

INCOME, IDENTITY AND INVOLVEMENT IN THE JEWISH COMMUNITY

A Test of an Estimate of the Affordability of Living Jewishly

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The relationship between family income and the affordability of living Jewishly is neither simple nor direct. Whether or not a given Jewish activity is regarded as affordable is dependent both on family income or amount of available discretionary funds and on the degree of Jewish identity or commitment.

Living Jewishly in the United States typically entails a financial commitment. Joining a synagogue or a Jewish Community Center, contributing to the federation's annual campaign, or sending children to day school all call for the expenditure of discretionary funds. Efforts to encourage these or other forms of Jewish involvement should be informed by an understanding of what level of income is needed to afford the costs of living Jewishly and of what factors influence the decision to commit discretionary funds to Jewish life.

In an article published in the *Journal of Jewish Communal Service* in 1985, I provided estimates of the level of income a family of four would need to live Jewishly while maintaining a given standard of living (Winter, 1985). These estimates were based on the cost of certain forms of Jewish involvement in relation to family budgets devised by the Bureau of Labor Statistics (BLS). These budgets allocate varying amounts for discretionary purposes,

depending on the standard of living in question. For example, it was estimated that for a family of four on a budget designed by the BLS for an intermediate standard of living, an annual income (in 1983 dollars) of between \$20,000 and 30,000 could suffice to meet the cost of living Jewishly while maintaining that standard of living (about \$25,000 to \$37,500 in 1989 dollars). However, if a higher standard of living is to be maintained, then an income of nearly \$40,000 (in 1983 dollars) would be necessary to make Jewish living affordable (about \$50,000 in 1989 dollars).

Yet, the relationship between meeting the cost of living Jewishly and the amount of discretionary funds available is neither simple nor direct. For example, if one is more interested in VCRs, CD players, and all the other wonders of the alphabet that define "success" in America than in teaching one's children the aleph-bet, a higher income will be needed to meet the cost of living Jewishly than if the reverse is true. Therefore, it is suggested that the relationship between income and the cost of living Jewishly is dependent not only on the level of family *income* or discretionary funds and the cost of the specific forms of Jewish *involvement* in question, but also on the degree of Jewish *identity*.

This study was undertaken to test the assumption that the level of Jewish identity would influence a family's decision to commit its discretionary funds to forms of

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Jewish involvement. Whereas the 1985 study was based on estimates of family needs and might not describe the *actual* behavior of Jewish families, this study is based on self-reported family income and behavior. It examines the relationships among family income, identity, and involvement in three Jewish communities. As such, it provides an indirect test of the assumptions underlying my previous estimates. Specifically, it examines the relationship of income and identity to involvement with Jewish organizations and activities and thus, by implication, with the decision as to whether such involvement is affordable.

METHODS

Sample

The respondents for this investigation were interviewed in three separate Jewish population studies: in San Francisco and the Bay area in 1986, in the Chicago area in 1981, and in the MetroWest area of New Jersey in 1985 (Policy Reserach Corp., 1982; Rappeport & Tobin, 1987; Tobin & Sessler, 1988). The data to be analyzed were provided by the North American Jewish Data Bank under the auspices of the Council of Jewish Federations in cooperation with the City University of New York, Brandeis University, and Hebrew University. These specific studies were selected because they represent various regions of the country and contained a range of variables needed to undertake this investigation. All were conducted within 3 years of the September, 1983 date to which previous estimates apply (Winter, 1985).

A subsample was selected from each of the total samples to reflect, as best as possible while retaining a sample size sufficient for statistical analysis, the family composition assumed in the Bureau of Labor Statistics budgets used in my previous study. Those budgets assume a two-parent, two-child family headed by a 38-year-

old male. The data used in this study are based on interviews with married Jewish respondents aged 30 to 49 living with at least one child aged 18 or younger.

Measures

The assessment of family *income* is based on the response of the interviewee when asked to indicate where in a list of income ranges his or her family income fell. Responses were divided into three groups of as nearly equal in numbers as possible. For the San Francisco and MetroWest, NJ areas the resulting income groups were (1) \$50,000 or less (30.2% and 31.0%, respectively), (2) \$50,001 to \$75,000 (32.5% and 29.9%, respectively), and (3) over \$75,000 (37.3% and 39.1%, respectively). For the Chicago area study, the three groups were (1) \$30,000 or less (30.8%), (2) \$30,001 to \$50,000 (33.6%), and (3) over \$50,000 (35.5%). These categories are referred to as "lower," "intermediate," and "high," respectively.

The previous estimates indicate that, for a family on a budget designed for an intermediate standard of living, an annual income of between \$20,000 and \$30,000 could suffice to meet the cost of living Jewishly while maintaining that standard of living. However, if a higher standard of living is to be maintained, then an income of nearly \$40,000 and perhaps more could prove necessary to render living Jewishly affordable. Interestingly, at least two-thirds of the families in each of the three areas studied have sufficient income (i.e., over \$30,000) to meet the cost of living Jewishly and still maintain an intermediate standard of living. Moreover, in the San Francisco and MetroWest, NJ areas, about two-thirds have the annual income to support a higher standard of living while meeting the cost of living Jewishly.

Jewish *identity* is measured by a three-item scale. The three items for the San Francisco and MetroWest, NJ subsamples are (1) frequency of Shabbat candle

lighting, (2) number of best friends who are Jewish, and (3) whether or not the respondent reads a Jewish newspaper (MetroWest, NJ) or at least receives one (San Francisco).¹ Similar items were used to construct an identity measure for Chicago area respondents: (1) frequency of saying Kiddush on Friday night, (2) percentage of all friends who are Jewish, and (3) whether or not the respondent reads a Jewish newspaper.

The three items on the identity scales each reflect a different aspect of Jewish identity: the religious, the informal, and concern with the larger Jewish community. Each also involves a form of behavior, rather than merely an attitude. Moreover, each refers to an activity that could occur on a frequent basis as distinct, for example, from an annual Yom Kippur fast.

To facilitate statistical analysis, responses to the first two items were each dichotomized to yield as nearly equal response categories as possible. The result is that those who never light Shabbat candles (or never said Kiddush in the Chicago study) were differentiated from those who do so at least some of the time. Similarly, those who said all of their three closest friends were Jewish, or, in the Chicago study, that all or nearly all of their friends were Jewish, were distinguished from those who said fewer of the friends in question were Jewish. The responses about reading (or receiving) a Jewish newspaper were already dichotomized as "yes" or "no."

The Jewish Identity Scale score is the simple sum of the three responses where lighting candles (or saying Kiddush) at least sometimes, having only Jews among one's three closest friends (or as all or nearly as all of one's friends), and reading (or receiving) a Jewish paper were each

1. As a result of the use of a split-sample technique, questions about Jewish friends and whether or not the respondent reads a Jewish newspaper were asked of only a randomly selected half of the MetroWest study population (Rappeport & Tobin, 1987).

coded "2", and the other choice as "1." Thus, scores could range from 3 to 6. The resulting scores were trichotomized: those who participate in either none or only one of three activities measured by the Jewish Identity Scale (scores of 3 or 4) were designated as "Low Identity"; those partaking in two activities (scores of 5) as "Moderate Identity"; and those who partake in all three activities (scores of 6) as "High Identity." The percentages in each category for San Francisco, Chicago, and MetroWest, NJ communities, respectively, are (1) Low Identity (31.1, 32.9, 32.2), (2) Moderate Identity (40.5, 35.3, 34.7), and (3) High Identity (28.4, 31.8, 33.1).²

Finally, the available data permit analysis of two of the forms of Jewish involvement discussed in my earlier work: synagogue membership and contributions to a federated campaign. In the San Francisco area, 61.7% of the families in this study are synagogue members, in contrast to 59.1% of the families in Chicago and 71.7% of those in the MetroWest, NJ study. With respect to contributions to the federated campaign, each study population was dichotomized. For the San Francisco area, the distinction was between those (43.2%) who gave \$100 or more, the amount cited in my previous study, and those who gave less or nothing at all. In MetroWest, NJ, the distinction was made between those (28.8%) who gave over \$100, and those who gave less or nothing at all. In Chicago, so few gave \$100 or more that the dichotomy was adjusted to distinguish those

2. Caution is called for in regarding Jewish identity, as measured here, as an independent variable. The components of the Identity Scale may well reflect behavior that follows rather than precedes involvement. Such caution is especially warranted when examining the relationship between reading (or receiving) a Jewish newspaper and contributions to a federated campaign. Typically, the campaign will arrange for a Jewish community paper to be sent to all contributors. However, noncontributors and certainly low contributors may also receive the paper. Moreover, no one has to read the paper (as asked in the Chicago and MetroWest, NJ studies).

(26.1%) respondents who gave over \$50 from those who did not. In any case, those whose contributions are at or above the specified level are designated "high contributors."

RESULTS

The study first examines the relationship between income and each of the two forms of Jewish involvement for which data are available. It then examines the relationship between scores on the Identity Scale and first income and then involvement. Finally, the effect of controlling for Jewish identity on the relationship between income and involvement is analyzed. In many instances, the number in a given "cell" is small enough (30 or less) to warrant caution in the interpretation of percentage figures. However, the probability of a given relationship occurring is essentially independent of sample size and thus worth noting whatever the sample size, although the smaller the sample, the stronger the relationship needs to be to attain statistical significance.

Income and Involvement

The level of family income is related, as reflected in the Gammas,³ (Table 1) both to the rate of synagogue membership and the rate at which contributions are made to a federated campaign at or above the specified level (\$100 in San Francisco and MetroWest, NJ and \$50 in Chicago). In each of the three studies, the rate of membership and of "high" contributions

is lowest among those with lower incomes, increases for those with intermediate incomes, and is highest among those with high family incomes. Moreover, the relationship is statistically significant in all cases except that between income and synagogue membership in the Chicago study.

Identity and Involvement

As was the case with income, the level of identity, here measured by scores on the Jewish Identity Scale, is related (Table 2) both to the rate of synagogue membership and to the rate of "high" contributions. In each of the three studies, the rate of synagogue membership increases as the level of identity increases; similarly, the rate of "high" contributors in each study increases as Identity Scale scores increase. Again the relationship is statistically significant for all but one relationship, that between identity and federated campaign contributions in the Chicago study.

Income and Identity

Although the rate of low Identity Scale scores tends to decrease as income increases and the rate of high Identity Scale scores tends to increase with income in each study (Table 3), the relationship is statistically significant only in the San Francisco study. The sample size of that study is over twice as large as those of the other two studies. In any case, the relationship, as reflected in the Gammas, is relatively low in all three studies.

Income and Involvement with Identity Controlled

The effect of controlling for the influence of Jewish identity on the relationship between income and involvement is examined first with respect to synagogue membership and then with respect to contributions to a federated campaign.

The level of Jewish identity clearly has an impact on the relationship between in-

3. Gamma measures the strength and direction of the relationship between two sets of ordered variables. Its numerical value, disregarding its sign, indicates the percentage of errors eliminated by using knowledge of the order on one variable to predict that on another. A positive sign indicates that as one variable increases in magnitude, so does the other; a negative sign, that as one variable increases, the other decreases. Siegel and Castellan (1988, pp. 291-298) provide a formula for testing the significance of Gamma.

Table 1.
INCOME AND INVOLVEMENT

	Percentage of Synagogue Member			Percentage of "High" Contributors		
	SF	Chi	NJ	SF	Chi	NJ
Income level						
Lower	45.9	42.4	62.3	18.3	6.4	9.4
Intermediate	57.4	61.1	71.9	37.9	26.1	23.5
High	78.4	65.8	76.8	67.8	50.0	41.9
Percentage of respondents	61.7	57.0	69.9	43.2	26.7	23.9
Number of respondents	520	214	422	472	135	351
Gamma	.45 ^c	.30 ^a	.23 ^b	.63 ^c	.68 ^c	.55 ^c

^aNot significant, $p < .05$.

^b $p < .0001$, one-tail.

^c $p < .05$, one-tail.

Table 2.
JEWISH IDENTITY AND INVOLVEMENT

	Percentage of Synagogue Member			Percentage of "High" Contributors		
	SF	Chi	NJ	SF	Chi	NJ
Identity level						
Low	28.6	28.7	53.0	13.8	11.4	12.8
Moderate	70.0	64.4	75.9	48.4	31.1	28.4
High	86.4	84.6	93.1	67.4	42.2	46.3
Percentage of respondents	61.8	59.1	74.2	43.2	26.1	29.2
Number of respondents	518	286	310	470	176	253
Gamma	.71 ^b	.69 ^b	.65 ^b	.65 ^b	.50 ^a	.50 ^b

^a $p < .005$, one-tail.

^b $p < .0001$, one-tail.

Table 3.
INCOME AND JEWISH IDENTITY

	Identity Level					
	San Francisco		Chicago		MetroWest, NJ.	
	% Low	% High	% Low	% High	% Low	% High
Income level						
Lower	40.1	22.9	42.4	24.2	37.5	26.3
Intermediate	30.5	27.5	29.2	36.1	38.2	28.9
High	24.2	44.2	25.0	36.8	30.2	42.9
Percentage of respondents	31.1	28.4	31.8	32.7	35.6	32.0
Number of respondents	518		214		219	
Gamma	.19 ^b		.20 ^a		.14 ^a	

^aNot significant, $p > .05$, one-tail.

^b $p < .025$, one-tail.

come and synagogue membership in the MetroWest, NJ study (Table 4). In that study, the significant relationship between income and involvement found in the total sample (Table 1) is not found at any of the three levels of Jewish identity. This lack of statistical significance may be due,

at least in part, to the small size of the respective subsamples. Similarly, the relationship between income and synagogue membership, which was not significant in the total Chicago population, remains nonsignificant at each of the three identity levels in Chicago while the statistically

Table 4.
INCOME AND INVOLVEMENT AT THREE LEVELS OF JEWISH IDENTITY

	Percentage of Synagogue Member			Percentage of "High" Contributors		
	SF	Chi	NJ	SF	Chi	NJ
<i>Low Identity</i>						
Income level						
Low	19.0	21.4	53.3	8.3	0.0	4.0
Intermediate	29.4	28.6	55.2	11.4	16.7	9.1
High	40.4	21.1	42.1	24.4	30.8	25.0
Percentage of respondents	28.6	23.5	51.3	13.8	13.0	11.1
Number of respondents	161	68	78	145	54	63
Gamma	.34 ^b	.02 ^a	-.12 ^a	.41 ^a	.78 ^b	.60 ^a
<i>Moderate Identity</i>						
Income level						
Low	56.9	40.9	58.6	20.0	15.4	11.5
Intermediate	58.6	64.0	84.0	38.5	25.0	18.2
High	89.0	75.9	82.4	76.0	46.7	52.9
Percentage of respondents	70.0	61.8	73.2	48.4	29.5	24.6
Number of respondents	210	76	71	190	44	65
Gamma	.51 ^d	.46 ^a	.45 ^a	.69 ^d	.48 ^a	.61 ^b
<i>High Identity</i>						
Income level						
Low	75.0	81.3	90.5	34.4	9.1	5.9
Intermediate	87.0	84.6	86.4	64.3	41.7	44.4
High	92.3	85.7	1- 00.0	86.9	71.4	55.0
Percentage of respondents	86.4	84.3	92.9	6.4	43.2	36.4
Number of respondents	147	70	70	135	37	55
Gamma	.43 ^b	.10 ^a	.50 ^a	.68 ^d	.75 ^c	.64 ^c

^aNot significant, $p > .05$.

^b $p < .05$, one-tail.

^c $p < .01$, one-tail.

^d $p < .0001$, one-tail.

significant relationship found in the San Francisco study remains so even with Identity controlled.

Although not immediately apparent in the overall statistics, Gamma, the effect of controlling for the level of Jewish identity on the relationship between family income and the rate of synagogue membership, can be seen in the fact that, regardless of income, in every instance, those with a low identity join synagogues at a lower rate than those with a moderate identity level. Similarly, in every instance save one (moderate identity and high income in San Francisco), those with a moderate identity score join at a lower rate than those with a high score on the Jewish

Identity Scale, regardless of income. For example, in each of the three study samples, those with a low identity and a high income are less likely, indeed at least half as likely, to join a synagogue as those with a high identity but a low income.

Controlling for the level of Jewish identity also affects the relationship between family income and the rate at which a relatively high contribution is made to a federated campaign. However, the effect is less clear than in the case of synagogue membership. Nevertheless, as with synagogue membership, in the MetroWest, NJ study, the relationship between income and campaign contribution, although statistically significant in the sample as a

whole, is not statistically significant at either of the two lower levels of Jewish identity. Again, small subsample sizes may help explain the lack of statistical significance. However, even in the larger San Francisco study, the relationship between income and campaign contributions is not statistically significant at the lowest level of identity (Table 4), nor is it at the moderate level of Jewish identity in the Chicago study.

Unlike the case with synagogue membership, controlling for the level of Jewish identity does not clearly affect the relationship of income to contributions. That is, those with a high level of identity are not necessarily more likely than those with a low or moderate identity to contribute. For example, those with a high Jewish identity but a low income are less likely, in both the Chicago and MetroWest, NJ studies, to make a "high" contribution than are those with a low identity but a high income.

DISCUSSION AND CONCLUSION

The results in each of the three communities studied support my earlier contention that the affordability of living Jewishly, as reflected in the decision whether or not to affiliate with a synagogue or to make a relatively high contribution to a federated campaign, is not solely a consequence of family income (Winter, 1985). The level of Jewish identity or commitment is also related to a family's determination of whether a given aspect of living Jewishly is or is not affordable; that is, whether or not a given Jewish activity or affiliation is regarded as affordable is apt to be dependent *both* on family income or discretionary funds *and* on the degree of Jewish identity or commitment.

It would appear then that the decision to meet the cost of Jewish living is related both to how willing one is to do so and to how able one is to bear the financial costs of doing so. Indeed, with regard to at least some aspects of Jewish living (e.g.,

joining a synagogue), it seems among the respondents in this investigation that, if one is willing to do so, the money can be found. Of course, few of these respondents can be classified as poor, i.e., there is money to be "found."

In any case, the relationship between income and the affordability of living Jewishly is not direct. Indeed, it is worthy of further research. Such research might examine how the relationship among income, identity, and involvement varies with the specific form of involvement in question. This investigation, for example, found that the degree of Jewish identity is somewhat more important in predicting the relationship between income and involvement in the case of synagogue membership than it is in that of contributions to a federated campaign. Such research might benefit from the use of information on the one component of my previous estimates not included in this study; that is, the specific cost of such involvement. For example, it does not examine day school education, which is a very costly form of involvement.

The influence of factors other than those examined in this study or that I have previously suggested should also be undertaken. For example, Friedman and Zober (1987), find that the rate of synagogue affiliation is influenced by demographic factors, such as population size and region of the country. The difference in rate of synagogue membership and of "high" campaign contributions in the three communities studied here would suggest that such demographic factors influence the rate of other forms of Jewish affiliation and activity as well.

Longitudinal research is also called for to determine the causal order among income, identity, and involvement. Clearly, it can be assumed that income is an independent variable vis a vis the other two, i.e., neither identity nor involvement affects one's income per se. However, the causal relationship between identity and involvement is less clear. Involvement may

be both an expression of and a creator of high Jewish identity. For example, joining a synagogue may be the result of having many Jewish friends, or it may be an arena in which such friendships are formed.

Finally, this study examines the relationships among income, identity, and involvement for only one type of family structure—a two-parent family with at least one child under 18 living at home. Clearly, it is worth studying whether similar dynamics affect decisions concerning the affordability of Jewish living in other family structures, e.g., single-parent families or older families whose children have left home.

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