

# Will Jews Keep Giving? Prospects for the Jewish Charitable Community\*

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*Organized mass-based philanthropy (i.e., the United Jewish Appeal and its local affiliates) performs a number of crucial functions for American Jewry. Forecasts by fund-raising practitioners of declining numbers of givers and size of charitable donations, therefore, imply pessimistic views regarding the organizational vitality of American Jewry.*

*Using a secondary analysis of the giving patterns of the Jews in metropolitan Boston, this paper tests the hypothesis that age and charitable behavior are directly related. In so doing, it posits the notion of a community of givers bounded in part by age, but also by income, occupation, and Jewish involvement.*

*The analysis demonstrates that indeed age has both a direct effect on giving and indirect effects through income, occupation, and Jewish involvement. All four factors are major predictors of giving but some are more closely related to the likelihood of giving and others exert a greater impact on the amount given.*

*Insofar as the connection between age and giving can be seen as a cohort rather than a life cycle or temporary effect, the pessimists' argument is validated by these data.*

## The Community of Givers

In virtually every American and Canadian locality one finds a central Jewish communal organization known as a Federation or welfare council. Its formal purpose is both to raise money and to manage its disbursement to local, national, and overseas charitable agencies.

About two thirds of the funds are given over to the United Jewish Appeal, the fund-raising instrument for overseas needs. Everywhere people are asked to give to a united "campaign," or charitable drive, to support UJA funded activities abroad (in Israel and in poorer diaspora communities) as well as Jewish schools, hospitals, camps, YM & YWHA's, services for the aged, vocational services, family and child care services, other health care agencies, and community relations organizations in the locality.

By all standards, this vast fund-raising

machine succeeds in its central goal—that of raising money—to an extent greater than that of any other mass-based philanthropy in the United States. In 1976, for example, a year deprived of the "benefit" of sentiment-arousing hostilities in the Mideast, \$460 million were raised by the UJA-Federation drives.<sup>1</sup> This massive amount was donated by a Jewish community that simultaneously spent larger sums for synagogue dues, Jewish school tuitions, Israel bonds, and a myriad of special interest charities. At the same time, American Jewry is thought to give generously to causes devoid of explicit Jewish sponsorship such as political campaigns and to fund drives for health, social welfare, educational and cultural concerns.

The significance of the UJA-Federation activity extends well beyond its most obvious function (of raising money). These other functions grow out of the social apparatus the UJA-Federations have created to facilitate

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<sup>1</sup> S.P. Goldberg, "Jewish Communal Services: Programs and Services," in Morris Fine and Milton Himmelfarb, eds., *American Jewish Yearbook*, 1978. New York: American Jewish Committees, pp. 172-221.

their fund-raising. One can think of this apparatus as a system of interlocking, hierarchically structured networks centered around different loci. The most prominent givers are part of a continent-wide network. They in turn are among the top leaders of local networks which in turn are comprised of circles of givers built around particular industries or trades, or around institutions such as synagogues or communal agency boards, or around residential neighborhoods.

This apparatus of lay leaders is assisted by professional fund-raisers, the employees of the local and national philanthropic institutions. As can be readily inferred, the community of givers engendered by the UJA-Federation fund-raising efforts does indeed yield a number of side-effects beneficial to American Jewry.

Specifically, as others have noted, the UJA serves to unite a variety of potentially competing factions in organized Jewish life; it also serves as an arena to identify, recruit, train, and make visible lay leaders for other aspects of Jewish communal service; and it serves as a means by which large numbers of Jews may express a concrete, symbolic attachment to other Jews.<sup>2</sup>

To these three functions I would add a fourth. The ability of organized Jewry to raise annually millions of dollars in charitable donations has an undocumented but probably profound impact upon political leaders and elected officials. For policy-makers, the funds raised each year are a tangible and visible measure of the Jewish community's cohesion and the strength of its support for Israel's policies and other issues of concert to organized Jewry.

Thus, the vitality of the American Jewish fund-raising machinery is critical to the vitality of organized American Jewry in its entirety. The future of one is inevitably bound up with that of the other.

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<sup>2</sup> Yohanon Manor and Gabriel Sheffer, "L'United Jewish Appeal ou la Metamorphose du Don," *Revue Francaise Sociologie*, Vol. 18, pp. 3-24.

In light of this connection, predictions of an impending decline in numbers of Jewish donors and in their generosity take on the added significance of predicting a decline in the organizational vitality of American Jews. One veteran UJA fund-raiser voices the pessimism shared by others:

Questions about long-term philanthropy and fund-raising are emerging in the Jewish community—the principal ones being whether American Jews can vault higher financial goals to deliver larger and larger sums of money each year . . . For even as some big gifts become bigger, the number of big givers is decreasing.<sup>3</sup>

To assess whether pessimistic views of the future of the UJA, and by implication the rest of organized American Jewry, are indeed valid, one must understand the nature of UJA-Federation fund-raising. To elaborate, Jewish fund-raising should be viewed as a *social act* undertaken most frequently by members of a loosely defined *community of givers*. The social nature of Jewish charitable giving is clearly manifest in the fund-raising method most highly preferred by experienced Jewish fund-raisers: the face-to-face solicitation<sup>4</sup> This technique entails pairing a carefully chosen solicitor with the potential contributor. The solicitor seeks to obtain as much advance knowledge as possible on the contributor's family background, Jewish interests, and financial means and tries to make all of this information come to bear in a highly personalized plea for funds conducted in a setting free of distractions. The face-to-face solicitation utilizes a personal confrontation which maximizes an individual's sense of obligation to the Jewish community. Ideally, the solicitor and contributor are either close friends or business associates.

The second most preferred method is the fund-raising dinner in which one's business colleagues or fellow members of one's

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<sup>3</sup> Milton Goldin, "Plaques and Flattery Will Get You Nowhere," *Present Tense*, Spring 1977, pp. 25-28.

<sup>4</sup> Aryeh Neshet, "Aryeh Neshet, Solicitor-General," *Moment*, June 1977, pp. 27-30, 60-62.

synagogue are exhorted to pledge donations in public. This technique may be coupled with prior face-to-face solicitation of "pace-setting" givers whose high levels of contributions set standards for less affluent or less dedicated donors.

In short, and to reiterate, the act of giving is a highly social one and it occurs precisely because the individual belongs to a community of givers (and solicitors). The pessimistic forecast suggests that today's younger Jews are less likely to be part of (or eventually join) that community. Hence, numbers of givers and the size of donations should decline. If the pessimistic view is correct, then we would expect age and giving to be linked in two sorts of ways. First, younger people may be less likely to possess those broad social characteristics which predispose an individual to belong to the community of givers. The characteristics investigated here are the three major factors thought by professional fundraisers to influence giving: income, occupation (business people are thought to give more than professionals), and Jewish communal involvement. Second, age may have a direct effect on giving above and beyond its association with the other three factors.

Regarding the latter, we are informed by prior research<sup>5</sup> that all forms of voluntary participation are closely tied to the lifecycle. Young adults, feeling pressures of beginning careers and families, are least likely to participate in voluntary organizations. As their children enter school and early career pressures recede, voluntary involvement of all sorts, but presumably including Jewish communal activity as well, increases. Such activity remains at its peak level through the forties and fifties and begins to diminish somewhat, as social functioning falls off with advancing age, retirement, and more frequent physical disabilities.

The hypothesized association of age with

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<sup>5</sup> David Knoke and Randall Thomson, "Voluntary Association Membership Trends and the Family Life Cycle," *Social Forces*, Vol. 56 (Sept. 1977) pp. 45-65.

income, occupation, and Jewish involvement largely operates to produce the same sorts of patterns between age and UJA giving. That is, the age-income curve has pretty much the same shape as was sketched for age and participation: income rises in the early years, levels off, and then drops in the retirement years. As for occupation, the analysis will show that the types of occupations most predisposed to Jewish involvement in general and fund-giving in particular are most prevalent among older Jews and occur least often among their counterparts.

Finally, one may anticipate lower levels of overall Jewish involvement among younger Jews for two hard-to-distinguish reasons. One may be called a life cycle effect: similar to the arguments advanced above, Jews of all eras have manifest increasing communal activity as they age with a possible dropoff in the later years. The other effect may be a cohort effect: today's younger Jews may be less identified with the Jewish community than similarly aged Jews some twenty or thirty years ago. The reasons for this change are several. They include the later generational status of today's younger Jews (generation is tied to ethnic identity among all American groups), their temporal distance from two watershed and traumatic events in Jewish history (the Holocaust and the founding of the State of Israel), and their having been reared in a presumably more secular, less ethnically oriented society than their forebears.

Of course, the associations between age and the three other independent variables—income, occupation, and Jewish involvement—would not be crucial to giving were not these factors themselves tied to the likelihood of giving and the size of donation. In fact, there is good reason to suspect that all three are rather important determinants of Jewish charitable behavior.

Typically, Federation fund-raising campaigns are organized and executed by influential members of each trade or industry: jewelers, types of apparel manufacturers, printers, stock brokers, retailers, and so forth.

The giving of funds among such men (women have been virtually absent from these occupations and, in turn, are absent—except as wives—from industry-centered fund-raising activities) takes on a variety of meanings. It is a public symbol of success visible to one's peers. As such, its year-to-year level can be manipulated by campaign leaders to avoid social embarrassment on the donor's part or, ideally, to enhance his social esteem among his "significant others." It takes on a supplementary meaning when a businessman is solicited by one of his better customers. Under such circumstances, a smaller-than-desired contribution can injure his commercial prospects while a large one can improve them. Indeed, Jewish communal activity—especially in the philanthropic area—is seen by many businessmen as a way of creating good will and securing customers.

With the possible exception of accountants and attorneys, who themselves are intimately tied to the business world, Jewish fund-raising, as was said, has a reputation for being less successful among such professionals as physicians, school teachers, academicians and social workers. Giving, for these practitioners, entails fewer rewards (and punishments) than it does for businessmen. An independent professional's reputation of competence is less firmly connected to publicly demonstrating his or her material success. The professional's livelihood does not, as often as the businessman's, depend upon an array of customers or the good will of a buying public. In addition, it would be unseemly if not unethical for the person who has influence over a professional's advancement—e.g., a principal, departmental chairperson, supervisor, editor—to press the professional into making a large donation, or even any donation, to the local Jewish charitable drive.

The direct impact of income upon giving is quite obvious. More affluent people have more discretionary income. Moreover, the progressive American income tax structure makes for greater incentives for the affluent to make tax-deductible donations. From the

Federation's perspective, the affluent person attracts more earnest solicitation precisely because he or she is in a position to give more. In addition, as noted, the affluent share other characteristics making them predisposed to give. They are older and the most affluent tend to be found more often in business than in the professions.

The connection between Jewish involvement and giving occurs in a number of discrete ways. First, the involved Jew is likely to be someone more devoted to Jewish causes and hence more receptive to the exhortation of fund-raisers. Second, such a person is more likely to be visible to fund-raisers and to be more vulnerable to social pressures to make a large donation. Again, this factor is related to the others. Jewishly involved individuals tend to be among the same age cohorts, the same occupations (business) and, to a much lesser extent, among the same economic levels as are those who are likely to give.

By using survey data collected through interviews of over 900 Boston Jews, this paper attempts to assess the validity of the predictions that Jewish fund-raising is headed for hard times. To do so, it examines the contours of the community of givers, seeing the extent to which that community is in fact bounded by age, occupation, income and Jewish involvement. The analysis will document that all these factors relate to Jewish fund-giving but some are more important in determining the very act of giving and others are more consequential for predicting the amount given. On the basis of the information analyzed, this paper tries throughout to assess the future of fund-giving assuming present trends continue.

### **The Data**

To explore the issues raised above, this paper analyzes the philanthropic behavior of a representative sample of Jews in the Boston area. The data were collected via face-to-face interviews in 1975 for a study funded by the Combined Jewish Philanthropies of Greater Boston, which made the data available.

The sample of 932 individuals is not in itself

representative of Boston Jewry for a variety of reasons discussed elsewhere.<sup>6</sup> Most critically, some respondents (those on CJP's initial lists of area Jews) had a very good chance of being interviewed, while others, those not on the lists, stood a rather poor chance of being located by the interviewers. Respondents are therefore weighted by an appropriate factor. Additionally, this study is limited to households where at least one adult member was employed. As a result of weighting and sample truncation the maximal case size was not 932 but 1528.

Comparison of the weighted, truncated sample (N=1528) with the unweighted, complete sample (N=932) shows little differences in the relationships among the variables. There are, however, large differences in their distributions. Specifically, the weighted sample is younger, less Jewishly involved, and poorer in family income. It is also much less likely to make Jewish charitable donations, demonstrating that Jews unknown to the organized community (i.e., those not on the initial CJP list of known Jews) share those characteristics.

Although in the strict sense these data pertain only to Boston Jewry, they nevertheless are largely generalizable to the rest of American Jewry once Boston Jews' peculiar characteristics are understood. Boston's Jewish population exceeds 180,000 placing it sixth behind New York, Los Angeles, Philadelphia, Chicago, and Miami.<sup>7</sup> In 1975, Boston's Jews contributed over \$13 million to the UJA-Federation campaign, a total similar to amount raised in Baltimore, Cleveland, Detroit, Miami and San Francisco.

Like other metropolitan areas, Boston's Jewish community has experienced much relocation in the last two decades. Substantial numbers of Jews have left central city neighborhoods for the suburbs and exurbs. Relative to other cities of comparable Jewish popula-

<sup>6</sup> Floyd J. Fowler, *1975 Community: A Study of the Jewish Population of Greater Boston*. Boston: Combined Jewish Philanthropies, 1977.

<sup>7</sup> Alvin Chenkin, "Jewish Population, 1977," in *American Jewish Yearbook*, *op. cit.*, pp 250-261.

tions, Boston enjoys a more extensive and well-established Jewish institutional infrastructure.

Also distinguishing Boston from other Jewish communities of like size is its large number of institutions of higher learning, some of them among the most prestigious in the country. As a result, Boston's Jewry (even more perhaps than the Boston's general population) has a disproportionate share of younger people who come to study in Boston, remain there, or seek employment in its environs partly because of the population's youthful character.

### The Measures

This paper is concerned with two aspects of fund-giving: (1) whether a person gives; and (2) how much one gives. These two issues are directly addressed by survey questions. Respondents were asked whether they had contributed during the past year to the Combined Jewish Philanthropies campaign. They were also asked how much they had donated the past year to all Jewish charitable causes aside from synagogue dues or other synagogue-related expenses. One can assume that the large bulk of contributions referred to in answers to this latter question were donations to the CJP campaign.

To assess the importance of Jewish involvement in influencing charitable behavior, I canvassed the full range of Jewish identificational items found in the Boston survey. I discovered that Jewish "actions" and not Jewishly oriented attitudes, are critical in predicting who will give and how much they will give to Jewish causes. The summary Jewish involvement index I found most suitable consists of five highly intercorrelated indices (which were summed after standardization):

(1) A ritual index, counting the total number of Jewish religious acts (out of six) performed in the household.

(2) A religious service attendance measure.

(3) A Jewish interest measure comprising attendance at adult Jewish education and

regularly reading a Jewish periodical.

(4) A religious affiliation index based upon belonging to a synagogue and affirming identification with one of the three major branches of Judaism.

(5) An organizational affiliation measure, counting the number of Jewish organizations (up to six) to which the respondent belongs.

An assessment of how each dimension of Jewish involvement influences charitable giving is both methodologically difficult and beyond the scope of this paper. It is difficult because the various forms of Jewish involvement are highly intercorrelated. The multicollinearity of these dimensions seriously impedes the task of determining their net contributions to charitable behavior and yields unstable regression coefficient estimates. Such an assessment is beyond the scope of this paper since my primary concern is to understand in reasonable detail the connection between two variables: age and giving (in terms of both occurrence and amount). Since the five Jewishness dimensions are so closely inter-

twined, I felt attempting to unravel them would serve more to confuse rather than clarify the central interpretations.

However, it is worth digressing briefly to note that of all the items found in the Jewish involvement indices the one which best predicts giving is synagogue membership. Synagogue members are much more likely to donate and to give at much higher levels than their unaffiliated counterparts.

The predictive potency of synagogue membership probably derives from its incorporating so much else that goes into Jewish philanthropy giving. That is, joining a synagogue grows out of a sense of attachment to the Jewish community, a need to affiliate with other Jews, as well as a willingness (and ability) to pay for that privilege. Just as important, synagogue membership makes one visible to the fund-raisers as well as susceptible to communal exhortation.

Detailed descriptions of the other variables used in the analysis are found in the appendix.

**Table 1**  
Regressions of Two Measures of Jewish Fund-giving Upon Age, Occupation, Income and Jewish Involvement.

Dependent variable:	Gave to the campaign?		Amount given to all Jewish causes.	
	Zero-order correlation	Standardized regression coefficient	Zero-order correlation	Standardized regression coefficient
Age*	.48 <sup>a</sup>	.28	.28 <sup>a</sup>	.12
Occupation*	.21 <sup>a</sup>	.09	.40 <sup>a</sup>	.20
Income	.34	.21	.51	.45
Jewish Involvement	.51	.37	.37	.27
R		.62		.62

\*Age and occupation are categoric variables. Hence entries for zero-order correlations are eta coefficients. Regression coefficients are betas provided by the MAC program, SPSS. \*\* Age and occupation categories are provided in Tables 2 and 3 respectively.

<sup>a</sup> Eta coefficient (correlation ratio)

\*\* Norman H.C. Nie, *et al*, *Statistical Package for the Social Sciences*, 2nd ed., New York: McGraw-Hill, 1975.

## The Findings

Table 1 presents both zero-order correlations and standardized partial regression coefficients relating the four factors thought to demarcate the community of givers to the two measures of giving. As suggested, all four factors—age, occupation, income, and Jewish involvement—help shape the community of givers.

Each factor influences one or the other measure of giving to a different degree. In particular, controlling simultaneously for all four independent variables, whether one gives is most influenced by Jewish involvement (beta = .37). Age and income follow with occupation having only a very small independent effect on the act of contributing to the CJP campaign. The pattern of determinants for the amount given is quite different. Income, far and away, is the most important predictor of the size of the annual contribution. Jewish involvement and occupation have moderate effects on this variable with age having only a very small influence on the amount given.

Simple giving, then, is most clearly and purely an act of Jewish affirmation, which, as the data tell us, is only moderately affected by

one's financial resources. On the other hand, how much one gives is highly contingent on such socioeconomic factors as income (especially) and, to a much lesser extent, occupation. Jewish involvement exerts a relatively minor impact in this decision, an impact somewhat greater than occupation, but much less significant than income. (On the zero-order level, occupation predicts the size of the gift better than Jewish involvement. The reason that occupation is less important than Jewish involvement in the regression equation, where all four factors are simultaneously taken into account, is that the former is more closely tied to income than is the latter.)

*Putting things crudely, the decision to give is a Jewish decision; the decision of how much to give is an economic one.*

There is a virtually linear relationship between the two dependent variables (giving and amount given) with two of the independent variables (income and Jewish involvement). Analogous relationships with the two other independent variables (age and occupation) are more complex in that the relationships with age are non-linear, and occupation is a nominal variable. Therefore, it is worthwhile to expand upon these relationships in

**Table 2**

Analysis of Impact of Age Upon Two Measures of Jewish Fund-giving.

Age	Mean Scores on Select Characteristics			% Who Gave to the Campaign, Controlling:			Amount Given to All Jewish Causes, Controlling:		
	% Prof. <sup>a</sup>	Inc. <sup>b</sup>	Jew. In. <sup>c</sup>	None	Oc., Inc. <sup>d</sup>	O,I,J <sup>e</sup>	None	Oc. Inc. <sup>d</sup>	O,I,Je
20-9 (567)	50	13.1	-.49	13	19	27	36	204	269
30-9 (251)	59	34.6	-.07	34	27	29	266	165	150
50-9 (250)	43	35.5	.38	58	52	46	340	189	142
50-9 (259)	33	34.4	.34	70	67	61	353	224	179
60+ (201)	25	22.2	.56	63	66	56	383	406	323
eta				.48	.42	.28	.28	.14	.12

<sup>a</sup> Percent professional.

<sup>b</sup> Family income (in thousands of dollars per annum).

<sup>c</sup> Jewish involvement.

<sup>d</sup> Controls for occupation and income.

<sup>e</sup> Controls for occupation, income, and Jewish involvement.

some detail, exploring the reasons why people of different age and occupation categories vary in their giving behavior. Moreover, detailed analyses of the effects of age and occupation offer some insight into the future of Jewish fund-giving.

Table 2 presents the analysis of the effects of age. The first panel reports the characteristics of each of five age cohorts.

We find, with respect to occupation, that there has been a dramatic occupational shift among Jews by age. Thus, whereas only 25 percent of currently employed Jews aged 60 or over are in professional occupations, this figure rises steadily as we descend the age ladder to a point where 59 percent of their counterparts in the 30-39 age brackets are so employed. This figure drops slightly to 50 percent among those aged 20-29 but largely because so many of these young people are students who are reporting low prestige positions ("workers") for their full-time current employment. Presumably, when they complete their education, we can expect the proportion of professionals in this youngest age cohort to equal or pass that of the 30-39 group.

With regard to income, we find the anticipated curve: relatively low levels in the 20-29 age bracket, a steep rise past the age of 30 to a rather high plateau (around \$35,000 in total family income, an amount not unusual for an established, largely suburban Jewish population) and then a drop among the elderly.

Third, there is a nearly steady, but definitely precipitous drop in Jewish involvement as one descends the age ladder. Part of this pattern may be attributed to life cycle effects. The low score of the youngest group could change as this group ages, marries, bears children, and joins the conventional Jewish community. But the drop in Jewishness between those 30-39 and their immediate elders cannot, in my judgment, wholly be written off to life cycle effects. This difference and the smaller one between those aged 40-49 and those aged 50-59 is presumptive evidence of more permanent decline in Jewish involvement grounded in genuine cohort based differences. Irrespective

of whether this interpretation is valid, it is indisputable that the *current* Jewishly active and identified community consists of those aged 40 and over.

As Table 2's second and third panels show, these differences in the characteristics of the young and old partially explain age-related differences in charitable behavior. The second panel reports the proportion of givers in each age cohort. The first column of this panel reports that there are striking differences in the percentage giving between one age group and another. The proportion rises steadily from a low of 13 percent among the youngest group to a hefty 70 percent of those in their fifties and then drops slightly among the elderly. But more significant is the dividing line between those over and under forty years of age. In the most approximate of terms, giving is twice as frequent among those over 40 as among those in their thirties.

One argument which could be suggested to help explain these discrepancies is to refer to the income and occupational differences among the age cohorts. After all, the youngest group earns very little as compared with the rest and professionalization is most frequent among those under 40. Would taking these socioeconomic differences into an account change the age-related pattern? In column 2 of Table 2's second panel we find they do not. Controlling for income and occupation still leaves a strong impact of age upon giving. The relative generosity of the three older cohorts is only slightly reduced. The infrequency of giving on the part of the youngest cohort is only slightly increased; while the 30-39 cohort actually gives less often (27 percent as opposed to 34 percent) when socioeconomic factors are taken into account.

Finally, when Jewish involvement is controlled, age retains a reduced, though still moderate influence on the act of giving (column 3, panel 2, Table 2). That is, a large part of the reason older Jews give so often is that they are more involved in the Jewish community; the converse is true for younger Jews. However, even when income, occupation

and Jewish involvement are simultaneously taken into account, there remains a large gap in giving frequency between those under and over 40.

The third panel of Table 2 reports on a similar analysis performed upon amount given. Here we find that the amount given rises uniformly with age and that age-related differences, particularly the apparent stinginess of those 20-29, is largely explained by socioeconomic differences. However, even here, there is one finding which buttresses those who argue the Federations and UJA are due for rougher times. Despite having incomes which are appreciably lower than those of virtually all other groups, and despite having a giving frequency second to those aged 50-59, elderly employed Jews (aged 60 and over) provide the greater average per capita gift to the campaign (\$383). That amount is nearly 10 percent higher than any other age cohort. Significantly, when controlling for occupation and income (column 2, panel 3, Table 2), the oldest group's lead is considerably increased over the next three cohorts that lead is only moderately reduced when their high level of Jewish involvement is taken into account (last column, Table 2). *In other words, elderly Jews of today are giving in excess of what one would expect in light of their relatively limited incomes and in excess, in absolute terms, of younger Jews of greater affluence.*

As with all age effects, the generosity of the most elderly group can be ascribed either to life cycle or cohort effects. A life cycle theory would suggest they give so generously because they have established sufficient security for their retirement years and hence adopt a more carefree attitude toward their charitable donations. Another life cycle argument suggests that years of regular giving may thoroughly ingrain a charitable ethic in donors to the extent that giving mounts uniformly from one cohort to the next. The alternative theory, a cohort-based explanation, suggests that the oldest group is simply more attached to the Jewish community (as is evidenced by their highest scores on the Jewish involvement

measure) and that that attachment is even greater than the imperfect measure of the concept can detect.

To the extent that the life cycle theory is correct (with respect to this particular finding or with respect to the entire age-related pattern of giving), the alarmists' pessimism is without foundation: younger people will simply adopt the behavior of their elders when they (the youngsters) age. But, insofar as the cohort theory has some validity, the pessimists are indeed borne out: under such circumstances, younger people will not change their behavior as they age and will fall short of their current elders in frequency and generosity of giving.

The extent to which occupation influences membership in the UJA community of givers is portrayed in Table 3. Again, the Table is divided into three panels. The first concerns itself with characteristics of the occupational groups, the second with their frequency of giving, the third with the size of their gifts.

Differences in their characteristics can be summarized as follows. There are essentially three levels of average income: (1) the big business people; (2) attorneys, physicians, and "other" (presumably middle-level) business people; and (3) all others. There is little variation in age except, consistent with Table 2, business people of the large and mid-sized varieties are about ten years older than incumbents of other occupations. The Jewish involvement index does vary considerably by occupation: big and medium business people, as well as attorneys are involved, physicians are least so, with others near the mean.

There is little variation in giving frequency by occupation except that which parallels and is explained by Jewish involvement: on the zero-order level most frequent givers include big business people, medium business people, and attorneys; others give somewhat less frequently.

Occupation's impact is far stronger with respect to the amount given (panel 3, Table 3). Big business people, attorneys, and mid-sized business people provide substantial gifts, far higher than those with other occupations.

**Table 3**

**Analysis of Impact of Occupation Upon Two Measures of Jewish Fund-giving.**

Occupation	Mean Scores on Select Characteristics			% Who Gave to the Campaign, Controlling:			Amount Given to All Jewish Causes, Controlling:		
	Age	Income	Jew. In. <sup>a</sup>	None	Age, In. <sup>b</sup>	A,I,J <sup>c</sup>	None	Age, In.	A,I,J
Big bus. <sup>d</sup> (19)	50	61.5	.62	89	55	51	1228	874	890
Other bus. (127)	53	38.6	.49	60	34	32	540	350	334
Sm. bus. (225)	38	21.9	-.18	35	40	42	199	252	270
Attorneys (68)	43	49.0	.50	58	60	37	776	500	439
Physicians (85)	35	40.9	-.32	35	35	39	193	41	74
Other Hi. Prof. (235)	38	21.9	.16	45	51	47	191	244	216
Other Lo. Prof. (235)	36	20.6	-.01	35	42	40	109	174	160
Workers (483)	42	19.6	-.17	33	34	37	109	154	180

<sup>a</sup> Jewish involvement.      <sup>b</sup> Age, family income.      <sup>c</sup> Age, family income, Jewish involvement.  
<sup>d</sup> Big business person; other (mid-sized) business person; small business person; attorneys and judges; physicians and surgeons; other high status professionals; other low status professionals; all other (employees, etc.). See appendix for more detailed descriptions.

Controlling for age and income, the gap between these three groups and the rest narrows but they still lead substantially in per capita gifts. Taking Jewish involvement into account as well (last column, Table 3) does little to alter the relationship of amount given with occupation.

In sum then, above and beyond other characteristics, *the business person of sufficient means as well as attorneys (many of*

*whom are also part of the business world) are the mainstays of the Federation community of givers.* Even when their more modest incomes are taken into account, professionals and others are simply less generous in their charity than are those in the worlds of commerce and industry.

Interestingly, controlling for income and other factors, physicians are far and away the stingiest of donors, bearing out the supposi-

tions of many professional fund-raisers. The relatively poor showing among doctors is significant in that it depicts the outcome of incumbency in a highly insulated and demanding profession. With respect to fund-giving, physicians represent most vividly the forces of professionalism which undermine the solicitation process. Their principal ego investment is in their professional career; and they often form a community unto themselves and thus have little need for social approval from the ethnic or residential community (this generalization, of course, does not apply as readily to the general practitioner, a dying breed). One may suggest the same characteristics apply to academics. Indeed, college faculty share with physicians a reputation among fund-raisers for extraordinary stinginess. Thus, the Jewish occupational shift means not only a shift away from business, where Federations have developed relatively successful techniques, but it is also a shift towards those very occupations, the highly skilled professions, where effective techniques are intrinsically difficult to devise.

Insofar as age-related differences in giving are due to the occupational shift, these differences are likely to translate into permanently lower levels of giving among the current younger cohorts when they age. Thus, to some indeterminate extent, age-related differences in giving should be seen as a cohort (i.e., permanent) rather than life cycle (i.e., transitory) phenomenon.

### **Inferences and Implications**

For over three decades, Jewish fund-raising has played an historically unprecedented role in knitting together American Jewry. It has financed its institutions, recruited lay leadership, involved large numbers of Jews in communal activity, and impressed public opinion leaders with the cohesion of American Jewry. As the foregoing has demonstrated, this activity has been sustained by a well-defined community of givers. In terms of whether one gives, that community has been defined primarily by other forms of Jewish

involvement, age, and to a lesser extent income. *In other words, those who give at all tend to be heavily involved in Jewish life, and, to a lesser extent, they are over 40 and are upper middle-income.* In terms of the size of gifts, that community is defined predominantly by income and to a lesser extent by Jewish involvement and occupation. That is to say, big donations come primarily from those who share these traits: they can afford big gifts, they are involved in other Jewish activities and they work as business people.

In a modest way, this paper has documented the vague fears of veteran Jewish fund-raisers: young people *are* giving less often, professionals *do* give appreciably less than business people, and less identified Jews give less than their more involved counterparts. Since young people are increasingly turning toward the professions, and since Jewish involvement is to some unknown extent permanently lower among today's younger Jews, one can readily anticipate a decline both in the numbers of givers and in the size of their gifts. This prediction can be translated into the terms originally set forth. Thus, decreased giving means, all things being equal, less support for Jewish agencies, some unravelling of the organized community with greater factionalization, poorer recruitment of lay leaders for all aspects of Jewish organizational life, less opportunity for the average Jew to be induced to participate in a broad-based communal activity, and, quite possibly, diminution in Jewish political influence.

### **Appendix: Construction of Variables**

All variables in this study pertain to the household. Thus, after experimenting with various combinations of age and occupation (average of the male and female scores, preference for the male variable, and preference for the female variable) I found that the strongest predictors of the dependent variables (giving and amount given) emerged using the male measure for couples and the male or female measure for unmarried, divorced, separated, and widowed individuals.

I developed eight categories for occupation. Actual titles for occupation groups subsumed under

each category are given as follows (semi-colons separate the original occupation titles of the Michigan Occupation Code):

Category	Original Michigan Occupation Codes
Big business people	Self-employed Businessman, Owner or Part-owner, "Large" Business.
Other business people	Self-employed Business, No Answer what size.
Small business people	Self-employed Business, Owner or Part-owner, "Small" Business; Other Managers Officials or Proprietors; Managers, Official, or Proprietor, No Answer what type.
Attorneys	Lawyers and Judges
Physicians	Physicians and Surgeons
Other high-status professionals	Accountants and Auditors; Clergymen; Teachers - secondary and primary; Teachers - college, librarians, principals; Dentists; Engineers; Social and Welfare Workers.
Other low status professionals	Other Medical and Paramedical; Scientists, Technicians; Public Advisors; Other Semi-Professional or Professional.
Workers	All other Michigan Occupation Codes: clerical or sales, skilled workers; semi-skilled operatives and kindred workers; service workers; unskilled laborers; not ascertained.

Income was initially coded in discrete categories. I substituted the midpoint of all categories with the exception of the highest category which was open-ended ("\$50,000 or more") for which I substituted the value of \$80,000. For those whose income was not ascertained, I substituted the value derived from the following regression equation (estimated using those who reported their incomes):

$$I = -12.33 + 12.13(0_1) + 20.48(0_2) - .064(0_3) + 8.81(0_4) + 1.84(0_5) + .73(0_6) + 1.96(A_2) + 5.69(A_3)$$

$$+ 6(A_4) + 2.4(A_5) + .95(E) + .697(H)$$

Where: I is estimated income in \$1,000 units.  $0_1$  through  $0_6$  are occupational category dummy variables which assume the value 1.0 for the following occupation (of males if present and working, females otherwise) categories respectively: lawyers and doctors; big business-people; other professionals; other businesspeople; small business-people and managers; workers. Non-employed comprised the omitted category.  $A_2$  through  $A_5$  are dummy variables for age cohorts of 30-39, 40-49, 50-59, and 60 or over respectively. Those 20-29 comprise the omitted category. E refers to years of education of the male adult if present, and of the female otherwise. H stands for monthly expenditures on the home or apartment which assumes values of income (in \$1,000) according to the following table of recodes:

Monthly home expenditures (in \$1,000 units) for:	Income replacement values	
	Apartment dweller	Homeowner
Less than \$175	7	14
\$175-\$199	11	14
\$200-\$249	11	15
\$250-\$274	11	19
\$275-\$299	15	19
\$300-\$349	15	23
\$350-\$399	15	26
\$400-\$449	15	27
\$450-\$499	32	32
\$500 or more	32	41

Missing values for any of the variables in the prediction equation were replaced with the mean values.

The *Jewish Involvement* variable sums five subindices after their having been standardized. The subindices are:

(1) *Ritual summary score*, the sum of affirmative answers to the following questions:

Here are some things which are done in some Jewish households. Please tell me whether any of them are done by you or a member of your family living here:

- Take part in a Passover Seder?
- Keeping kosher at home?
- Lighting Sabbath candles?
- Do you have a Mezzuzah on your door?
- Do you yourself usually fast on Yom Kippur?
- Do you yourself observe special dietary rules for Passover?

(2) *Religious service attendance*, an initial 7-category variable collapsed into the following four categories or responses to the question, "How often do you attend religious services?" (numbers in parentheses are scale values assigned to the responses): Every few months or more (4); Only on high holy days (2); Less often (1); Never (0).

(3) *Jewish religious affiliation*, a two-item subindex for which the respondent receives one point for responding "Orthodox, Conservative, or Reform" as opposed to "Other" (not denominationally affiliated) to the question, "Do you think of yourself as Orthodox, Conservative or Reform, or something else—I don't mean what you belong to, but how you consider yourself?" In addition, respondents received a point on this subindex if they answered affirmatively to, "Do you belong to a synagogue or temple?"

(4) *Jewish interest*, a subindex on which the respondent receives one point for each affirmative answer to the two questions, "Do you ever attend lectures or classes of Jewish interest?" and "Do you

yourself regularly read any newspapers or magazines of Jewish content?"

(5) *Jewish organizationally affiliated*: The number of Jewish organization memberships, up to six. Finally, the *financial giving* measures are straightforward answers to single questions. Whether the respondent gave to the CJP was determined by the answers to the question, "Did you give to the Combined Jewish Philanthropies in the last year?" The few missing values were regarded as negative answers. Affirmative replies were recoded as negative answers if the respondent indicated having given less than \$10 to Jewish causes (other than the synagogue) in the last 12 months. Specifically, the amount-given measure was derived by substituting midpoint values for the categorical responses to the second question as follows: "Over the past 12 months approximately how much did you and other members of your family give altogether to various charities (not counting what you gave to a synagogue or temple)?" "About how much of this was to Jewish causes (not counting what you gave to synagogues)?"