households previously defined as "poor". More people live in lower income households in the Philadelphia area than in the entire Jewish community of Pittsburgh, Pennsylvania.

<b>Exhibit 4.4 Lower Income, Jewish Households, Philadelphia Area, 1996/1997</b>						
INCOME	HOUSEHOLD SIZE					TOTAL
	ONE PERSON	TWO PERSONS	THREE PERSONS	FOUR PERSONS	FIVE OR MORE PERSONS	
LESS THAN \$15,000	6%	4%	2%	*	*	12%
\$15,000 TO \$24,999	6%	4%	1%	1%	*	12%
\$25,000 TO \$49,999	7%	12%	3%	3%	1%	26%
\$50,000 TO \$74,999	3%	8%	4%	4%	2%	21%
\$75,000 AND OVER	3%	8%	6%	8%	4%	29%
<b>TOTAL</b>	24%	36%	17%	15%	8%	100%

\* Less than 1%

### EMPLOYMENT, OCCUPATION, AND LOWER INCOME

There are three factors that are associated with lower income:

1. **Employment and Occupation**
2. **Age and Household Structure**
3. **Immigration Status**

**While only 11% of the people working full-time have lower incomes, nearly half of the students, three out of five of the people who are unemployed, and nearly eight out of ten of the people with a disability have lower incomes.** The latter group includes people both over and under 65. While nearly half of the students have lower incomes, for most in this group their economic difficulties are temporary, not permanent. They are in a qualitatively different position than the other groups, particularly as it relates to communal policy.

Unemployment not only is identified with lower income, it carries with it a host of other individual and family stresses and strains.

The overall unemployment rate in the Jewish community is relatively low -- only 3,200 individual adults or 2.8% of the work force are

unemployed. This compares with 4.9% in the Philadelphia-NJ, PMSA as reported by the Bureau of Labor Statistics.<sup>11</sup>

Over 15,000 households include one or more persons who were unemployed at some point within the last three years. While about 30% of this group were unemployed for a relatively short period of time -- three months or less -- about 25% experienced serious long-term unemployment -- for a year or more. People who experienced unemployment within the last three years were very much more likely to have lower incomes -- 32% vs. 19%.

Lower income is also characteristic of people working in relatively low-skill, low-pay occupations. Whereas only nine percent of people working in professional, managerial or executive positions have lower incomes, over 20% of those who are self-employed or those in clerical, service, or craft positions have lower incomes.

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<sup>11</sup>It is likely that if the survey were done today, the Jewish unemployment rate would be even lower. The two measures are slightly different. The base for the BLS calculation is the number of people seeking employment or employed in November 1996, midway through the Survey interviewing period. The base for the calculation of the Jewish unemployment rate is the total number of individuals working full-time or part-time and those unemployed -- excluding students, retired people, homemakers, full-time volunteers, and the disabled.

## CHAPTER FOUR: ECONOMIC VULNERABILITY

### AGE AND HOUSEHOLD STRUCTURE

People 65 and over are much more likely to have lower incomes. One out of three households with a respondent 65 and over has lower income, compared with 23% of those between 50 and 64. Only 16% of those between 28 and 49 have lower incomes.

Age, gender, living arrangements, and marital status interact with low income. Single women, living alone, who are 75 years and older have the lowest incomes -- **three out of four have incomes of under \$25,000**, compared with only one out of four couples 65 years and older. There are an estimated 5,700 single women 75 and older in the Philadelphia area.

**Exhibit 4.5 Older Persons by Age, Gender, Living Arrangements, and Marital Status, Philadelphia Area, 1996/1997**

	INCOME				TOTAL
	UNDER \$15,000	\$15,000 TO \$24,999	\$25,000 TO \$49,999	\$50,000+	
WOMEN LIVING ALONE, 75+	40%	33%	17%	8%	100%
WOMEN LIVING ALONE, 65 TO 74	36%	24%	30%	10%	100%
MEN LIVING ALONE, 65+	28%	15%	22%	35%	100%
OTHER LIVING ARRANGEMENTS, 65+	26%	15%	35%	24%	100%
MARRIED COUPLES, 65+	13%	14%	37%	35%	100%

Note: Totals may not equal 100% due to rounding.

### SINGLE PARENT FAMILIES

Two out of five of the single parent families in the Jewish community have lower incomes. These families also merit attention because they are under pressure on a number of fronts. Single-parents are twice as likely to report personal problems within the last three years than were two-parent families. Single parents have a greater child-rearing burden. They of-

ten feel isolated -- they are twice as likely to answer "strongly disagree" when questioned as to whether they "felt part of the Jewish community" as are two-parent families, and they are three times as likely to call the JIRS when experiencing personal problems as are two-parent families.

### IMMIGRATION: NEW AMERICANS FROM THE FORMER SOVIET UNION [FSU]

New Americans from the FSU are experiencing economic difficulty -- even those who are in income-earning age and capacity. While a substantial number have entered the economic mainstream of the community, a surprisingly large proportion, including some who have been in the United States for a decade or more, are lagging behind. **Over 60% of the Jewish households originating in the Former Soviet Union have lower incomes.** Unfortunately a large number of these households are not able to work. In addition to the significant number over 65, a large number of

those in their late fifties and early sixties are disabled -- probably a function of the relatively low level of healthcare in the FSU.

Obviously, if a household is in more than one of these groups, the probability of being lower income increases dramatically. For example, the group with the severest problem of poverty are older New Americans from the FSU. **Over 80% of this group have low incomes. In fact, all of these lower income households report incomes of under \$15,000 per year.**

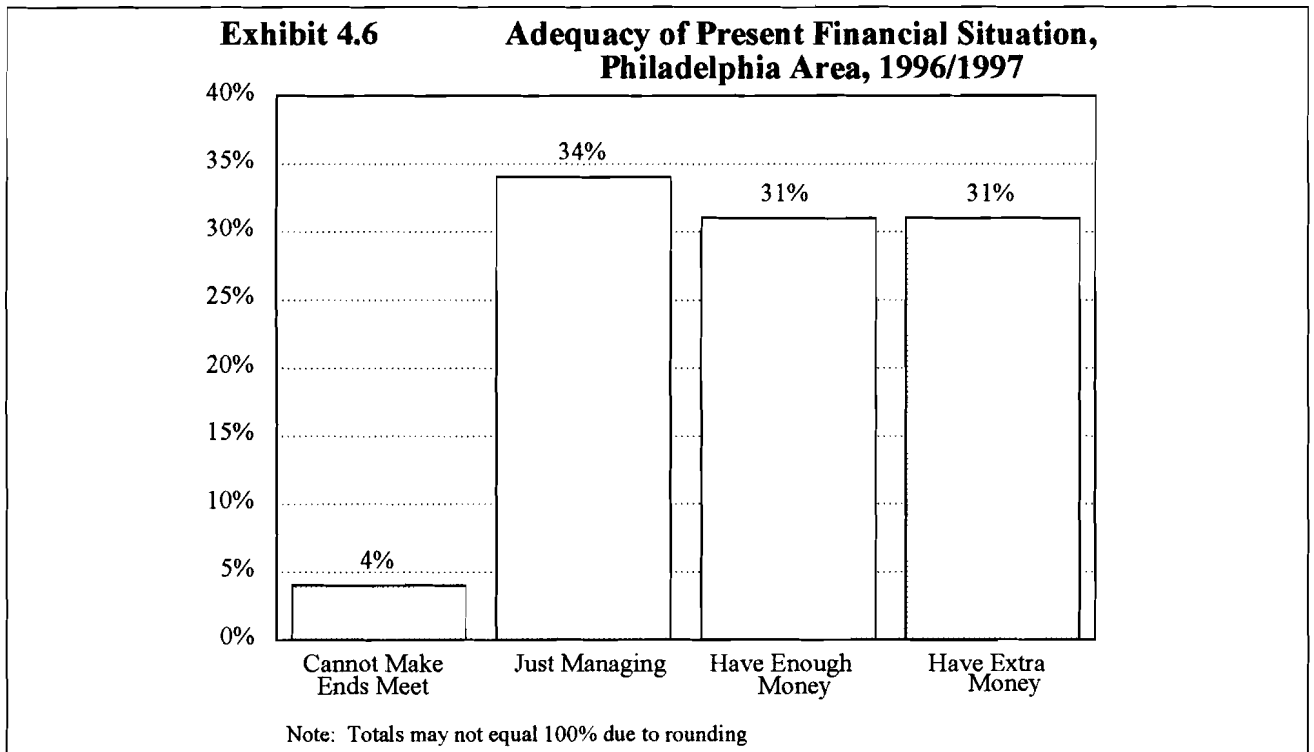
## CHAPTER FOUR: ECONOMIC VULNERABILITY

### MAKING ENDS MEET

The third level of economic difficulty is defined by the subjective measure: "Are you having difficulty making ends meet?"

While only four percent say they are having difficulty making ends meet, over 34% said they are just managing. The very large number of people who are "just managing" has implications for community policy in a variety of areas from fund-raising to participation in Jewish communal life.

There is a strong relationship between reported income and the perception of difficulty in making ends meet. Very few households with incomes over \$75,000 indicate financial difficulties, but some do -- these tend to be larger households. Most households with an income of under \$25,000 indicate that they are having difficulty making ends meet or are just managing. Those that are managing on under \$25,000 tend to be older, single person households.



## CHAPTER FOUR: ECONOMIC VULNERABILITY

### MAKING ENDS MEET: INCOME BY HOUSEHOLD SIZE

Again, household size is an important factor in examining income. Only 41% of the households that indicate they cannot make ends meet or are just managing have lower incomes. [See Appendix Exhibit A2.]

However, another 34% are just above the line -- between the solid line and the dotted line in Exhibit 4.7. Only 25% of the households expressing a sense of financial pressure earn above these levels, and of these, only four percent earn over \$100,000.

**Exhibit 4.7 Household Income by Household Size, Households That Cannot Make Ends Meet Or Are Just Managing, Philadelphia Area, 1996/1997**

INCOME	HOUSEHOLD SIZE					TOTAL
	ONE PERSON	TWO PERSONS	THREE PERSONS	FOUR PERSONS	FIVE OR MORE PERSONS	
LESS THAN \$15,000	12%	8%	4%	*	*	25%
\$15,000 TO \$24,999	9%	6%	2%	2%	*	19%
\$25,000 TO \$49,999	5%	13%	5%	4%	2%	30%
\$50,000 TO \$74,999	2%	3%	5%	5%	2%	17%
\$75,000 TO \$99,999	*	*	1%	3%	0	5%
\$100,000 & OVER	*	*	*	1%	2%	4%
<b>TOTAL</b>	28%	31%	18%	15%	8%	100%

\* Less than 1%

## CHAPTER FOUR: ECONOMIC VULNERABILITY

### MAKING ENDS MEET AND JEWISH ACTIVITIES

"Just managing" for many households means managing without Jewish content in their lives or the lives of their children. Families that cannot make ends meet or that are "just man-

aging" are less likely to belong to a synagogue, to give their children a Jewish education, or to belong to a JCC.

**Exhibit 4.8 Level of Jewish Activity, [Synagogue, JCC & Jewish Education], Philadelphia Area, 1996/1997**

	BELONGS TO A SYNAGOGUE	BELONGS TO A JCC	OLDEST CHILD RECEIVING JEWISH EDUCATION
CANNOT MAKE ENDS MEET	17%	3%	29%
ARE JUST MANAGING	25%	6%	51%
HAVE ENOUGH	36%	8%	59%
HAVE EXTRA DOLLARS	38%	10%	67%

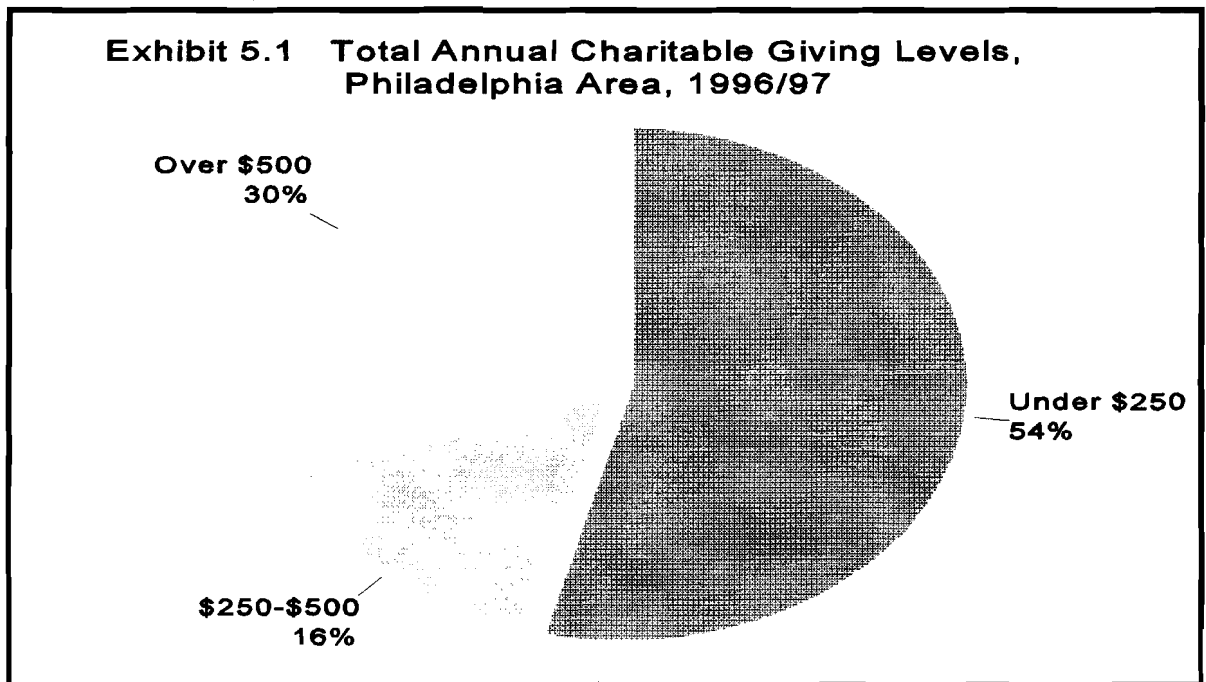
Read: 17% of families who cannot make ends meet belong to a JCC.

# CHAPTER FIVE: PHILANTHROPY

## CONTRIBUTION TO A CHARITABLE CAUSE

Eighty-three percent of the households in the Philadelphia area reported making a contribution to charity over the past 12 months. This is similar to the New York area [82% in 1991], and somewhat lower than was found in Philadelphia

in 1984 [88%]. Among people who give, over half [54%] report total charitable giving of under \$250, while 30% report total giving of more than \$500 a year to all causes. Only 16% report total giving between \$250 and \$500.





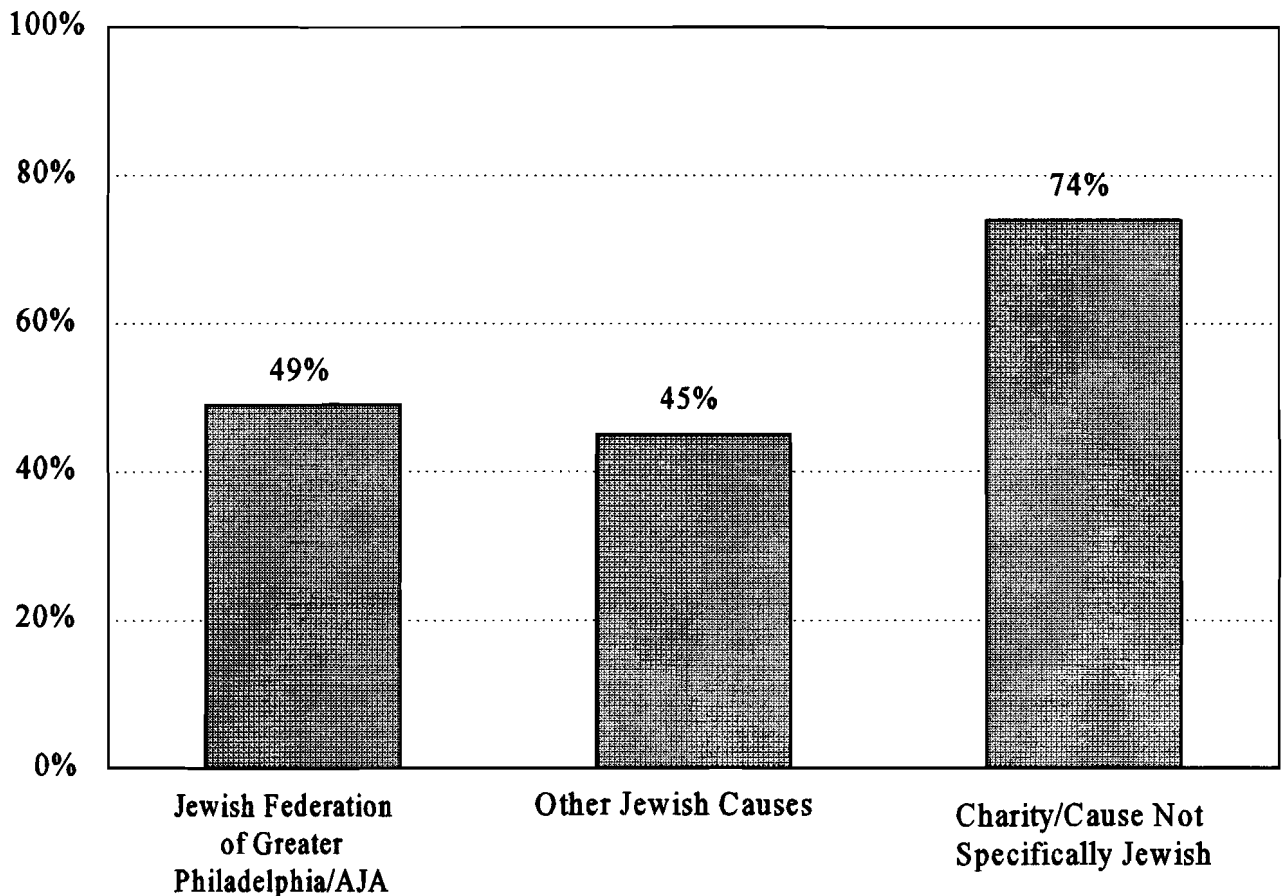
## CHAPTER FIVE: PHILANTHROPY

### GIVING TO THE THREE PHILANTHROPIC SECTORS

In general, households are more likely to report giving to non-Jewish causes than to other Jewish causes or Federation. Nearly three-quarters [74%] report giving to non-Jewish causes, while

almost half report giving to Federation [49%] or other Jewish causes [45%].

**Exhibit 5.2** Percent of Jewish Households Giving to Three Philanthropic Sectors, Philadelphia Area, 1996/1997



## CHAPTER FIVE: PHILANTHROPY

### COMPARATIVE PHILANTHROPIC BEHAVIOR

This pattern -- more people give to causes that are not specifically Jewish than to Jewish causes, or to Federation -- parallels the findings in the New York area study as well as the studies of

Philadelphia's neighbors -- the State of Delaware and Southern New Jersey. Philadelphia is unusual in that a larger percentage give to Federation than to other Jewish causes.

**Exhibit 5.3 Comparative Information, Philanthropy**

	PERCENT OF HOUSEHOLDS WHO GIVE			
	ANYTHING TO ANY CAUSE	TO FEDERATION	TO OTHER JEWISH CAUSES	TO NON-JEWISH CAUSES
PHILADELPHIA [1996/1997]	83%	49%	45%	74%
BOSTON [1995]	100%	38%	75% <sup>11</sup>	NA
NEW YORK [1991]	82%	33%	53% <sup>12</sup>	67%
DELAWARE [1995]	97%	41%	50%	90%
SOUTHERN NEW JERSEY [1991]	NA	60%	67% <sup>13</sup>	90%
PHILADELPHIA [1984]	88%	53%	NA	NA
NORTHEAST [NJPS 1990]	NA	45% <sup>14</sup>	64% <sup>15</sup>	NA

<sup>11</sup> Giving to all Jewish causes, including Federation.

<sup>12</sup> Does not include congregation dues.

<sup>13</sup> Includes congregation dues.

<sup>14</sup> Entirely Jewish Households [excludes intermarrieds]

<sup>15</sup> Entirely Jewish Households [excludes intermarrieds]; giving to all Jewish causes, including Federation.

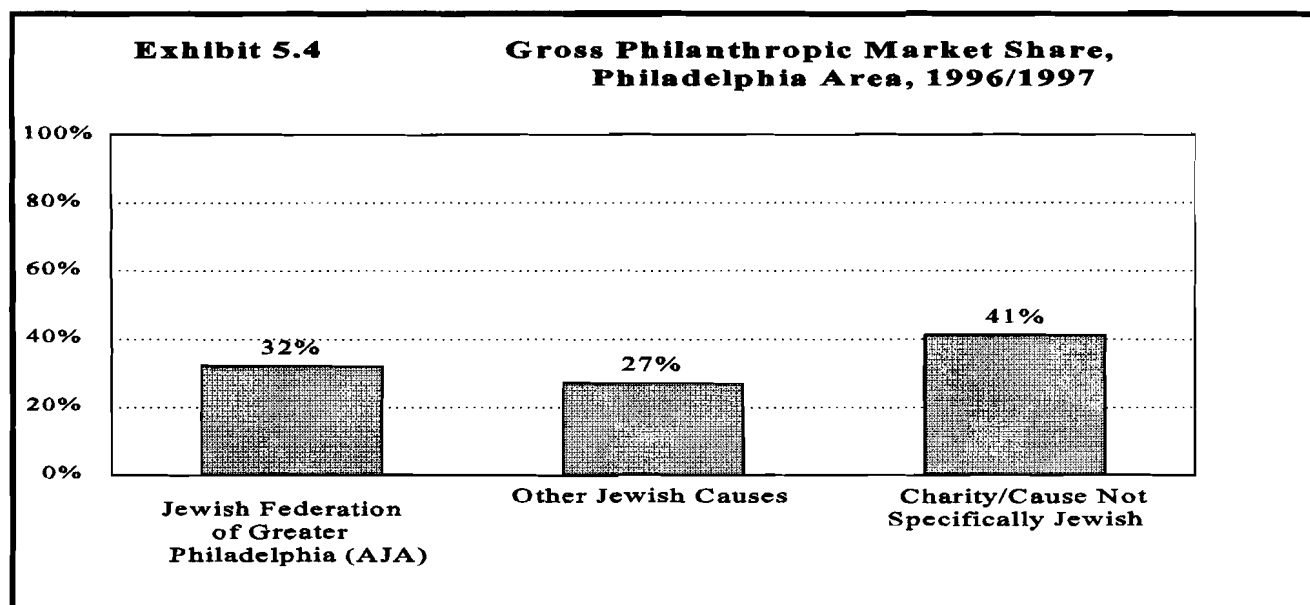
## CHAPTER FIVE: PHILANTHROPY

### “GROSS PHILANTHROPIC PRODUCT” AND MARKET SHARE

The proportion of people reporting gifts to each of the three sectors is an incomplete measure of relative market share because it leaves out the amount that is donated. Thus, for example, if the average gift to non-Jewish causes is lower than the average reported gift to Federation, Federation’s share of the “Gross Philanthropic Product” [GPP] of the Jewish community in the Philadelphia Metropolitan region could be higher than it would appear based simply on the percentage of households reporting a donation.

A rough estimate of market share was developed from Survey data. The GPP of the Jewish community of Philadelphia is estimated at about \$72,000,000.

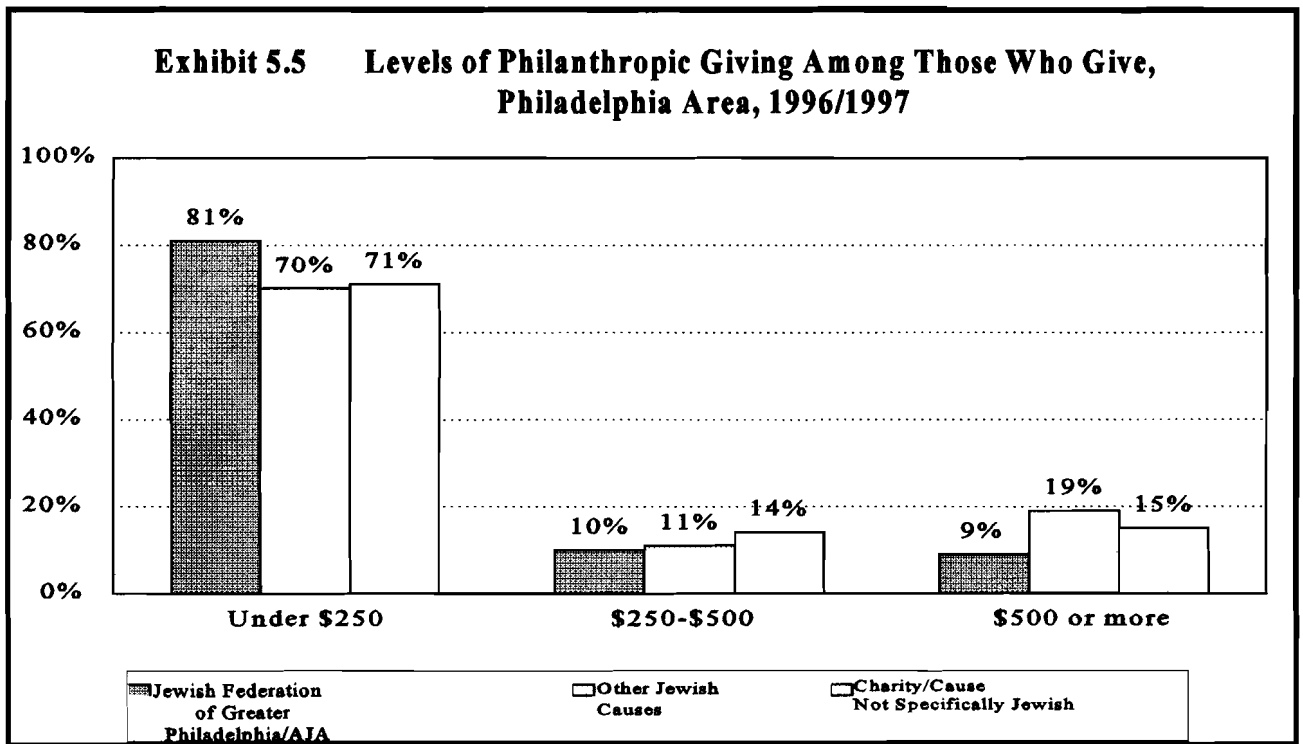
The three sectors are much more evenly distributed than would appear based on the number of households who give. Non-Jewish causes have the largest share of the philanthropic “market” [41%]; Federation has the second largest [32%], and other Jewish causes the smallest share [27%].



LEVELS OF GIVING

Among those who do make charitable contributions, giving levels are relatively low in all philanthropic sectors, but especially in the Federation sector. Over 90% of those who gave to Federation in the last 12 months report giving less than \$500 a year while only 9% contributed over \$500. However, while those who contributed over \$500 to Federation account for a

small proportion of the number of people who donated, they account for 79% of the dollar amount contributed to Federation. Over 80% of those contributing to other Jewish or non-Jewish causes gave less than \$500 while at least 15% reported giving \$500 or more to other Jewish or non-Jewish causes.



## CHAPTER FIVE: PHILANTHROPY

### GIVING, AGE AND HOUSEHOLD STRUCTURE

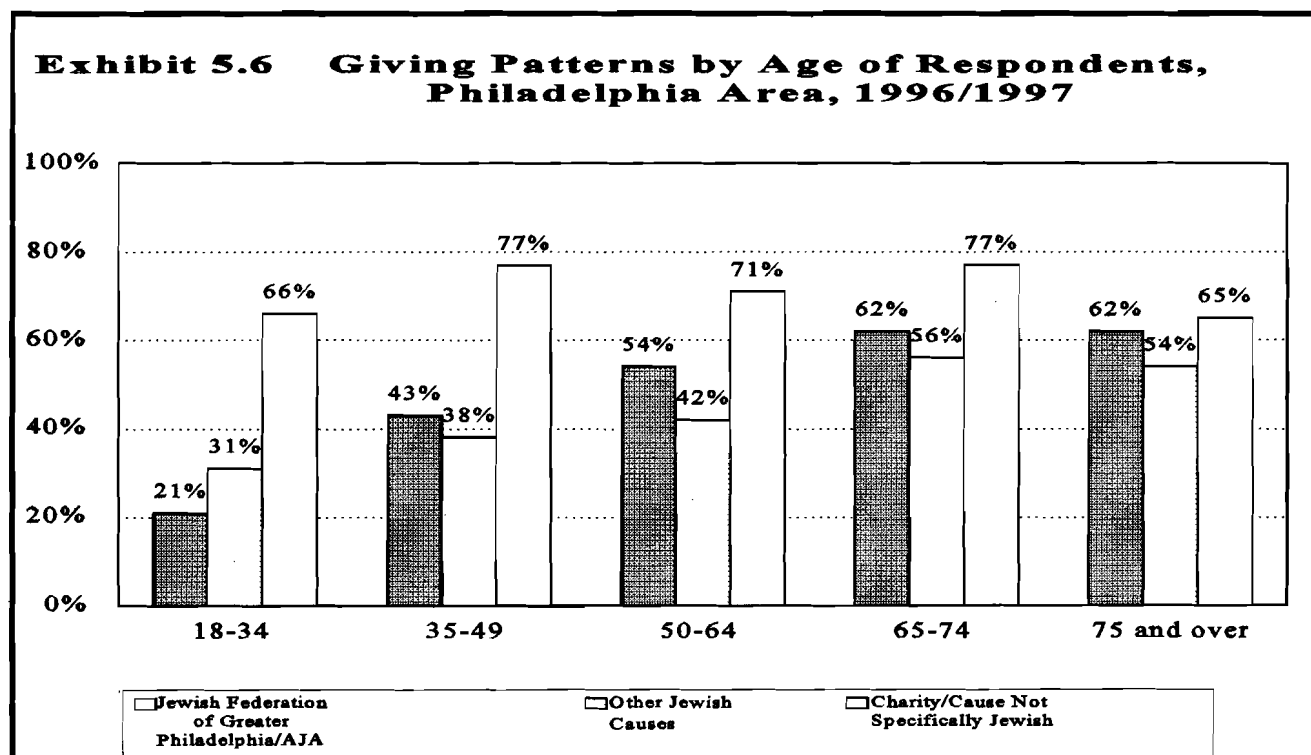
Younger donors are **much** less likely to give to Federation or to other Jewish causes than to causes that are not Jewish. Older donors are more likely to contribute evenly to all the groups.

For those 18 to 34, 21% give to Federation, 31% to other Jewish causes, and 66% contribute to causes that are not Jewish.

The percentage of those giving to Federation increases with age, from a low of 21% of 18 to

34 year old's to over 60% of those 65 and over. However, less than five percent of all age groups reported giving more than \$500 to Federation, while between three percent and ten percent gave more than \$500 to other Jewish causes and between 5% and 17% to non-Jewish causes.

Persons under 35 and between the ages of 55 and 64 are most likely of all age cohorts to not donate any charitable gift at all.

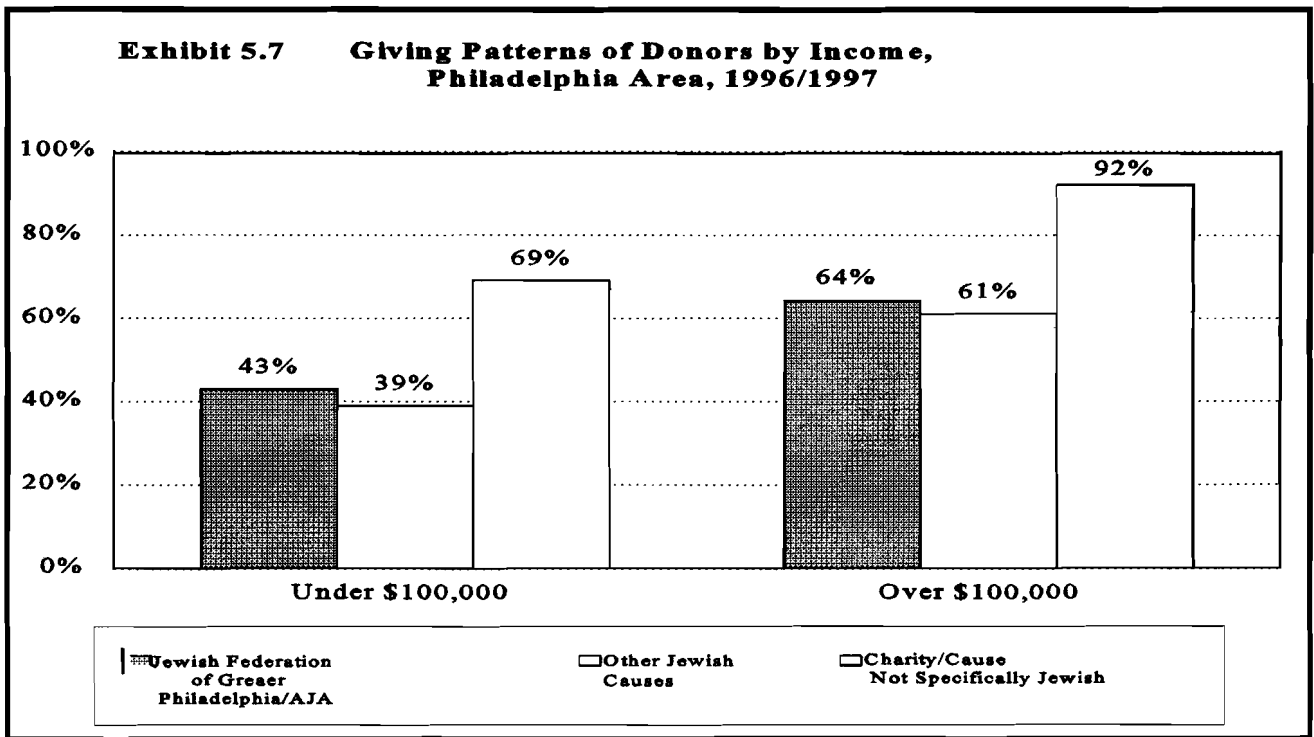


## CHAPTER FIVE: PHILANTHROPY

### GIVING AND INCOME

Almost 15% of respondents report earning over \$100,000 in the past 12 months. Households with incomes over \$100,000 are more likely to give to non-Jewish causes [92%] than to either the Federation or other Jewish causes [64% and

61%, respectively]. Among those households earning under \$100,000 annually, 69% give to non-Jewish causes, 43% to Federation, and 39% to other Jewish causes.

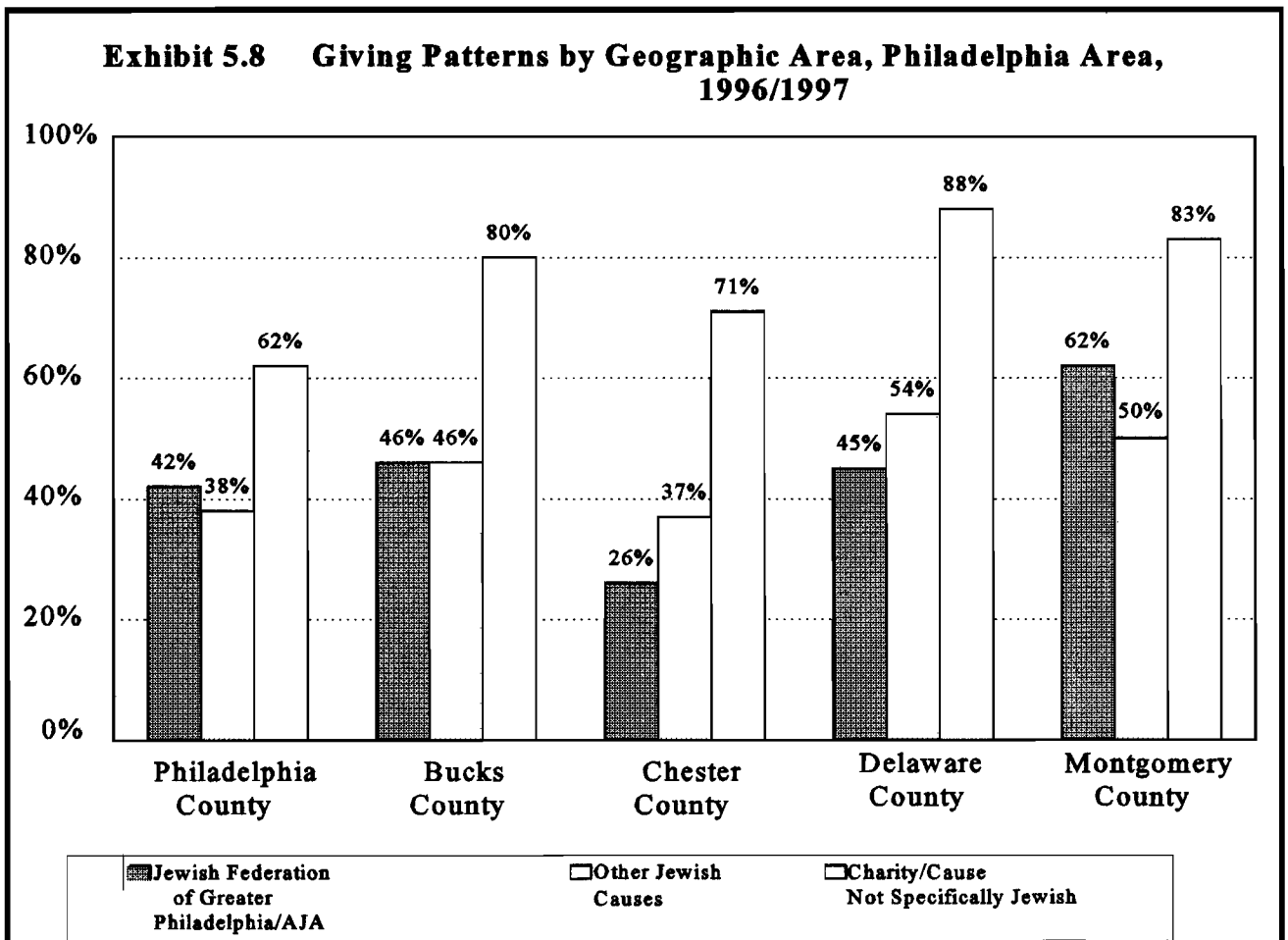


## CHAPTER FIVE: PHILANTHROPY

### GIVING AND COUNTY

More than 80% of the households in Delaware County and Bucks County give to non-Jewish causes. Households in the City of Philadelphia are least likely of all households to give to non-Jewish causes [62%] and are also least likely [along with households in Chester County] to give to other Jewish causes [38%].

A higher proportion of Montgomery County households give to the Federation than do other area households. Sixty-two percent [62%] of Montgomery County households give to the Federation, including 9% who give over \$500. Chester County households are least likely to give any money to Federation [26%].



## CHAPTER FIVE: PHILANTHROPY

### GIVING AND LENGTH OF RESIDENCE

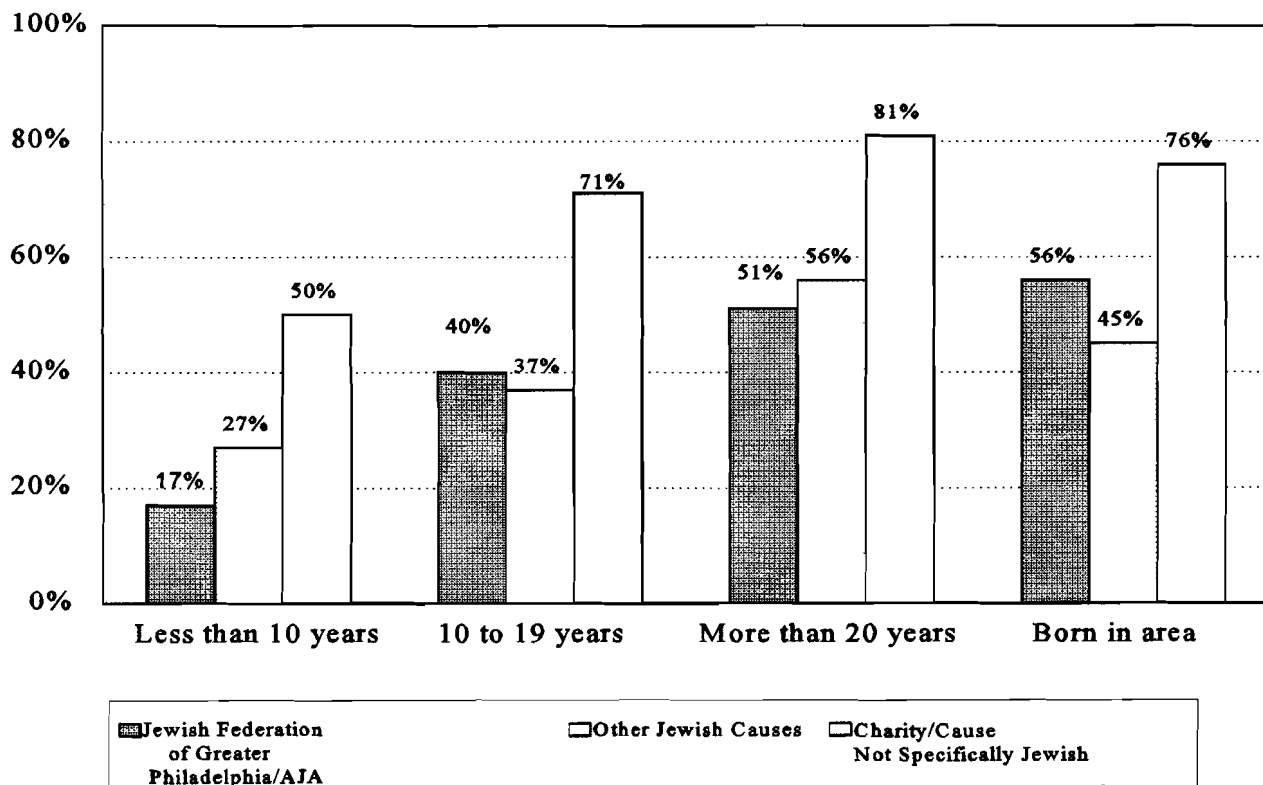
Almost three-quarters of the people surveyed were born in the Philadelphia area or have lived there for more than 20 years. Among this group, almost half are age 40 or older.

Those who were born in the area and those who have lived in the area for more than 20 years are more likely than “recent” arrivals to make charitable contributions. Among the groups who have been in the area for 20 years or more, more

than 50% report giving to Federation, more than 45% to other Jewish causes, and more than 76% to non-Jewish causes.

Those who have lived in the area the shortest length of time are least likely to be charitable donors. Only 17% of those who have lived in the area under ten years contribute to Federation; 27% contribute to other Jewish causes; and 50% give to non-Jewish causes.

**Exhibit 5.9 Giving Patterns by Length of Residency, Philadelphia Area, 1996/1997**





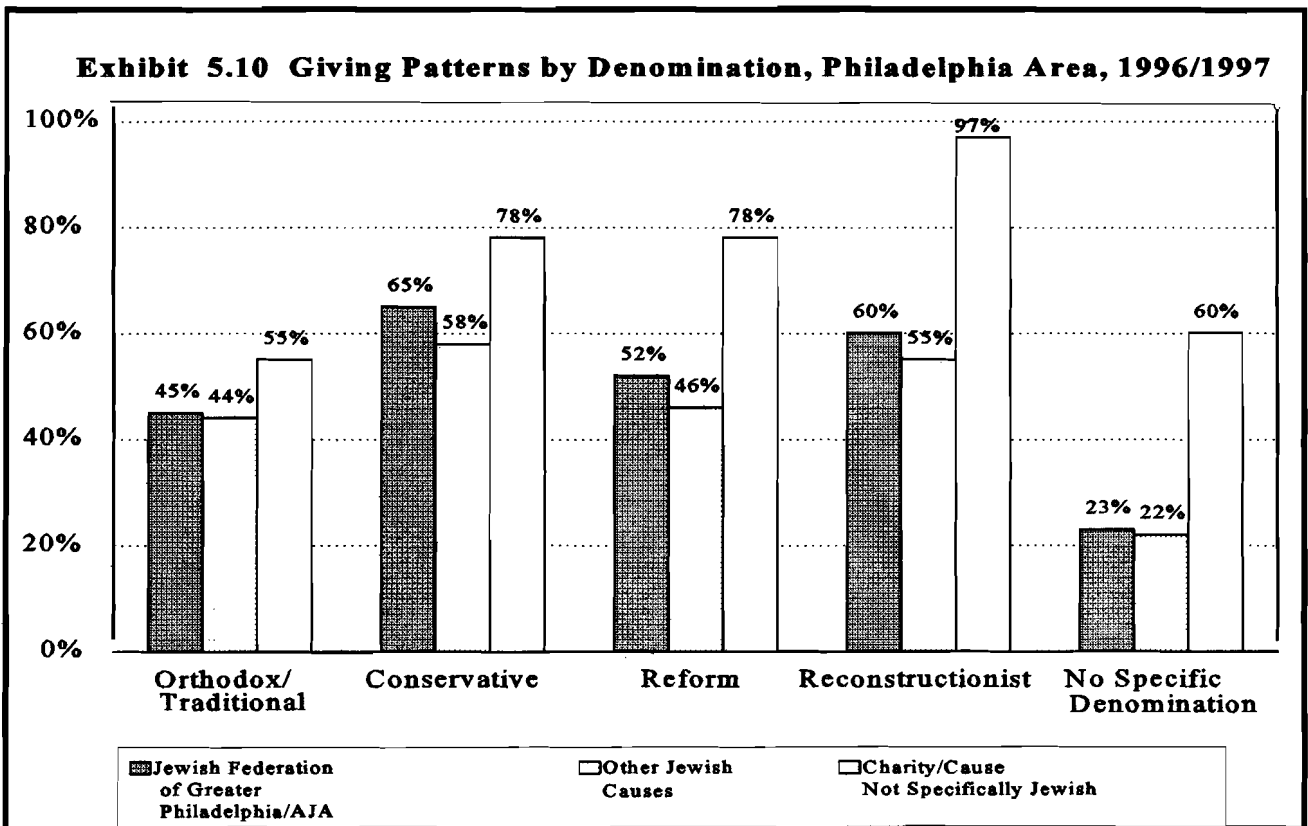
## CHAPTER FIVE: PHILANTHROPY

### GIVING AND RELIGIOUS MOVEMENT

Conservative and Reconstructionist households are most likely to report giving to Federation [65% and 60%, respectively] and to other Jewish causes [58% and 55%, respectively]. In comparison, 52% of Reform households and 45% of Orthodox and Traditional households contribute to the Federation and 46% of Reform households and 44% of Orthodox and Traditional house-

holds contribute to other Jewish causes in the past year.

Households which identify with no specific Jewish denomination are least likely of all groups to contribute to Jewish philanthropic sectors. Less than one-quarter of these households contribute to Federation or other Jewish causes.



## CHAPTER FIVE: PHILANTHROPY

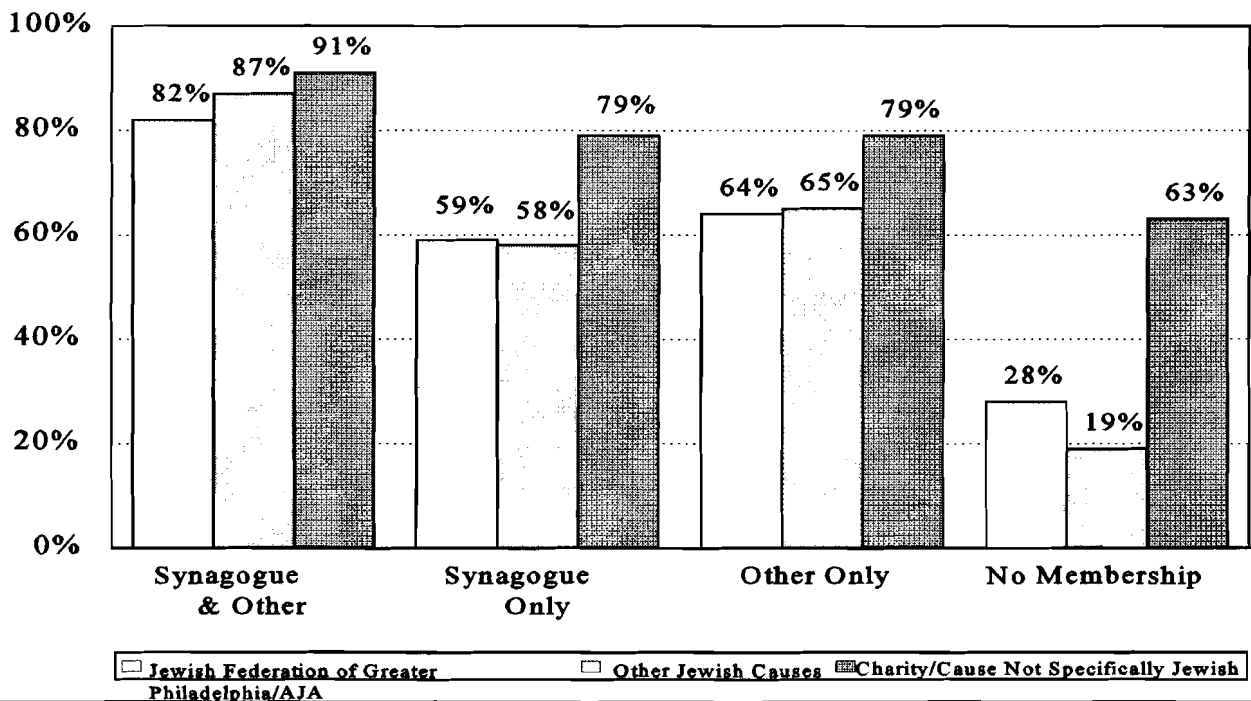
### GIVING AND JEWISH AFFILIATION

Households that belong to both synagogues and other Jewish organizations [including the JCC] are most likely of all households to give to charitable causes and also to give more than \$500 to each philanthropic sector.

Eighty-two percent [82%] of those who belong to a synagogue and other Jewish organizations report giving to the Federation in the past year,

and 87% give to other Jewish causes. Of households who are unaffiliated with a synagogue or any other Jewish organization, only 28% contributed to the Federation during the past year and 19% contributed to another Jewish cause. Those who belong only to a synagogue and only to other Jewish organizations are in the middle.

**Exhibit 5.11 Giving Patterns by Synagogue and Organizational Membership, Philadelphia Area, 1996/1997**



## CHAPTER FIVE: PHILANTHROPY

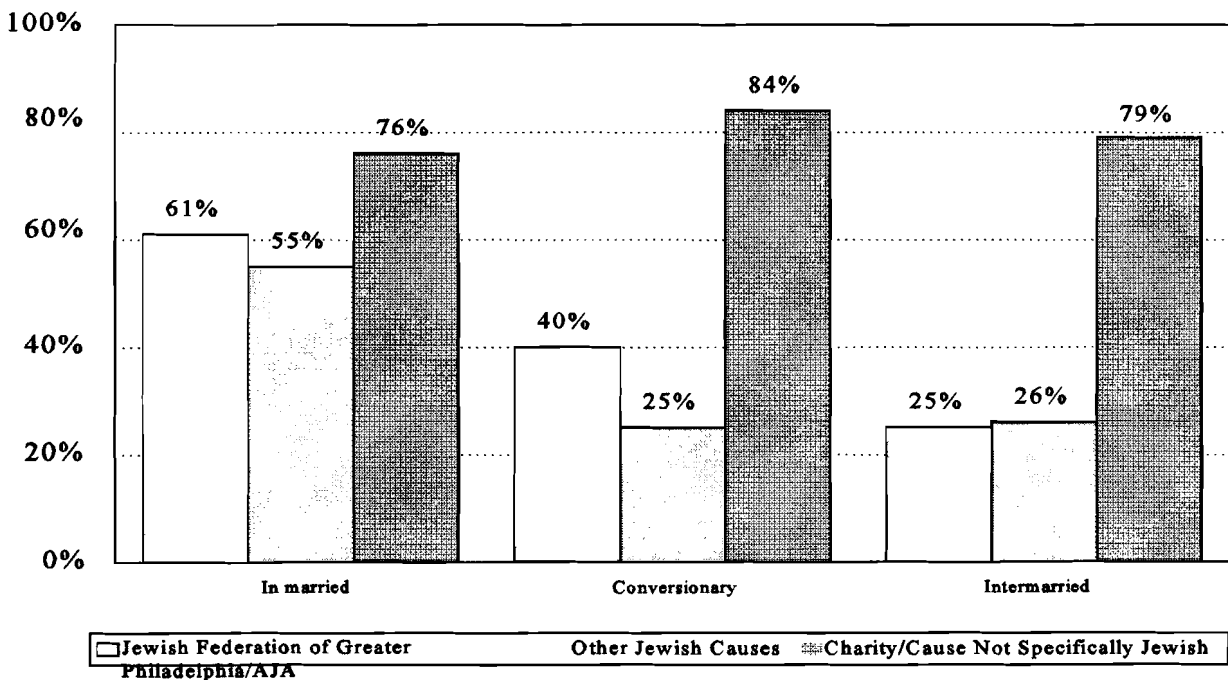
### GIVING AND INTERMARRIAGE

Intermarried couples are least likely of all married households to give to Federation. Sixty-one percent [61%] of inmarried couples, 40% of conversionary couples, and 25% of mixed married couples report giving to Federation in the past 12 months.

Between 76% and 84% of all married households contributed to non-Jewish causes in the past

year. Intermarried couples are most likely of all marriage groups to give over \$500 to such causes. Twenty-one percent [21%] of mixed married couples, compared to 12% in married and 9% of conversionary couples give over \$500 to non-Jewish causes.

**Exhibit 5.12 Giving Patterns by Marriage Type, Philadelphia Area, 1996/1997**



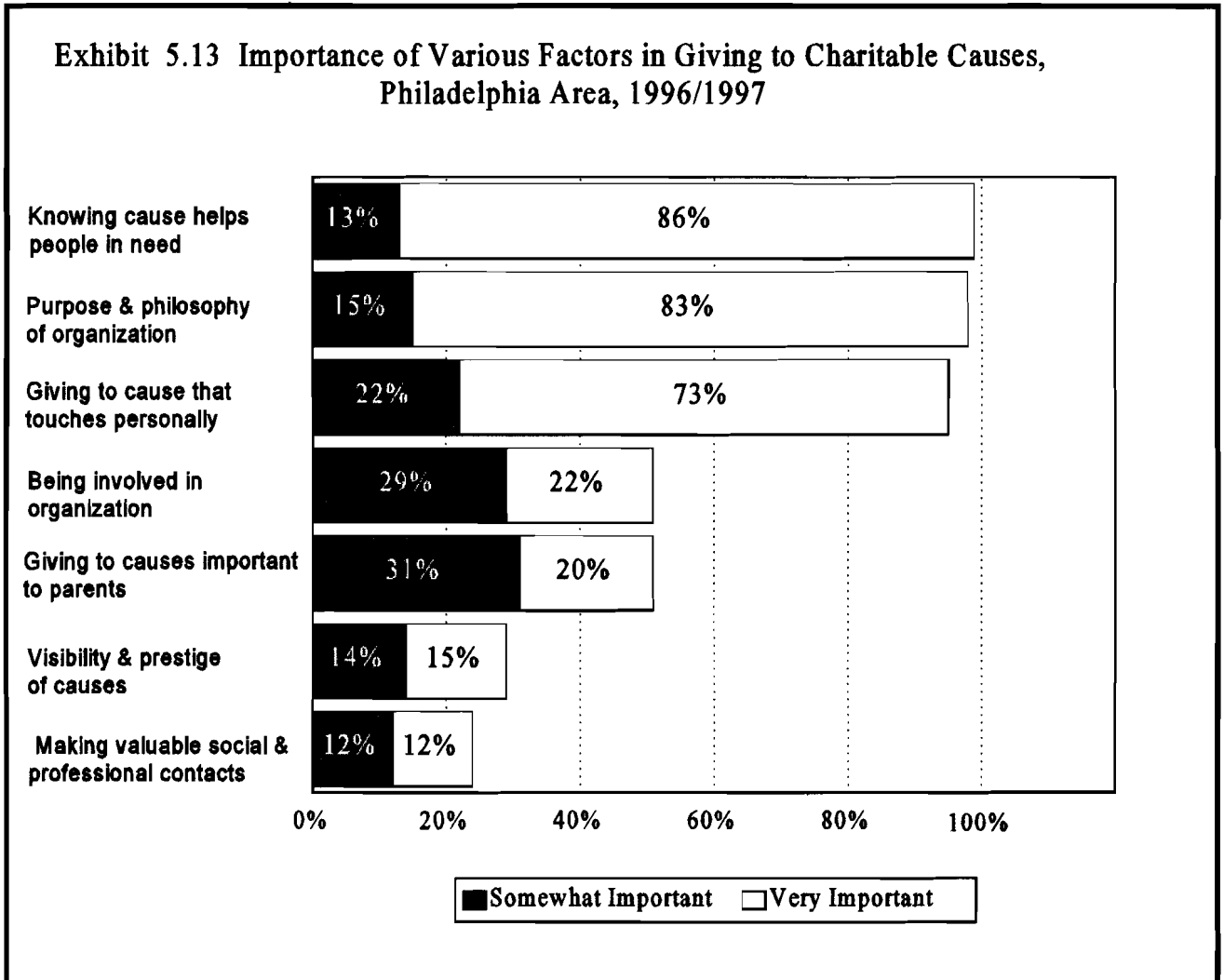
## CHAPTER FIVE: PHILANTHROPY

### MOTIVATION FOR GIVING AND ATTITUDES ABOUT GIVING TO ANY CAUSE

Among donors who contributed at least \$250 to any of the three philanthropic sectors, the factors cited as important by almost all donors include: “the purpose and philosophy of an organization,”

“knowing the charity helps people in need” and “giving to a cause that personally touches you.”

Exhibit 5.13 Importance of Various Factors in Giving to Charitable Causes, Philadelphia Area, 1996/1997



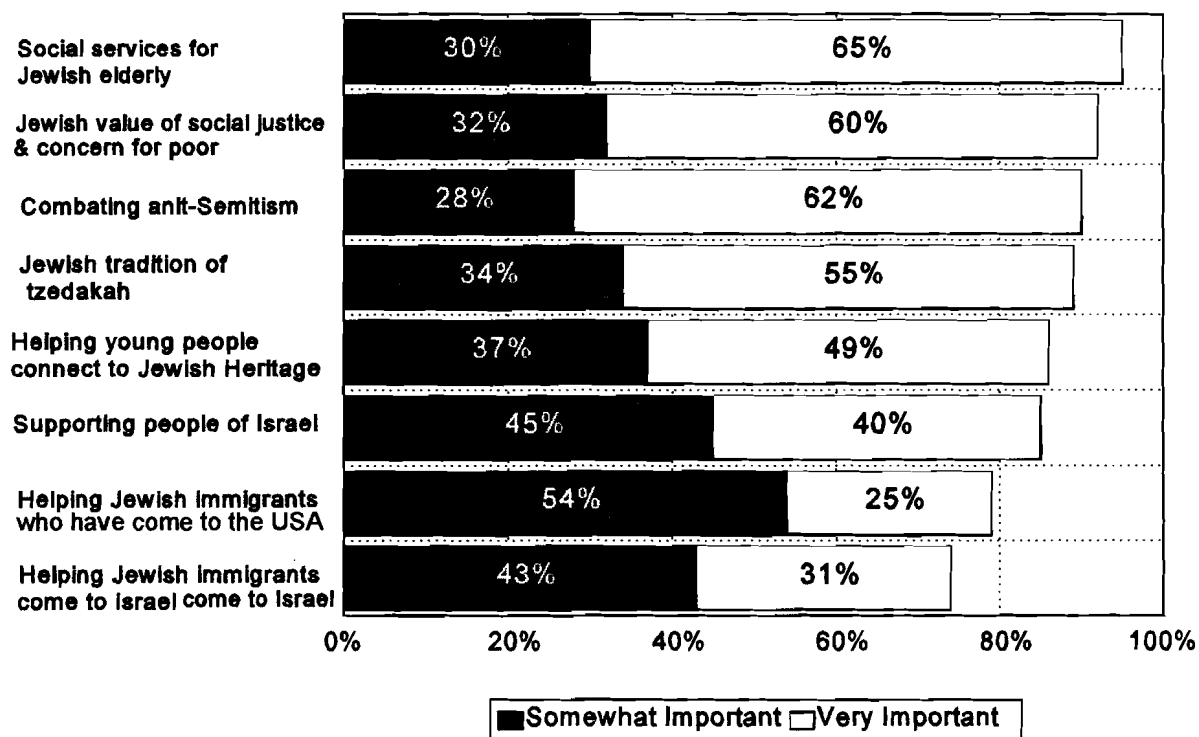
## CHAPTER FIVE: PHILANTHROPY

### MOTIVATION FOR GIVING TO JEWISH CAUSES

“Social services for the Jewish elderly,” “the Jewish value of social justice and concern for the poor,” and “combating anti-Semitism,” are very important in the decision to contribute to Jewish charity for 60% to 62% of all donors. Between

49% and 55% of all donors think it is very important to give to these causes because of “the Jewish tradition of tzedakah,” “helping young people connect to their Jewish heritage,” and to “support the people of Israel.”

**Exhibit 5.14 Importance of Various Factors in Giving to Jewish Causes, Philadelphia Area, 1996/1997**

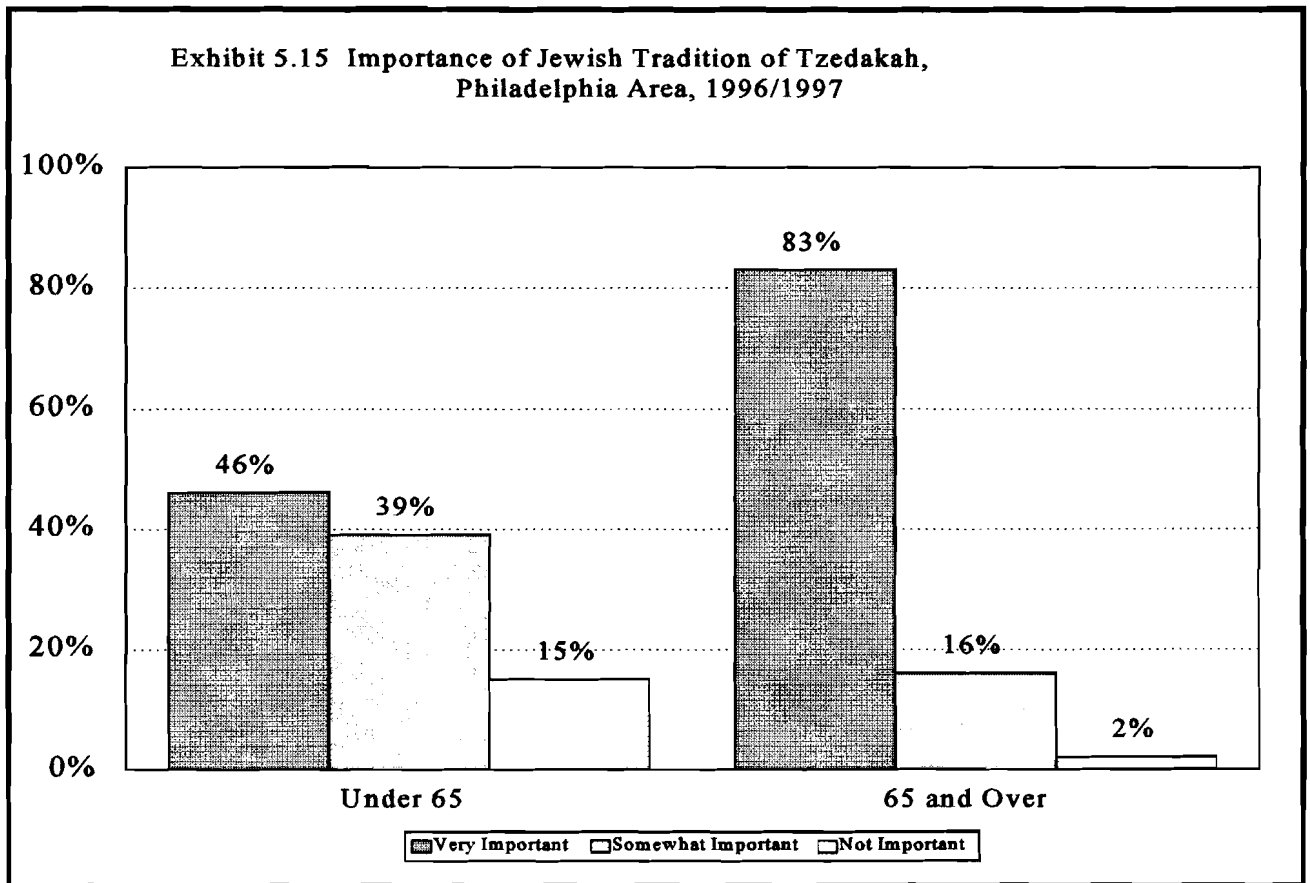


## CHAPTER FIVE: PHILANTHROPY

### IMPORTANCE OF TZEDAKAH TO DIFFERENT AGE GROUPS

Eight out of ten donors age 65 and over say that tzedakah is a very important consideration in their giving to Jewish causes. In contrast, less than half of those under 65 think it is very important. Donors between the ages of 25 and 49 are

least interested in tzedakah as a reason to give. Eighteen percent of this group think it is not very or not at all important in their giving and only 38% think it is very important.



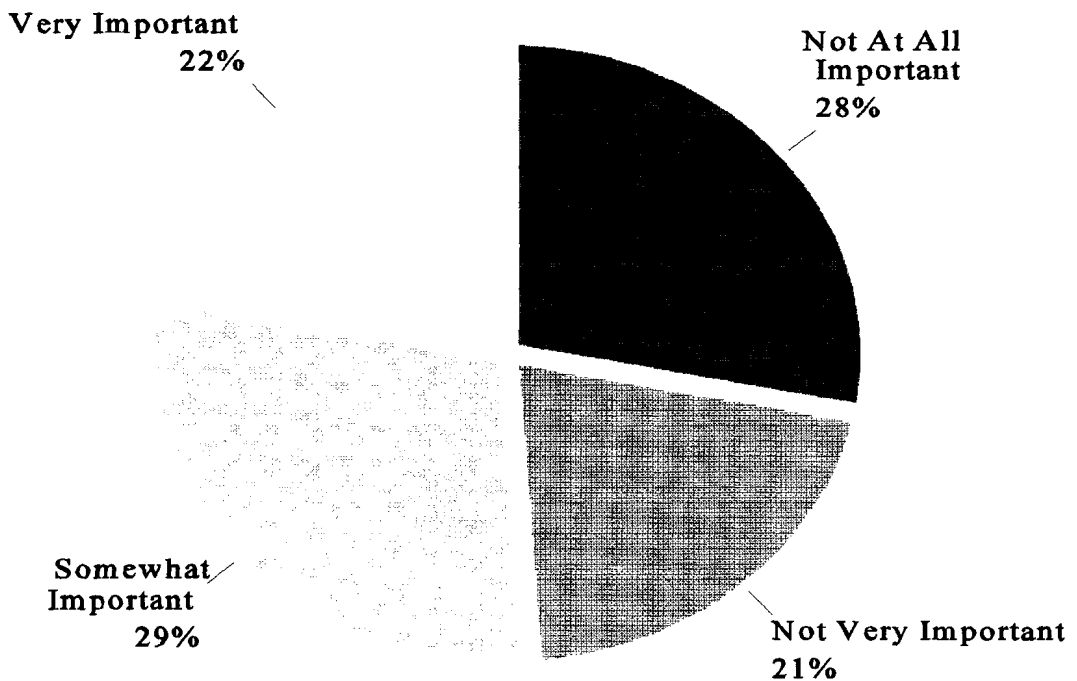
## CHAPTER FIVE: PHILANTHROPY

### IMPORTANCE OF BEING INVOLVED IN AN ORGANIZATION

A surprisingly large proportion of donors giving \$250 or more to any of the three philanthropic sectors say that being involved in an organization is not important in their decision to contribute to that organization.

Only 22% of donors report that it is very important in their decision to give to an organization, 29% say it is important, 22% say it is not very important, and 28% say it is not important at all.

Exhibit 5.16 Importance of Being Involved in an Organization, Philadelphia Area, 1996/1997



## CHAPTER FIVE: PHILANTHROPY

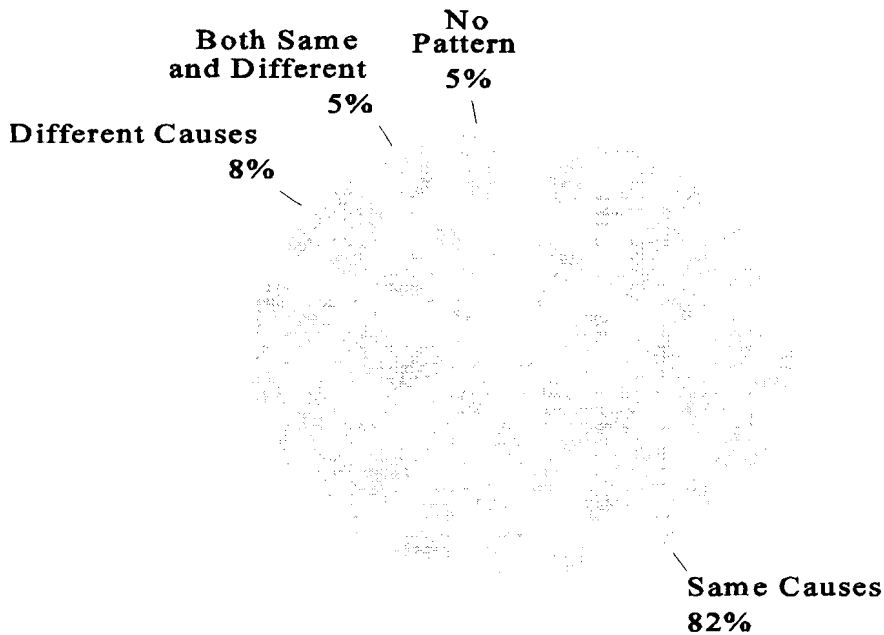
### GIVING IS HABITUAL

Eighty-two percent of donors giving at least \$250 to any philanthropic sector say that they typically make annual donations to the same charity, while 8% typically give to different charities each year, 5% give to different charities though there are some charities they give to every year, and 5% say they do not have a pattern of giving.

ities each year, 5% give to different charities though there are some charities they give to every year, and 5% say they do not have a pattern of giving.

**Exhibit 5.17**

**Annual Giving Patterns, Philadelphia Area, 1996/1997**



(Based on donors who give at least \$250 to any philanthropic sector.)



## CONCLUSIONS: POLICY IMPLICATIONS

**(1) The redistribution of the Jewish population within the Philadelphia area is larger and more significant than the absolute decline in the size of the Jewish population since 1984.**

While the number of Jewish households in the Philadelphia area as a whole declined by 6%, the percentage in the City of Philadelphia declined by 23%, and the percentage in Bucks County increased by 78%! Even with a 6% decline, the Philadelphia area remains one of the largest Jewish communities in the United States. Thus, the scale of the community-building challenge remains essentially unchanged. But, strategies for community-building may be quite different in centralized or decentralized environments.

- The growth is taking place over a very large area -- from Bucks County in the northeast to Chester County in the south. In general, it is more difficult to serve a low-density, decentralized population than a centralized one.
- The Jewish population of Bucks County is now so large, and the physical and psychological distance from the City of Philadelphia is so great [only 20% of the Bucks County Jewish labor force works in the City of Philadelphia], that the creation of a Jewish service delivery and fundraising system for Bucks County is urgent. This system needs to be efficient and customer-driven. Its development may require a re-examination of the traditional boundaries

among congregations, agencies and grass-roots voluntary activity.

- The growth of the suburban areas also challenges the organized Jewish community, especially the Federation, to re-examine its governance and the regional structure [Philadelphia, Buxmont and Bucks]. This structure was designed during a period when a Philadelphia City centric system made more sense than it does today.

**(2) There is a significant concentration of older Jews, poor Jews, and Jews from the FSU in the Northeast.**

This concentration underlines the urgency of investing substantial community energy in:

- Supporting existing neighborhoods, and rationalizing service in the Northeast.
- Making sure that scarce resources and limited services go to those in the greatest need. The low recognition level of the JIRS [20% overall] means that it is possible that some populations in need may not know what is presently available in the way of service or subsidy.

## CONCLUSIONS: POLICY IMPLICATIONS

- Special fund-raising efforts to increase available resources by focusing the attention of the donor community -- who do not, in general, live in the Northeast -- to the substantial human needs in what is, in effect, their own backyard.

**(3) There are large numbers of families that are just making ends meet and who seem to have difficulty in meeting the costs of their children's Jewish education and the other costs of being Jewish.**

- Congregations, agencies, schools, and of course Federation, need to work together to come up with creative solutions to this problem. Again targeted fund-raising efforts may be needed. The community needs to investigate the possible use of innovative membership programs. The community needs to investigate the pluses and costs of a more ambitious interest-free loan program.
- Opportunities to purchase specific services on a more selective basis may be more useful to families that are "just managing" than the comprehensive membership programs that are currently the norm.

**4) Younger donors, especially those under 35, are much more likely to give to causes that are not specifically Jewish than to Federation or other Jewish causes.**

- Federation needs to systematically and aggressively target younger donors.
- When 85% of the donors over 65 identify "tzedakah" as a core value in their philanthropic behavior compared with only 38% of donors under 40, it is obvious that the organized Jewish community needs to find new ways to engage younger donors.
- Connecting younger donors with their Jewish identity is an important step in increasing Federation donations among this group.
- Expanding leadership development programming may be the best vehicle for accomplishing this, building on successful innovative models being developed in other communities.

## CONCLUSIONS: POLICY IMPLICATIONS

### 5) Substantial donor sectors under contribute to Federation.

- Federation needs to aggressively pursue affluent philanthropic donors. Less than half of those with incomes over \$100,000 contribute to Federation, and of those who do contribute, less than 5% contribute over \$500.
- Federation needs to more effectively target donors who do not donate to any Jewish cause. Donations to non-Jewish causes are Federation's most significant competition. The case for donating to Jewish organizations, particularly Federation, needs to be presented clearly and effectively.
- Federation needs to develop better campaigns to reach outlying counties. Only 26% of Chester County and 46% of Bucks County Jewish households contribute to Federation.
- Federation needs to develop campaigns which address the concerns and interests of newcomers to the area. Less than 20% of respondents who have lived in the area less than ten years contribute to Federation.
- Federation needs to highlight the importance of giving to a federated charity. Donors who contribute at least \$250 prefer giving to specific programs or causes rather than a federated charity.

### 6) Issues of Jewish identity and continuity are central issues for all Jewish households in the Philadelphia area. Perhaps the most fundamental policy question faced by the organized Jewish community is how it uses its identity-enhancing resources.

- All Federation Jewish identity initiatives must carefully weigh and balance the merits of "outreach" to the intermarried and unaffiliated, with "mid-reach" to moderately Jewish identified and moderately Jewishly affiliated households.
- Given the large and growing number of Jewish households that include spouses and/or children whose identities are not Jewish [or are religiously indeterminate], ultimately it may benefit the Jewish community if it devotes resources to the inclusion of opportunities for these households in its social, educational, and cultural programs.
- Given regional differences in terms of household structure and Jewish identity, diverse approaches to sustaining Jewish identity may be necessary in different communities.

## CONCLUSIONS: POLICY IMPLICATIONS

**7) Tracking the mobility of Jewish households within the Philadelphia area is critical to almost all planning, fund-raising, and programming activities of the Federation.**

- The Federation should establish a computer-based system to “track” the mobility of Jewish households known to the Federation over a ten-to-twenty year period by utilizing Federation and “synagogue” lists for research and planning purposes. When Federation-listed households move and change their address, rather than just changing their address in order to communicate with the household, a dual system should be established to maintain data about their prior addresses, zip codes, and county in order to track intra-regional mobility using internal Federation data.

\* \* \* \* \*

The Philadelphia area contains a large, diverse and complex Jewish community with a rich variety of Jewish organizations, institutions, programs, and services. It is hoped that this portrait of the people who live here will help community leadership to enhance the quality of Jewish life and build a better Jewish community.

# APPENDIX EXHIBITS

## APPENDIX EXHIBITS

Exhibit A1      Poverty Guidelines, U.S. Department of Health and Human Services,  
March, 1996

HOUSEHOLD SIZE	ANNUAL INCOME: POVERTY LEVEL
1 PERSON	<\$7,740
2 PERSONS	<\$10,360
3 PERSONS	<\$12,980
4 PERSONS	<\$15,600
5 PERSONS	<\$18,220
6 PERSONS	<\$20,840
7 PERSONS	<\$23,460
8 PERSONS	<\$26,080
EACH ADDITIONAL PERSON	\$2,620

## APPENDIX EXHIBITS

Exhibit A2 Definition of "Lower Income" Used in this Report		
HOUSEHOLD SIZE	ANNUAL INCOME	APPROXIMATE SURVEY CATEGORY
1 PERSON	<\$15,000	<\$15,000
2 PERSONS	<\$25,000	<\$25,000
3 PERSONS	<\$32,500	<\$25,000
4 PERSONS	<\$40,000	<\$50,000
5 OR MORE PERSONS	<\$45,000	<\$50,000