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BACKGROUND TABLES & ANALYSIS

JEWISH PHILANTHROPIC GIVING IN DETROIT

The Detroit Area Jewish Population Study

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EXECUTIVE SUMMARY

Most Jews in Detroit are contributors to charity. The survey indicated that only one in four made no contribution in 1988. Almost two of three contributed to non-sectarian causes, half gave to Jewish charities other than the Allied Jewish Campaign, and four of ten were donors to the Campaign itself.

A number of factors affect the structure of contributions. As might be expected, the affluent give more in absolute terms, and a higher proportion of their income, to charitable causes. Younger adults, defined here as those under 50, are just as likely to contribute as those 50 and over. Fewer of them are donors to the Campaign; more give to other Jewish causes.

Those who participate more widely in Jewish organizational activities contribute more at a higher rate, and with more money, to the Campaign and other Jewish causes than those whose affiliation is weaker. Members of Conservative synagogues donate more to the Campaign than members of Reform synagogues. Finally, Jews under 50 in Detroit are less attached to Israel than those 50 and over. This weaker attachment may account for some of the difference in the amount contributed to the Campaign.

OVERVIEW

Younger Jews give far less generously to the Campaign than middle-aged and older Jews.

They give less despite the fact that younger people are no less committed to other Jewish philanthropic causes, are no more committed to competing non-sectarian causes, and are no less generous to philanthropic giving generally.

The explanations for the "Giving Gap," between younger and older Jews include the following:

1. More younger Jews dislike the Campaign's fundraising tactics.
2. More of them feel their donations have little positive impact.
3. More of them feel distant from Campaign activists.
4. More feel distant from Israel.
5. More fail to appear on the Campaign's list of known prospects.
6. Fewer younger people are solicited in any effective way, either face-to-face or by telephone.

SUMMARY OF FINDINGS

1. Younger Jews give substantially less to the Federation Campaign than older Jews. Fewer Jews age 30-49 give anything to the Campaign than those 50-69. Of those who make a contribution, younger Jews give less generously. The average younger Jewish household donates only \$400 as compared with \$800 among middle-aged households.

2. The gap in Campaign support between middle-aged and younger Jews is even wider among the "affluent" (those earning \$100,000 or more). Among the affluent who give charity, younger Jews average only \$1200 per household; middle-aged affluent Jews average \$2,800 per household.

3. Younger Jews match or surpass the middle-aged in their support for Jewish causes other than the Federation Campaign, such as congregations or schools.

4. Younger Jews match or surpass the middle-aged in their support for non-sectarian causes, such as hospitals and universities.

5. Of all charitable contributions (to both Jewish and non-sectarian causes), younger affluent Jews contribute less than a fifth of their charity to the Campaign; those 50-69 years old give one third of their charitable dollars to the Campaign.

6. Those who are active in Jewish communal life contribute far more than those who are less involved. However, level of activity does not explain why younger Jews give less to the Campaign. Younger Jews are almost as involved in Jewish communal life as middle-aged Jews. At every level of involvement, middle-aged Jews contribute substantially more to the Campaign than younger Jews.

7. The manner of solicitation affects the size of Campaign gift. Among the affluent, those who were solicited face-to-face reported average Campaign gifts more than twice the size of those who said they were solicited by telephone, and over ten times the size of those who could recall neither form of solicitation.

8. When older and younger Jews are solicited with the same technique, older Jews contribute more to the Campaign.

9. More young than middle-aged affluent respondents are likely to report they were never solicited either by phone or in person.

10. More than middle-aged people, younger Jews hold negative images of the Campaign. More younger Jews regard Campaign tactics as a "turn-off"; more of them see their Campaign contribution as having little beneficial impact; and more feel that Campaign activists are not their kind of people.

11. Negative images of the Campaign constitute a bigger obstacle to giving among younger than middle-aged Jews.

INTRODUCTION

For years, the Detroit Campaign has enjoyed the deserved reputation as one of the most successful and effective community-wide Jewish fund-raising drive in North America. Per capita giving to the Campaign (even after adjusting for the larger Jewish population recently uncovered by the Jewish Population Study) puts the Detroit Campaign near the top of the list of major Jewish communities. In 1990, the Campaign raised over \$XX million. In addition, Campaign leaders raised \$XX million in pledges for Operation Exodus. These funds were raised in a community that also contributed on the order of \$XX millions to various capital fund-raising projects, as well as untold millions in numerous other Jewish philanthropic drives sponsored by congregations, schools, defense agencies, "Friends of ..." organizations, and human service agencies.

A record of past successes is no guarantee of equivalent achievements in the future. In the next decade, the vitality of the Campaign in Detroit will be shaped by the involvement and commitment of today's younger Jews. Many contributors now in their sixties will soon retire, experiencing reductions in income that will limit their ability to contribute to the Campaign. In due time, the Campaign will come to rely heavily upon those who are now in their twenties, thirties, and forties. Unfortunately, as we demonstrate below, the philanthropic inclinations of today's younger Jews in Detroit ought to concern Campaign leaders.

Our report on Jewish identity in Detroit found many signs of ongoing strength in the population. Of these, most revolve around the religious or personal sphere of Jewish identity. As much as their elders, young people in Detroit celebrate major Jewish holidays, practice religious rituals in the home, belong to congregations, identify with major religious denominations, and provide their children with a Jewish education. In fact, more and more younger parents are choosing day schools, the most intensive form of Jewish education.

Over the last few decades, the Jewish population generally and younger Jews in particular have dispersed to areas where they are less densely concentrated than their parents were a generation ago. In addition, they also have more non-Jewish friends. More of them are married to Gentile spouses. Although

overall rates of congregational affiliation remain stable, fewer younger Jews affiliate with other Jewish communal institutions, such as fraternal organizations. Moreover, younger Jews feel substantially more distant from Israel than do older Jews.

In sum, while younger Jews may demonstrate as much involvement as their elders in the religious sphere of Jewish identity, they may be somewhat less involved in the communal sphere of Jewish life. If so, a weaker commitment to the Federation Campaign may emerge as but an extension of this broader phenomenon.

Aside from a general distancing from Jewish life, why might younger Jews be giving less to the Campaign? One possibility is that they are fundamentally less committed to philanthropic giving generally. Alternatively, the young may be de-emphasizing specifically Jewish philanthropies in favor of non-sectarian causes. As Jews become more involved in the larger society, and as non-sectarian charitable institutions welcome Jewish participation, which many did not for the better part of the twentieth century, philanthropic Jews may be drawn away from the Jewish communal world.

To test these ideas, this report seeks to examine support for the Campaign among the young and to understand why we find a "Giving Gap". Does it derive from less philanthropic generosity generally? Does it come from a weaker commitment to Jewish philanthropic causes of all sorts, or from competition for the limited charitable dollar from non-sectarian charities?

Our analysis cannot determine whether differences in Campaign support between older and younger contributors are transitory or permanent. Those who think that the "Giving Gap" is transitory believe that younger people today give less only because they are young. As they move into the middle years, this argument goes, most Jewish adults earn higher incomes, become more financially secure, develop stronger ties in their residential and occupational communities, assume more responsible positions in Jewish communal life, and as a result give more to the Campaign.

The more pessimistic regard the age-related differences in campaign involvement as more enduring birth cohort, or generational, effects. The concept of "cohort effects" can best be described through illustrative examples. People born in a certain decade can differ quite markedly in their tastes in music. To take another example, Americans who matured during the

Depression, or World War II, or the Vietnam War era, tend to have distinctive views on such matters as the economy, the use of military force, or trust in established institutions.

In like manner, Jews of different birth cohorts certainly exhibit distinctive patterns of Jewish identity. If old-young differences in Campaign support derives from a birth cohort explanation rather than a life cycle explanation, then the Campaign will probably encounter more difficulties raising funds from what may be a generation more alien to the Campaign.

The only sure way to disentangle the transitory life cycle effects from the more enduring birth cohort effects is to examine data collected at widely separated points in time. Data from ten, twenty, and thirty years ago could provide age-giving contours against which we could measure the 1989 patterns. Unfortunately, the absence of such data makes it impossible satisfactorily to resolve the question of whether younger adults' lack of Campaign involvement bodes ill for the Campaign future, or is just a passing disturbance. What we can do, at this stage, is try to understand the age-related differences and to alert leaders to the potential for an erosion of support for the Campaign ten or twenty years down the road.

FINDINGS

PHILANTHROPIC GIVING -- SIZE AND TYPE OF GIFTS Exhibit 1 reports the distribution of amounts given to the Campaign, other Jewish causes, and non-sectarian causes as well as total giving to all three categories of charity.¹ The top panel reports on giving by all households, the bottom panel refers only to "affluent" households (defined approximately as those earning \$100,000 or more; for more details, see description of "affluent" below).

Among all households (affluent or not), over half gave nothing to the Campaign, about half made no donations to other Jewish causes, a third gave nothing to non-sectarian causes, and a quarter gave no charity whatever. In fact, for each of the three categories of charities, only a minority gave \$100 or more. For Campaign giving, just a quarter gave at least \$100. Just over two fifths gave as much to other Jewish causes, and just under half gave at least \$100 to non-sectarian causes. Considering giving to all causes, about half the households gave \$500 or more to charity, and the other half gave less or not at all. (The distributions of size of gifts actually received by the Campaign and that reported by the respondents highly resemble one

¹The interviewers asked respondents how much they (and, if married, their spouses) contributed to "All Jewish causes in 1988, including synagogues, temples, or the Allied Jewish campaign." Those who contributed to Jewish causes were in turn asked, "How much, if anything, did you contribute to the Allied Jewish Campaign of the Detroit Jewish Welfare Federation in 1988?" Interviewers asked all respondents how much they had contributed "to non-Jewish or general charities and causes in 1988, such as United Way, universities, hospitals, museums, and social activist causes."

Respondents answered in numerical categories (e.g. \$100-\$499). For purposes of the analysis of amounts contributed, we re-coded answers to the categories' means. For example, we regarded those who contributed \$100-499 to the Campaign as having contributed \$300 each.

The analysis distinguishes between contributions to the Campaign and contributions to other Jewish causes. We derived the latter figure by subtracting the estimated Campaign contribution from the amount provided for all Jewish causes, including the Campaign.

another. This correspondence lends credibility to the respondents' reports of their giving behavior to the Campaign, and, by extension, to the other causes as well.)

On average, households contributed a total of \$2500 to all charities. Of this figure, about a quarter went to the Campaign, about a half to other Jewish charities, and the last quarter to non-sectarian causes.

Even among the affluent, large portions give little or nothing to charities. Among the affluent, almost half give \$100 or less to the Campaign, and over two fifths give as little to other Jewish causes. A quarter of the affluent give less than \$100 to all non-sectarian causes combined.

These results point to the concentration of sizable charitable giving in a very small segment of the population. With respect to Campaign giving, just 9 percent of all households (about 3,000 households altogether) give \$1,000 or more. Even among the affluent, less than a third give at least \$1,000 to the Campaign, and even more make no Campaign donation whatsoever.

Exhibit 1: Giving to the Campaign, Other Jewish Causes, and Non-Sectarian Causes, and Total Giving*

ALL HOUSEHOLDS				
	CAMPAIGN	OTHER JEWISH	NON-SECTARIAN	TOTAL GIVING
\$10,000 +	1%	3%	1%	6%
5,000 - 9,999	1%	1%	1%	7%
1,000 - 4,999	7%	18%	11%	25%
500 - 999	4%	6%	10%	14%
100 - 499	13%	16%	26%	16%
1 - 99	19%	7%	16%	8%
0	57%	49%	35%	24%
TOTAL	100%	100%	100%	100%
MEAN GIVING	\$600	\$1200	\$700	\$2500

AFFLUENT HOUSEHOLDS ONLY				
	CAMPAIGN	OTHER JEWISH	NON-SECTARIAN	TOTAL GIVING
\$10,000 +	3%	8%	3%	21%
5,000 - 9,999	5%	3%	3%	18%
1,000 - 4,999	21%	31%	31%	33%
500 - 999	8%	7%	17%	8%
100 - 499	18%	8%	20%	7%
1 - 99	9%	2%	4%	2%
0	37%	41%	22%	12%
TOTAL	100%	100%	100%	100%
MEAN GIVING	\$1700	\$2600	\$1900	\$6200

Note: "Total Giving" is the sum of giving to all three sub-categories of charitable causes. Thus, as the first row, last column of the lower panel indicates, 21% of affluent household made total charitable contributions of \$10,000 or more. Included here are all those who contributed at least \$10,000 to the Campaign (3%), to other Jewish causes (8%), and to non-sectarian charities (3%). These three figures amount to 14%, leaving 7% unaccounted for. But the 21% who gave \$10,000 to all charities combined also includes those who may have given, say, \$4,000 to each of these three categories of causes, for a total of \$12,000 in all charitable giving.

Exhibit 2 reports the distribution of giving to the Campaign as a percentage of income. The first column reports on all households, including those who make no contributions. The second column is restricted to those who make some contribution to the Campaign. Among Campaign contributors alone, most give less than .5% of their income to the Campaign, or less than \$5 per \$1,000 of income. Just one in eight give as much as 3% of their income, that is, \$30 for every \$1,000 in income.

The affluent give a higher fraction of their income to the Campaign. Of those affluent households who make a contribution, over two fifths donate less than a half per cent of their considerable incomes to the Campaign, almost a third contribute between .5% and 3%, and over a fifth donate 3% or more.

Exhibit 2: Distribution of Giving to the Campaign as a Percentage of income

ALL HOUSEHOLDS		
	ALL (INCLUDING NON-DONORS)	DONORS ONLY
3% OR MORE	6%	13%
1 - 3%	8%	17%
0.5 - 1%	6%	13%
UNDER 0.5%	24%	56%
0	57%	--
TOTAL	100%	100%

AFFLUENT HOUSEHOLDS ONLY		
	ALL (INCLUDING NON-DONORS)	DONORS ONLY
3% OR MORE	13%	21%
.1 - 3%	17%	26%
0.5 - 1%	7%	11%
UNDER 0.5%	27%	42%
0	37%	--
TOTAL	100%	100%

Policy Implication: Campaign leaders speak of the obligation for every member of the Jewish community to make a "meaningful contribution" to the Campaign. Leaders have resisted the temptation to define a "meaningful contribution," lest they define a standard too difficult for many to meet or one that might tempt the most generous to reduce their gift. These data may indicate that a 3% standard would challenge the vast majority of current donors. However, since some of the most Campaign-oriented currently meet that standard, adoption of the 3% criterion might induce a significant number of contributors to reduce or limit their gifts to the Campaign. Certainly, the issue merits further exploration.

KEY MEASURES

We have adopted the following definitions for key terms in this analysis:

DONOR: For the purposes of the analysis, a donor is defined as someone contributed to the type of philanthropy in question.

AFFLUENT: Since the Campaign relies so heavily on more affluent households, much of the analysis focuses exclusively upon these families. Our operational definition of the "affluent" includes those households reporting annual income in 1988 of \$100,000 or more. The definition of "affluent" also include households that met any of the following criteria: belonging to a country club; owning a home worth \$200,000 or more; owning assets other than a home in the amount of \$500,000 or more. Of those 30-69 years old, about a quarter of the households qualify as "affluent". Of those age 70 and over, fewer than one in ten qualify as affluent.

CHARITABLE AFFLUENT: Several findings reported below refer exclusively to the "Charitable Affluent," the group comprising the Campaign's principal market. Affluent Donors are those who are both affluent and who make a donation of any size to any sort of philanthropic cause.

AGE GROUPS: The analysis focuses upon two age groups: those 30-49 and those 50-69. For convenience, we refer to the first as "younger" adults and the second as "middle-aged" adults. The age is that of the older head of household, if more than one is present.

We excluded from the analysis those younger than 30, reasoning that many adults that young are genuinely in a different stage of life from those 30 and over. We extended the middle-age category up to age 69 rather than the more customary age 65 since a large number of employed Jewish adults (many of whom are self-employed) continue to work past 65.

Readers may wonder why the key age categories of 30-49 and 50-69 are so broad (twenty years in size). Would ten year age intervals (i.e., 30-39, 40-49, etc.) result in substantially different findings? For the most part, we would have drawn identical conclusions using smaller age groups. Moreover,

preliminary inspection of the data revealed a "break" in levels of Campaign support occurring at around age 50. In other words, those in their forties more closely resemble those in their thirties than they do those in their fifties. In like manner, those in their fifties and those in their sixties report similar patterns of philanthropic giving.

JEWISH COMMUNAL AFFILIATION: This index measures involvement in Jewish communal life in ways other than philanthropic contributions. The index counts six items: belonging to a congregation; belonging to or utilizing the Jewish Community Center; belonging to another Jewish organization; reading the Jewish News weekly; volunteering at least monthly for a Jewish organization; serving on a board or committee of a Jewish organization or congregation. Those reporting five or more of these items were classified as "high"; those reporting two, three, or four items are labeled "moderate"; and others, scoring zero or one on the index, are classified as "low".

TYPE OF SOLICITATION: We asked respondents whether, in the last year, they or their spouses had "received a telephone call asking you to make a contribution to the Allied Jewish Campaign," and whether "anyone [has] sat down with you [or your husband/wife] and personally asked you to contribute" to the Campaign. These questions allowed us to classify households into three categories: those who say they were solicited in person (whether they were contacted by telephone or not); those who were contacted only by telephone; and those who said they were contacted in neither way.

This measure is rather inexact if only because respondents are relying upon faulty memory to recall an event that took place within the last year. In addition, married respondents answered on behalf of the entire household. In some cases, spouses may not recall (or have been told) that their husbands or wives were solicited for the Campaign. It seems reasonable to conclude that the solicitation measure under-estimates the effectiveness of the Campaign in reaching potential donors.

THE LARGE IMPACT OF AGE UPON GIVING TO THE CAMPAIGN

Younger Jews contribute less generously to the campaign than middle-aged Jews. The "Giving Gap" between younger adults (age 30-49) and middle-aged adults (50-69) is sustained over a variety of measures of Campaign giving, and over a variety of key sub-groups in the population.

As Exhibit 3 reports, the middle-aged population contributes about twice as much per household to the Campaign as does the younger adult segment of the population.

The difference is not due to income. Whether we examine the whole population, or just those who are Campaign donors, the middle-aged respondents are contributing more than twice as much per \$1000 of income as are the younger respondents.

Affluent Jews have been the heart of the Federation Campaign. Not only do they have more income to give, they also give a greater fraction of their income to the Campaign. The average affluent household gives more than twice as much per \$1,000 of income as does the non-affluent households.

The age-related gaps in giving are at least as pronounced among the charitable affluent households. On average, younger affluent households contribute approximately \$1,200 per household, compared with well over twice as much among middle-aged households. When taking income into account, the middle-aged continue to lead their younger counterparts by at least a 2 to 1 ratio.

Among the few affluent individuals over 70, support for the Campaign out-distances that found among the middle-aged, and vastly surpasses support among those under 50. **The wealthy elderly are particularly generous to the Campaign.** This finding underscores the urgency and advisability of the current efforts of Campaign leadership to target the affluent elderly for both annual gifts and bequests in their wills.

Exhibit 3: Giving to the Campaign by Age

AGE	30 - 49	50 - 69	70+	TOTAL
% DONORS	49%	50%	50%	50%

MEAN GIFT

ALL	\$400	\$800	\$600	\$600
DONORS ONLY	\$1000	\$1700	\$1200	\$1300

GIFT PER \$1000 INCOME

ALL	\$3	\$8	\$10	\$6
DONORS ONLY	\$7	\$17	\$20	\$14

CHARITABLE AFFLUENT

AGE	30 - 49	50 - 69	70+	TOTAL
% DONORS	64%	85%	86%	73%

MEAN GIFT

ALL	\$1200	\$2800	\$4200	\$2000
DONORS ONLY	\$1800	\$3300	\$4900	\$2700

GIFT PER \$1000 INCOME

ALL	\$7	\$19	\$37	\$13
DONORS ONLY	\$11	\$22	\$43	\$18

Note: The "donors" referred to within the table refer to those who are donors specifically to the Campaign.

Clearly, younger adults support the Campaign less often and with less generosity than do middle-aged households. One wonders whether these patterns extend to other charities, be they Jewish or non-sectarian.

THE SMALL IMPACT OF AGE UPON GIVING TO OTHER JEWISH CAUSES

Exhibit 4 demonstrates that compared with middle-aged Jews, younger Jews give just as frequently and just as generously to Jewish causes other than the Campaign.

Both in the proportion making some donation to other Jewish causes and in the size of their donations, younger Jews actually lead middle-aged Jews. Adjusting for income, the middle-aged are somewhat more generous to other Jewish causes than those 30-49 years old.

Among the affluent households, proportionally more Jews under age 50 contribute something to other Jewish causes than do those 50-69. Both the younger and middle-aged affluent contribute about \$3000 per household to other Jewish causes. The middle-aged slightly exceed the younger households in terms of dollars contributed per \$1,000 of income.²

Whereas the middle-aged clearly exceed the younger adults in Federation Campaign support, the two age groups hardly differ in their levels of support for other Jewish philanthropic causes. The relative weakness in Campaign commitment among the young is a phenomenon isolated from weakness in other sorts of Jewish philanthropic involvements. In other words, the data lend little support to the proposition that the comparative lack of support for the Campaign among younger adults derives from their increasing distance from Jewish philanthropy generally.

²The survey question on giving to Jewish causes was ambiguous on the matters of day school tuition and congregational dues. Some respondents may have been unclear as to whether to include or exclude these expenditures in their reports of total giving to Jewish causes. Conceivably, part of relatively large amounts ostensibly donated to other Jewish causes by younger families consists of day school tuition. To test this proposition, we compared middle-aged and younger families who had no children in day schools and who were congregational members. The results are the same: younger families contribute as much if not more to other Jewish causes as middle-aged households.

Exhibit 4: Giving to Other Jewish Causes by Age

AGE	30 - 49	50 - 69	70+	TOTAL
% DONORS	50%	45%	47%	48%

MEAN GIFT

ALL	\$1400	\$1200	\$900	\$1200
DONORS ONLY	\$2700	\$2500	\$1700	\$2400

GIFT PER \$1000 INCOME

ALL	\$15	\$18	\$24	\$18
DONORS ONLY	\$30	\$38	\$45	\$36

CHARITABLE AFFLUENT

AGE	30 - 49	50 - 69	70+	TOTAL
% DONORS	50%	45%	47%	48%

MEAN GIFT

ALL	\$3000	\$3000	\$2900	\$3000
DONORS ONLY	\$4200	\$5000	----	\$4500

GIFT PER \$1000 INCOME

ALL	\$20	\$26	\$39	\$23
DONORS ONLY	\$27	\$43	--	\$35

Note: The "donors" referred to within the table refer to those who are donors specifically to Jewish causes other than the Campaign.

NO IMPACT OF AGE UPON GIVING TO NON-SECTARIAN CHARITIES

Exhibit 5 demonstrates that those 30-49 and those 50-69 report virtually identical patterns of support for non-sectarian causes. About the same proportions give to these sorts of causes, and the two age groups give in roughly equal amounts. These patterns characterize both the entire population as well as the affluent group alone.

Thus, the data lend little support to the proposition that the relative lack of support for the Campaign among younger adults derives from the increasing attractiveness of non-sectarian charities such as universities, medical causes, and cultural institutions.

Exhibit 5: Giving to Non-Sectarian Causes by Age

AGE	30 - 49	50 - 69	70+	TOTAL
% DONORS	66%	66%	58%	65%

MEAN GIFT

ALL	\$800	\$800	\$300	\$700
DONORS ONLY	\$1200	\$1300	\$600	\$1100

GIFTS PER \$1000 INCOME

ALL	\$8	\$12	\$7	\$9
DONORS ONLY	\$12	\$19	\$12	\$14

CHARITABLE AFFLUENT

AGE	30 - 49	50 - 69	70+	TOTAL
% DONORS	88%	76%	75%	78%

MEAN GIFT

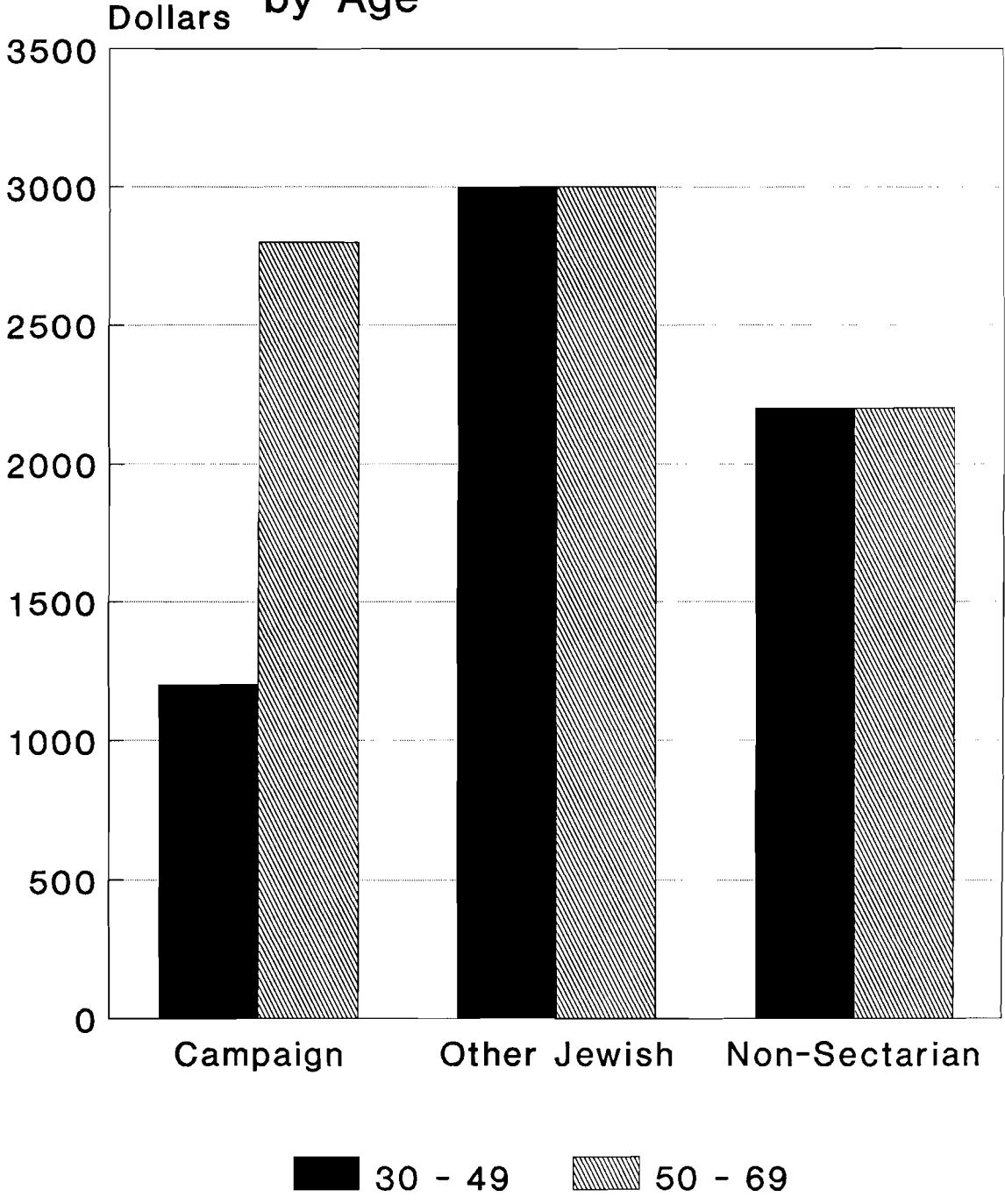
ALL	\$2200	\$2200	\$1600	\$2200
DONORS ONLY	\$2500	\$2400	\$1900	\$2400

GIFT PER \$1000 INCOME

ALL	\$16	\$16	\$14	\$16
DONORS ONLY	\$18	\$17	\$17	\$18

Note: The "donors" referred to within the table refer to those who are donors specifically to non-sectarian philanthropic causes.

Exhibit 6: Mean Gift to the Campaign, Other Jewish, and Non-Sectarian Causes by Age



(Charitable Affluent Only)

THE SMALLER "MARKET SHARE" OF CAMPAIGN GIVING AMONG YOUNGER HOUSEHOLDS

The results presented in the earlier tables can be synthesized by examining the share of the philanthropic dollar devoted to Campaign contributions.

Of all philanthropic dollars contributed by affluent donors, just under a fifth of all the money given to all causes (Jewish or non-sectarian) by young people goes to the Campaign, as opposed to a third of those funds contributed by those 50-69. In short, the proportion of charitable donations devoted to Campaign giving is substantially less among younger adults than among middle-aged households.

For a contrasting pattern, we may examine the share of all charitable dollars donated to Jewish causes other than the Campaign. As opposed to Campaign giving, donations to other Jewish causes are as sizable among younger as among older individuals. In fact, among the affluent, younger respondents donate a slightly greater fraction of their charitable dollars to other Jewish causes than do middle-aged individuals.

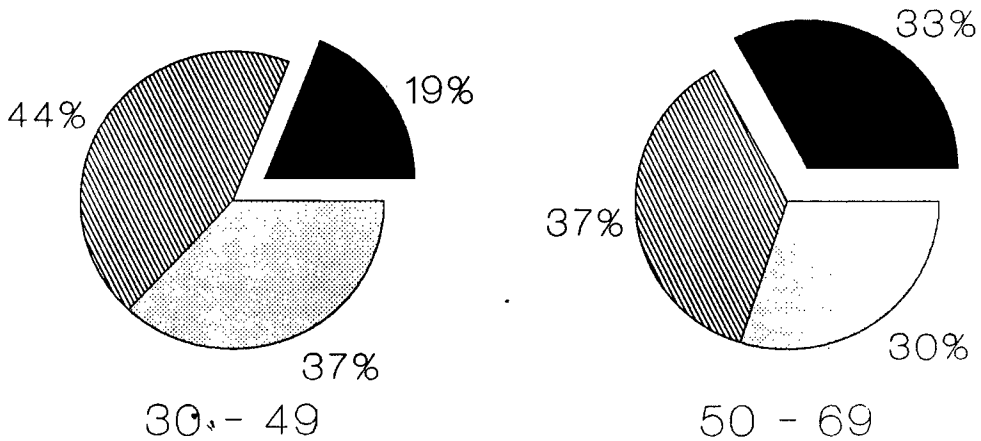
The results presented in Exhibits 3-8 suggest that younger Jews are giving less to the Campaign not because they are much less committed to Jewish giving generally, nor because they are less philanthropically oriented, nor because they find the larger society's causes much more appealing. Rather, the reasons for giving less to the Campaign, whatever they may be, relate strictly to the appeal of the Campaign itself.

Exhibit 7: Share of Giving to Campaign and to Other Jewish Causes

AGE	30 - 49	50 - 69	70+	TOTAL
FRACTION GIVEN TO:				
CAMPAIGN	14%	22%	23%	19%
OTHER JEWISH CAUSES	44%	42%	50%	44%
TOTAL to JEWISH CAUSES	56%	64%	73%	63%

CHARITABLE AFFLUENT				
AGE	30 - 49	50 - 69	70+	TOTAL
FRACTION GIVEN TO:				
CAMPAIGN	19%	33%	46%	25%
OTHER JEWISH CAUSES	44%	37%	32%	41%
TOTAL to JEWISH CAUSES	63%	70%	78%	66%

Exhibit 8: "Market Share" of Giving to the Campaign, Other Jewish, and Non-Sectarian Causes by Old Age



■ Campaign ▨ Other Jewish ▩ Non-Sectarian

(Charitable Affluent Only)

THE IMPACT OF JEWISH COMMUNAL AFFILIATION AND DENOMINATION

Prior research elsewhere and the current research in Detroit has demonstrates what Campaign activists everywhere have long known: Those who participate more widely in Jewish organizational activities are also more generous to the Campaign and to other Jewish causes.

The link between communal activity and philanthropic giving immediately raises the question whether younger Jews give less frequently and less generously because they are less involved in Jewish communal life.

Exhibit 9 demonstrates the predictably strong association between communal affiliation and philanthropic giving. Among affluent households, the average donation to the Campaign of those who score high on communal affiliation is more than double that among those with a moderate score; those with a moderate score, in turn, report average Campaign gifts of more than three times that among those with a low score. Clearly, Campaign giving increases quite dramatically with every increase in communal activity.

Exhibit 9 also demonstrates that putative differences in communal affiliation are not the root cause of the "Giving Gap". At every level of affiliation, middle-aged affluent respondents make far larger annual average gifts to the Campaign than do their younger counterparts. In addition, younger affluent Jews are almost as active in Jewish communal life as middle-aged affluent Jews (data not shown). Thus, we cannot attribute the "Giving Gap" to lower levels of communal activity among those under 50. Increases in communal activity in this group leads to increased giving, but there is no broad-based decline in communal activity among the young and neither are age-related differences in giving concentrated among those with a particular level of activity.

Exhibit 10 presents average Campaign gifts by age for affluent members of Conservative and Reform congregations, offering a second way of examining the impact of Jewish affiliation patterns upon philanthropic giving. Of people in the same age category, affluent Conservative Jews give about 50% more than their Reform counterparts. Not surprisingly, but still very noteworthy, middle-aged Jews give about twice as much as younger

Jews of the same denomination, be it Conservative or Reform. In other words, whatever their age, Conservative Jews are more Campaign-oriented than Reform Jews; and, whatever their denomination, Jews age 50 and over are far more Campaign-oriented than Jews under 50.

The large difference in Campaign support between Conservative and Reform congregations is quite understandable. Reform leaders pride themselves on reaching out to less involved Jewish families generally and to the mixed married in particular. To the extent that Reform temples do so, they also will tend to reach larger numbers who are not particularly sympathetic to the Campaign.

The relative under-involvement of Reform Jews in the Campaign may come as a surprise to some. After all, in the early twentieth century, Reform Jews were leaders of the Federation movement in most of the major American Jewish communities. It seems that the character of Federation leadership around the country underwent a fundamental change in the early 1970's, when more traditionally minded Jews came to play a more prominent role than they had before. Federations adopted a more survivalist agenda, one that emphasized service to Jewish clients and Jewish continuity (e.g., Jewish education). At the same time, those with more universalist charitable inclinations (including many Reform Jews) found that non-sectarian charities had lowered historic barriers to Jewish participation and leadership.

Clearly, Jewish communal involvement is a spur to Campaign giving, but just as clearly, age-related differences in Jewish communal involvement, or age-related differences in the impact of Jewish communal involvement upon Campaign giving, do not account for the "Giving Gap" between middle-aged and younger Jews.

Exhibit 9: Mean Gift to the Campaign by Level of Jewish Communal Affiliation and Age (Charitable Affluent Only)

AFFILIATION INDEX		
AGE	30 - 49	50 - 69
HIGH	\$2300*	\$3800*
MODERATE	\$800	\$1800
LOW	\$200	\$800

*These two figures are based on fewer than 20 cases, and hence need to be interpreted with greater caution than other findings.

Exhibit 10: Mean Gift to the Campaign by Denomination and Age
(Charitable Affluent Only)

DENOMINATION		
AGE	30 - 49	50 - 69
CONSERVATIVE MEMBER	\$1500	\$3000
REFORM MEMBER	\$1000	\$2000

THE IMPACT OF WEAKER ATTACHMENT TO ISRAEL AMONG YOUNGER JEWS

For several decades, and especially since 1967, the cause of supporting the beleaguered and besieged Jewish State has been the major theme in the marketing of centralized Jewish philanthropies. For the most part, in the promotion of most Federation campaigns around the country, local needs have taken a back seat to Israel.

Since 1982, developments connected to the State of Israel have not been all that positive from a public relations perspective. The most controversial events start with the War in Lebanon, highlighted by the Sabra and Shatila massacre, in which Israeli leaders bore "indirect responsibility" (1982). They continue with the 1984 election to the Knesset of Meir Kahane, an event that provoked the Israeli Education Ministry to institute new courses on democracy and group tolerance. The mid-1980's also saw bitter, often violent clashes between religious and secular militants in Israel. In 1987, the American Jew Jonathan Pollard was arrested and subsequently convicting of spying for the government of Israel. The end of 1987 marked the beginning of the intifada and the highly controversial initial responses by Israeli troops to Palestinian violence. In 1988 the controversy over "Who is a Jew" emerged. In both 1988 and 1990, Israeli politicians engaged in what seemed to many as unseemly and unprincipled coalition bargaining.

These events make it plausible to assume that the younger generation will be more resistant to philanthropic appeals that emphasize Israel. Indeed, as our report on Jewish identity makes clear, attachment to Israel is one of the few areas where the Jewish commitment of younger Jews in Detroit is weaker than that of older Jews. Exhibit 11 reports the significant discrepancies between younger and older affluent respondents in Israel. Among the middle-aged, just 7 percent score low on the index as compared with five times as many (35 percent) among the younger group. Of those under 50, just 17 percent score high as opposed to more than twice as many among the middle-aged (38 percent).

Twice as many of those 30-49 as those 50-69 have never been to Israel. Of those 30-49, under a third feel "very close" to Israel as opposed to more than twice as many of the middle-aged respondents. When asked about the problems confronting Detroit Jewry, less than a quarter of the younger respondents first mentioned Israel as opposed to over a third of those 50-69. When asked whether they would give more to the Campaign if more of the charitable funds were kept in Detroit rather than given to Israel, more than twice as many younger as middle-aged respondents answered affirmatively. **By any measure, the older**

affluent households are far more Israel-oriented than are the younger households.

Like the middle-aged respondents, younger people's attachment to Israel strongly influences their commitment to the Campaign. Exhibit 12 reports average gifts among charitable donor households by level of attachment to Israel as measured by the composite index.

Exhibit 11: Measures of Israel Attachment by Age
(Charitable Affluent Only)

AGE	30 - 49	50 - 69
VISITED ISRAEL		
TWICE OR MORE	20%	36%
ONCE	23%	40%
NEVER	57%	24%
TOTAL	100%	100%
HOW CLOSE DO YOU FEEL TO ISRAEL?		
VERY CLOSE	29%	68%
SOMEWHAT CLOSE	41%	21%
SOMEWHAT OR VERY DISTANT	21%	11%
TOTAL	100%	100%
"ISRAEL" MENTIONED AS IMPORTANT ISSUE	23%	34%
WOULD YOU GIVE MORE TO CAMPAIGN IF MORE MONEY WENT TO DETROIT AND LESS TO ISRAEL?		
NO	61%	77%
MAYBE	17%	13%
YES	23%	10%
TOTAL	100%	100%
COMPOSITE INDEX OF ISRAEL ATTACHMENT		
HIGH	17%	38%
MODERATE	48%	55%
LOW	35%	7%
TOTAL	100%	100%

Exhibit 12: Mean Gift to the Campaign by Israel Attachment and Age (Affluent Campaign Donors only)

ATTACHMENT TO ISRAEL		
AGE	30 - 49	50 - 69
HIGH	\$3200	\$4100
MODERATE	\$1900	\$2800
LOW	\$1100	\$ ---
TOTAL	\$18800	\$3300

If the total Giving Gap amounts to \$1500 ($\$3300 - \$1800 = \1500), then controlling for Israel involvement reduces that gap to just \$900. In other words, the age-related gap in Israel involvement may account for as much as 40% of the gap in Campaign giving between middle-aged and younger households.

Certainly, Israel involvement (or the lack thereof) is not the entire reason for lower levels of giving among younger affluent individuals. But feelings about Israel do provide some of the explanation as to why younger donors give less generously than their middle-aged counterparts. As we shall now see, differences in the method of solicitation provide part of the explanation as well.

THE IMPACT OF PHONE AND FACE-TO-FACE SOLICITATION

Our survey interviewers investigated whether the respondent (or spouse) was asked to contribute to the Campaign in person, on the telephone, or in neither way. Presumably, those who contributed without a personal or telephone solicitation were prompted to do so through the mail. (To be sure, the interviewers could only determine whether the respondent recalled being solicited, not exactly how they were in fact solicited.)

Exhibit 13 strongly bears out the conventional wisdom of experienced Campaign workers. Those who were solicited in a more intimate fashion (in person rather than by phone, or by phone rather than not at all) contributed substantially more to the Campaign. As might be expected, the monetary impact of solicitation technique among the non-affluent is comparatively small. Among the affluent, though, the impact of solicitation technique is magnified enormously.

Affluent respondents who were solicited in person contributed more than twice as much to the Campaign as those who were phoned. Those who were phoned contributed at least twice as much as those who could recall neither a phone call nor a personal solicitation.

Among affluent Campaign donors, the type of solicitation has a dramatic impact on size of gift. The ostensible effect of a phone call (versus no solicitation) is to double the size of the gift among those who already give. The seeming impact of a face-to-face solicitation as against simply making a phone call is to more than double the size of the gift once again.

(Of course, we cannot be definitive about the "impact" of solicitation technique. Those who Campaign leaders think are more likely to give generously are targeted for the more effective solicitation procedures. As a result of this "selection bias," we cannot be sure that all the differences in giving reported in Exhibit 13 are due to differences in solicitation technique alone.)

Is it possible that the tried-and-true solicitation techniques are more effective for the middle-aged rather than the younger respondents? Is this the reason why younger Jews lag behind their elders in generosity to the Campaign?

Exhibit 13: Mean Gift to the Campaign by Type of Solicitation and Affluence

CHARITABLE AFFLUENT:	YES	NO
ALL:		
FACE-TO-FACE	\$4400	\$500
PHONED	\$2100	\$300
NEITHER	\$600	\$100
CAMPAIGN DONORS ONLY:		
FACE-TO-FACE	\$5500	\$1100
PHONED	\$2400	\$500
NEITHER	\$1200	\$500

Exhibit 14 demonstrates that, to the contrary, face-to-face and phone solicitation are just as important for younger as for older affluent households. Whether contacted by phone or in person, older affluent donors contribute substantially more than younger affluent donors, assuming the same sort of solicitation. In fact, among the affluent, younger households who have been solicited in person give only a little more than do older donors who have merely received a phone call. It takes a lot more work on the part of Campaign activists to induce the same level of generosity in younger affluent donors as in their middle-aged counterparts.

How well does the Campaign reach potential donors in the Detroit area? Does the Campaign do a far better job of soliciting middle-aged prospects who have been visible in the community far longer than younger prospects? If so, are differences in the extent and intensity of solicitation responsible for the Giving Gap?

Exhibit 16 demonstrates substantial differences between affluent and non-affluent donors in the extent to which they have been reached and how they have been solicited. Most non-affluent donors report they were never contacted by the Campaign during the prior year. Almost all those who were reached received a phone call rather than a face-to-face solicitation.

In contrast, two thirds of the affluent households say they were contacted by the Campaign. Almost a fifth say that someone sat down with them to discuss their gift. Obviously, the Campaign is understandably doing a far better job of reaching affluent donors.

That one third of affluent households could report they failed to receive even a phone call from the Campaign indicates both a problem and an opportunity. The finding suggests that over 2,000 wealthy Detroit area Jewish households have yet to be effectively solicited. (Of affluent respondents who say they were never solicited, over three quarters have telephone numbers that do not appear on the Federation's list of known donors or prospects. Apparently reports of never having been solicited are largely accurate.) Moreover, the large number of phone solicitations relative to face-to-face solicitations, even among the affluent, constitutes yet another problem and another opportunity. Campaign leaders have long made upgrading from

phone to personal solicitations a high-priority tactical goal. The data underscore the importance of this objective.

Exhibit 16 also reports that about a quarter of the affluent middle-aged households were totally missed by the Campaign; but proportionally almost twice as many younger affluent households received no phone call or face-to-face solicitation. These findings suggest that it is critical that the Campaign identify and telephone affluent prospects who are not now being reached, particularly the large number who are under 50 years of age.

Exhibit 16 demonstrates the close direct relationship between level of Jewish communal affiliation and intimacy of solicitation technique. Of the affluent who are moderately active in Jewish life, two thirds received at least a phone call from the Campaign. In contrast, almost two thirds of the affluent who are barely affiliated with the organized Jewish community say they were never contacted in the past year by phone or in person by a Campaign worker.

Clearly, those most remote from the Campaign are also those most remote from Jewish life generally. However, substantial numbers of those who are moderately or highly active in the Jewish community, even if they are affluent, can recall no phone or face-to-face solicitation in the past year.

Earlier we saw that among the affluent, Conservative synagogue members contribute substantially larger sums than comparable Reform temple members. Consistent with this pattern, we learn that the Campaign seems to solicit affluent Conservative Jews more widely than affluent Reform Jews. Among affluent Reform Jews, fully a third (twice as many as among the Conservative synagogue members) reported neither a telephone nor an in-person solicitation. These findings suggest that both Reform and Conservative congregation lists might well provide names of new prospects; however, the Reform temples probably have many more prospects currently untouched by the Campaign than their Conservative counterparts.

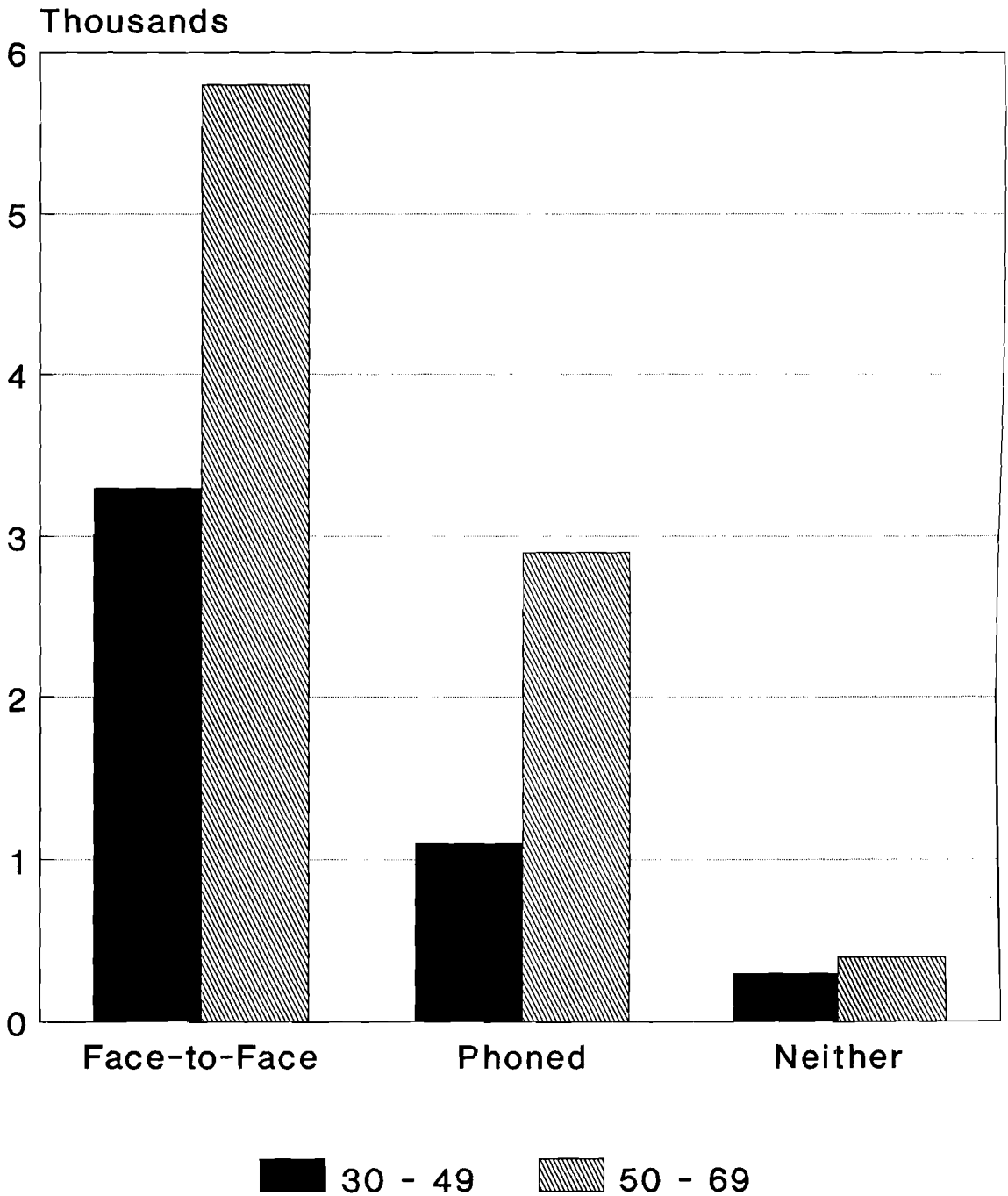
In sum, solicitation is demonstrably a very powerful tool in raising Campaign funds. Part of the reason for the Giving Gap is that older donors are more frequently solicited than younger donors. Congregational membership lists, especially in Reform temples, might well constitute a logical place to begin to identify affluent prospects capable of making a first gift, or substantially increasing what is now only a nominal gift.

Exhibit 14: Mean Gift to the Campaign by Type of Solicitation and Age (Charitable Affluent Only)

AGE	30 - 49	50 - 69
ALL:		
FACE-TO-FACE	\$3300	\$5800
PHONED	\$1100	\$2900
NEITHER	\$300	\$400
DONORS ONLY:		
FACE-TO-FACE	\$4000	\$(7600)
PHONED	\$1300	\$3100
NEITHER	--*	--*

*Insufficient cases.

Exhibit 15: Mean Gift to the Campaign by Type of Solicitation and Age



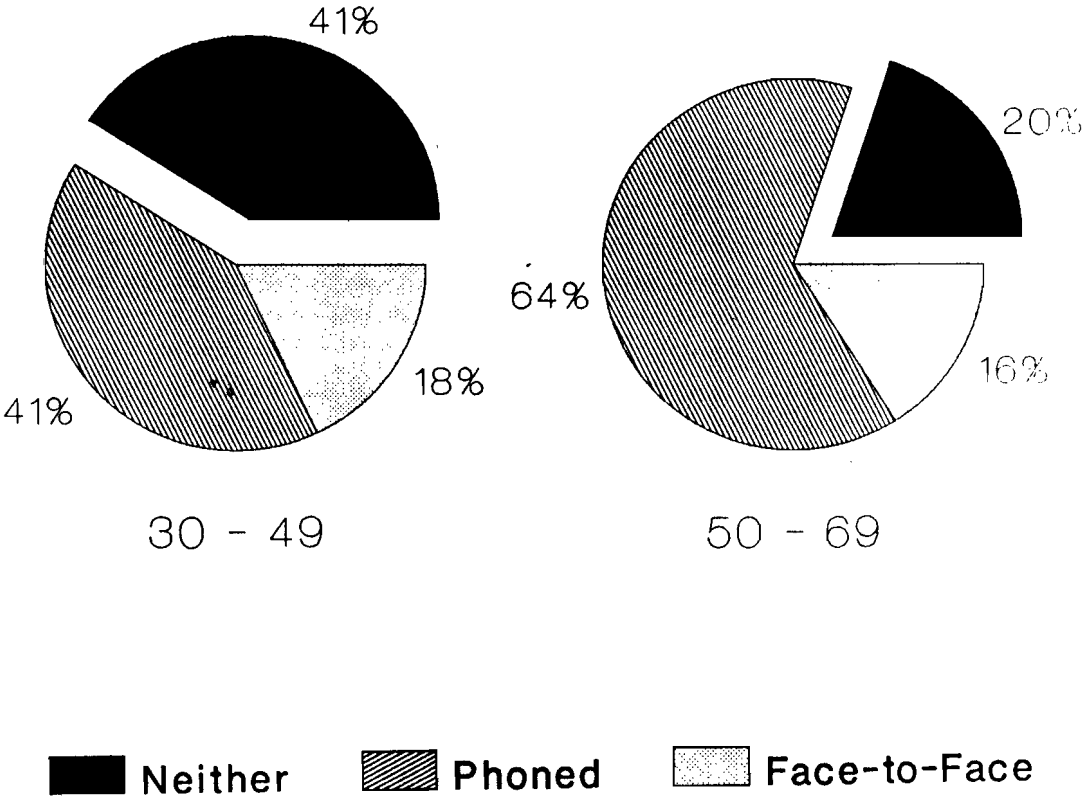
(Charitable Affluent Only)

Exhibit 16: Type of Solicitation by Selected Variables

	FACE-TO-FACE	PHONE	NEITHER	TOTAL
AFFLUENT	19	47	34	100%
NON-AFFLUENT	6	37	58	100%

CHARITABLE AFFLUENT				
	FACE-TO-FACE	PHONE	NEITHER	TOTAL
AGE:				
50 - 69	16	64	20	100%
30 - 49	18	41	41	100%
AFFILIATION:				
HIGH	36	41	23	100%
MODERATE	11	59	30	100%
LOW	24	21	65	100%
DENOMINATION:				
CONSERVATIVE MEMBER	26	60	14	100%
REFORM MEMBER	14	54	32	100%

Exhibit 17: Type of Solicitation by Age



(Charitable Affluent Only)

THE IMAGE OF THE CAMPAIGN

Prior to constructing the survey questionnaire, we conducted focus groups with respondents, selected for their lack of enthusiasm for the Campaign. From these groups, we learned of the most significant negative images of the Campaign that, conceivably, could adversely affect Campaign giving. We translated the sentiments we heard into these agree-disagree survey questions:

- 1) "I find the ways in which the Allied Jewish Campaign raises funds to be a real 'turn-off'".
- 2) "A gift to the Campaign gets spread over so many causes that I really don't get a sense that I'm doing any real good".
- 3) "People active in the Campaign are just not my kind of people".

We asked those who made an donation to the Campaign whether they agreed with each of the statements above. Exhibit 18 presents the results for charitable affluent households by age.

In three instances, younger contributors expressed more negative views of the Campaign than did their middle-aged counterparts. That is, **objections to fund-raising tactics, feelings that one's gift lacks importance, and alienation from Campaign activists are sentiments more prevalent among younger than middle-aged affluent contributors.**

Despite these patterns, just as many younger affluent contributors as the middle-aged respondents say that they feel, "One or more of my peers, business associates, or professional colleagues expects me to give to the Allied Jewish Campaign". Even though some lack enthusiasm for the Campaign, the young feel as much as their elders that their social networks obligate them to give. This combination of sentiments recalls a telling comment we heard at the focus group on Campaign giving. A wealthy individual, regarded as an under-giver by the Campaign staff, remarked: "Some causes you give to because you want to; others [i.e., the Campaign] you give to because you have to."

Exhibit 18: Images of the Campaign by Age
(Charitable Affluent Only)

	30 - 49	50 - 69
I FIND THE WAYS IN WHICH THE ALLIED JEWISH CAMPAIGN RAISES FUNDS TO BE A REAL "TURN OFF".		
AGREE	50%	32%
UNDECIDED	4%	4%
DISAGREE	47%	64%
TOTAL	100%	100%
A GIFT TO THE CAMPAIGN GETS SPREAD OVER SO MANY CAUSES THAT I REALLY DON'T GET A SENSE THAT I'M DOING ANY REAL GOOD.		
AGREE	28%	9%
UNDECIDED	6%	1%
DISAGREE	76%	90%
TOTAL	100%	100%
PEOPLE ACTIVE IN THE CAMPAIGN ARE JUST NOT MY KIND OF PEOPLE.		
AGREE	24%	11%
UNDECIDED	8%	7%
DISAGREE	68%	82%
TOTAL	100%	100%
ONE OR MORE OF MY PEERS ... EXPECTS ME TO GIVE TO THE ALLIED JEWISH CAMPAIGN.		
AGREE	43%	42%
UNDECIDED	4%	3%
DISAGREE	53%	45%
TOTAL	100%	100%

The importance of these images and feelings for Campaign giving, especially among younger contributors, is amply demonstrated in Exhibit 19. The Exhibit reports the mean gift to the Campaign by age for those who hold and those who reject the characterizations of the Campaign outlined above.

Exhibit 19: Mean Gift to the Campaign by Images of the Campaign by Age (Charitable Affluent Only)

AGE	30 - 49	50 - 69
CAMPAIGN A TURN-OFF		
YES	\$1100	\$4100
NO	\$1800	\$2800
CONTRIBUTION DOES GOOD		
YES	\$2000	\$3400
NO	\$600	\$1800
MY KIND OF PEOPLE		
YES	\$1900	\$3000
NO	\$700	\$4000
EXPECTED TO GIVE		
YES	\$2700	\$4800
NO	\$500	\$2100

All four attitudes more influence the giving of younger than of middle-aged respondents. In fact, the feeling that Campaign tactics are a "turn-off" is associated with higher giving among those 50 and over; but it is associated with lower giving among those under 50 years of age. The feeling that one's contribution makes a difference is more important for younger, than for older, affluent contributors. The sense of alienation from Campaign activists is unimportant to those 50-69; but it bears a strong relationship with size of gift for those 30-49 years old. The sense that one is expected to contribute to the Campaign plays a greater role in determining the size of young people's giving than in the giving of middle-aged adults.

Thus, not only do younger Jews harbor more objections to the Campaign. For them, more than the older donors, these objections serve as impediments to Campaign involvement. In contrast, older people more readily overcome their objections to the Campaign than younger donors.

Clearly, several images of the Campaign influence the generosity of giving among younger affluent contributors. While all we have examined seem to exert this influence, the most important ingredient -- for young as well as old -- is the sense that someone in one's world of work expects the prospect to give to the Campaign.

This finding complements the earlier discussion of solicitation technique. Ultimately, the size of gifts to the Campaign comes down to personal relationships between solicitors and donors. But how well these relationships produce Campaign contributions, in turn, depends on the image of the Campaign. Unfortunately, the evidence indicates that in the few areas we could investigate, more younger people than their elders hold negative images of the Campaign. This potential erosion in image, when coupled with evidence of fewer and smaller gifts from younger households, portend some difficulties for the Campaign in the coming years.

POLICY IMPLICATIONS

Much of this report has centered around its key finding: the "Giving Gap" between those under 50 and those 50 and over. The unresolved question is whether the Giving Gap is a passing or permanent phenomenon. If we knew whether those who were under 50 ten, twenty and thirty years ago were also giving less than their elders in their time, we would have some solid evidence upon which to base our predictions for the future. If Jews under 50 typically give less to the Campaign than those over 50, then we would reason that the younger Jews today will, in due time, develop into committed donors.

It is entirely possible that Campaign giving is fundamentally different from all other forms of philanthropic behavior. It may well be that Campaign giving typically escalates over the years while other forms of giving remain fairly constant. After all, the Campaign gift is probably the largest single gift that many philanthropically active Jews make. It is a gift that is monitored carefully by the Campaign and the Campaign has convinced many donors to anticipate annual increases in giving as a sign of good Jewish communal citizenship. The regularity of the Campaign gift, its size, and the expectation of ongoing incremental giving all distinguish Campaign giving from giving to other causes, be they Jewish or non-sectarian. If so, then this study's evidence of lower giving levels among the affluent young may not portend ill for the future. As noted, the issue could be resolved were we in possession of surveys from earlier years.

However, lacking detailed age-related giving data from the 1970s or 1960s, we cannot assume that the Giving Gap is transitory. Prudence dictates that Campaign leaders assume that Campaign giving is less attractive to the younger generation and that, barring any new measures or major historical events, those born after 1940 will continue to under-donate as they age. That the Giving Gap is confined to Campaign giving and does not embrace other Jewish or non-sectarian philanthropies does strongly suggest that the post-1940 birth cohorts are indeed less committed to Campaign giving specifically rather than Jewish philanthropy or charitable giving generally.

What can be done to help close the Giving Gap, to inspire higher levels of Campaign giving by the under-50 generation? The

ultimate answer to this question will be provided by Detroit's highly experienced Campaign lay and professional leadership. For their consideration, we offer the following tentative and preliminary ideas.

1. **ISRAEL TRAVEL:** The greater remoteness from Israel among younger Jews, especially those who have never been to Israel, suggests that it is urgent to increase travel to Israel. Previous research has demonstrated that a single trip to Israel, especially those conducted under educational auspices rather than under a tourist-oriented sponsor, permanently elevates positive feelings about the Jewish state and, presumably, toward Jewish philanthropy as well.

Few decision-makers will resist the idea of improving the marketing of Israel programs for teen-agers, college students, and young adults. The truly difficult question will revolve around the extent to which the community can afford to invest in subsidies for Israel travel and for which groups. From a Campaign perspective, the ideal target for Israel travel promotion is someone who is (or will be) affluent, who will remain in the Detroit area, who is not now making a major gift to the Campaign, and who is not likely to otherwise get to Israel.

Defining the principal target group in such a way immediately leads to a host of policy difficulties if the community decides to invest heavily in subsidizing Israel travel and educational programs. Here are a few:

■ Since the Orthodox already heavily travel to Israel heavily, is there any point in subsidizing Orthodox Jews' travel? On the other hand, from an ethical and public relations point of view, how can any Federation-sponsored program exclude the Orthodox?

■ The affluent are in the best position to donate to the Campaign and, as a result, affluent Jews' travel to Israel figures to result in larger benefits to the Campaign than travel by those who cannot afford the trip. On the other hand, how can the Federation deny subsidies to the least financially secure (merely) because they are unlikely to be able to afford a large gift to the Campaign?

■ The teen-age and college years are the most impressionable periods in a person's life. Travel to Israel

during these years is likely to have the most cumulative impact on people's commitment to Israel, the Campaign, and Judaism generally. Yet the rewards of subsidizing teen travel to the Campaign will not be felt for twenty years; moreover, perhaps half the teen-agers now in the Detroit area may well choose to live elsewhere. Given these immediate financial considerations, how can the Campaign justify investing heavily in teen and college student travel to Israel?

2. MARKET SEGMENTATION: The survey found not only that younger Jews are more remote from Israel; it also found that younger Jews are more interested in supporting local Jewish agencies than in supporting Israel. One response to this situation is for the Campaign to differentiate its marketing on the basis of age. Perhaps, in its marketing to younger prospects, the Campaign can place greater emphasis on its support of local services.

3. DESIGNATED GIVING: The principle that gifts to the Campaign may not be ear-marked has been a major article of faith of every Federation Campaign across the country. Federations everywhere ask donors to their central annual campaigns to make contributions for the benefit of world Jewry and to entrust the Federation's small decision-making bodies with the responsibility for deciding how those funds should be allocated.

Some evidence points to a declining enthusiasm for general-purpose Jewish philanthropy. While over the last decade, centralized annual campaigns nationwide have grown slower than the pace of inflation, more specialized drives with specific purposes have succeeded enormously. Examples include philanthropies that appeal to the ideological left and right (e.g., the New Israel Fund and the Simon Wiesenthal Center). The Federations themselves, including the Detroit Jewish Welfare Federation, have enjoyed considerable success in recent years in fund-raising for Operation Moses (for Ethiopian Jews), Operation Exodus (for Soviet Jews), and capital projects in the local community. The rise of multi-million dollar Jewish family foundations in the last decade is yet one more sign that major philanthropists want to have a direct and tangible impact upon the causes they support and to retain a measure of control over how their philanthropic dollars are spent.

One theme to emerge in our focus groups is the sense that giving to the Campaign conveys little sense of impact. Our younger respondents were especially receptive to the idea that their Campaign donations, in effect, do little real good.

Why are younger donors seemingly less attracted to generalized charities? Any answer must be speculative; but several factors may be at work. These include:

- Younger Jews have attained a higher level of education, implying a greater degree of sophistication in all sorts of consumer behavior, of which philanthropic giving is one.

- Younger Americans generally are less trusting of established institutions. As a result, younger Jews may be more suspicious of Federation decision-makers, or they simply may demand a greater voice in the determination of how their philanthropic dollars are spent.

- Younger Jews may feel less threatened as a minority and more integrated into the larger society. The sense of threat and victimization for older Jews may have fueled their willingness to support a Campaign that emphasized their generalized obligation to other Jews, whether locally or around the world. With their greater sense of security and confidence as fully accepted Americans, younger Jews may be less responsive to such claims.

4. CAMPAIGN ACCOUNT EXECUTIVES: Large donors to the Campaign enjoy relatively free and easy access both to high-level Campaign and Federation professionals as well as other influential members of the organized Jewish community in Detroit. They enjoy the personal attention they receive from the professionals, they feel efficacious (that they can have an impact on communal policy), and they also undoubtedly feel a deep, personal commitment to certain staff and lay leaders. For many, this commitment certainly helps sustain their annual level of giving.

However, not all major donors enjoy these sorts of relationships. The Campaign receives over 150 gifts of \$25,000 or more. If we assume for the moment that at least one staff or key lay people maintains a close relationship with every one of these major donors, it is unlikely that the 300+ donors of \$10,000-25,000 receive as much attention. The 600+ donors of \$5,000-10,000 certainly get lost in the shuffle.

Successful consumer-oriented businesses know that customer service, in the form of a trained and competent sales representative, are essential to maintaining customer loyalty. Unfortunately, the Campaign staff is not large enough to provide personal service to any but a few of those making gifts in the \$5,000-25,000 range.

We suggest that Campaign leaders consider undertaking a controlled experiment in which two new "Campaign Account Executives" would be hired to work closely with a select number of donors in a certain range. Just as they may be accustomed to working with an attorney, accountant, stock broker, or insurance salesman, the donors would be assign an Account Executive who would serve as their Jewish communal advisor and link to the world of organized Detroit Jewry.

Over the period of the experiment, Campaign leaders would track the level of giving and of activity on the part of the "treatment group," that is, those who are assigned Campaign Account Executives. Their giving and activity levels ought to be carefully compared with a randomly select "control group". At the end of one to three years, we should be able to learn whether the Account Executive idea is "profitable" in terms of increased giving and solicitation activity.

5. AGGRESSIVE RECRUITMENT OF NEW DONORS: Our analysis projects roughly 2,000 Detroit area households, living in the core area who are both affluent and totally unknown to the Campaign. Many of these are members of Conservative synagogues, and even more are members of Reform temples. Some may have moved to the region in the last few years. Some may have been written off as totally uninterested in supporting the Campaign, but it more likely that many more simply have never been contacted in a meaningful way.

The results imply that the Campaign needs to determine who are the affluent households that are not now found on Campaign lists. If, indeed, they are truly unknown to the Campaign, then a major effort to identify and solicit new givers (primarily through the congregational lists) may be indicated.