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ANALYSIS OF THE FUND RAISING CAMPAIGN
OF THE WORCESTER JEWISH FEDERATION

Gary A. Tobin, Ph.D.
Center for Modern Jewish Studies
Brandeis University
Waltham, Massachusetts

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FOREWORD

The Worcester Jewish Federation Demographic Study will provide our community with a sophisticated primary instrument capable of allowing us to reflect on the past, evaluate the present, and grow into our future.

The study has educated us about the complexities of our community. It will enable us to turn our weaknesses into strengths and evaluate our successes.

Now Federation, our local Jewish agencies, and synagogues must accept the responsibility to study the data and determine how to utilize it as a diagnostic tool.

It has taken us almost two years to complete the Demographic Study. There are many wonderful people who are responsible for taking it from its conception to its triumphant completion. . .

Nancy Leavitt, the President of Federation, who inspired the community to finance the study.

The Demographic Study Committee, who read numerous drafts and worked endless hours developing the methodology utilized in the study.

Dr. Gary A. Tobin and his staff at the Center for Modern Jewish Studies of Brandeis University, who shared their vast expertise with us and set the high standards necessary to create a fine quality study.

Joseph Huber, Executive Director of the Worcester Jewish Federation and his staff, especially Yisroel Cohen, Avram Rothman, and Eric Stillman, who coordinated the entire study with undaunted dedication.

Our community is fortunate to be the recipient of their hard work. They have given us a cornerstone for community growth.

It is now our responsibility to carry on the commitment to strengthen and secure a vital future for the Worcester Jewish community.

Phyllis-Roberta Freilich, Chair
Demographic Study Committee

DEMOGRAPHIC STUDY COMMITTEE

Phyllis Freilich, Chair

Marianne Baker

Dr. Mark Cutler

Lois Edinburg

Carol Glick

David Karpel

Steve Marx

Jordan Robbins

Martha Rosenblatt

Carol Sleeper

Nina Stoll

Liz Tapper

Dr. Gary Wolf

Staff:

Joseph Huber

J. Avram Rothman

Yisroel Cohen

Eric Stillman, Staff Intern

PREFACE

Conducting a demographic study allows me the opportunity to really know a community. The data certainly tell one story, but the individual flavor and character of a community is learned only through the many visits that are part of each study, and the time spent with the Demographic Study Committee, Jewish communal professionals, and lay leadership.

Now, "Woostuh" (as it is pronounced by natives) is a wonderful place. It is characterized by a strong sense of community, a solid institutional structure, and the feeling of a good place to live. I like being there.

Thanks, of course, go to the Demographic Study Committee, who labored hard and creatively to complete the study. They were fun, too.

Phyllis Freilich was a diligent, thorough, and excellent chairwoman of the Committee. She was great to work with, and kept the process moving. I know she will be just as effective in the follow-up work.

Nancy Leavitt, the Federation President, was a supportive influence from the beginning. She, along with other key leadership, will help ensure maximum use of the findings.

Yisroel Cohen, now in Miami, Eric Stillman, now in Baltimore, and Avram Rothman, now in Worcester, were all extremely helpful at different stages in the study. Many thanks.

Sandy Ezrine of Survey Research Associates did an excellent job in conducting the field work.

Jocelyn Goldberg, who completed the field work in Worcester County, was a delight to work with, as always. She was minding her own business working with AT&T and Kodak, and now finds herself submerged in Jewish communal work. The field is better for it.

Rosie Pratt completed all the data processing. What a trooper! It is never easy, but she says, "Oh Lord, let's get on with it," and we do. Thanks, Rosie.

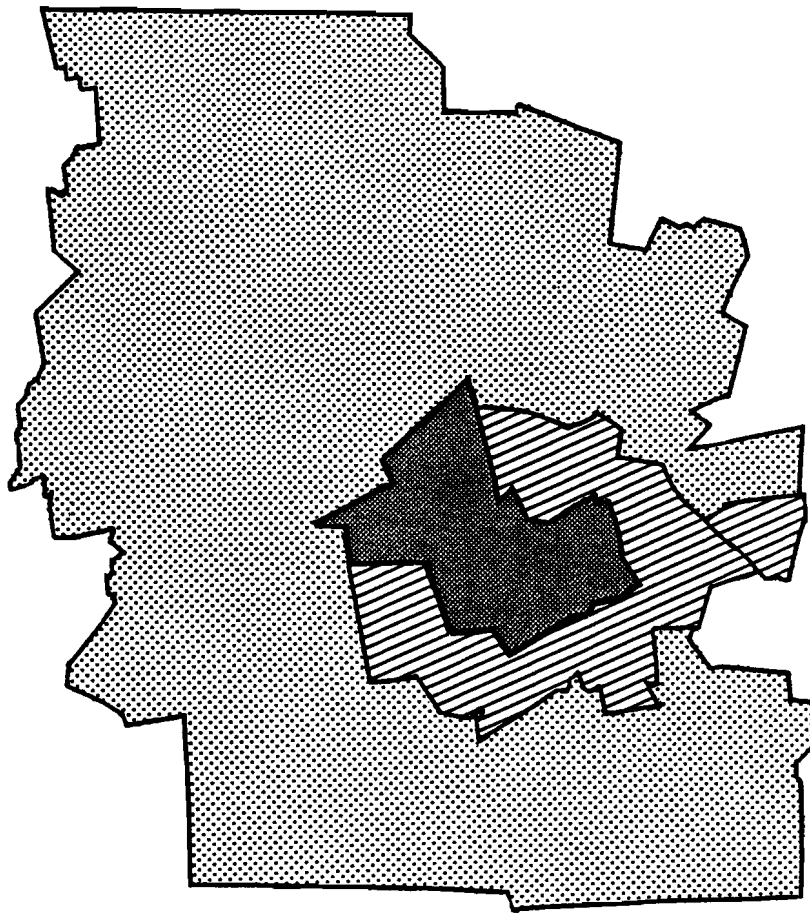
Sharon Sassler helped prepare the Executive Summary, did the graphics, and added an extra touch to the reports. It is good to have her as part of the team.

Vicki Ibera is the coordinating force in all of my studies. I really could not do this work without her.

And, now, Joe Huber - a dedicated pro and excellent executive. I am impressed by his management ability, his creativity, and his instincts for solving problems. I cherish my friendship with Joe. He makes me laugh, a rare and wonderful gift for friends to share. See you at the poker game.

Gary A. Tobin, Ph.D.
Center for Modern Jewish Studies
Brandeis University

Map of Demographic Study Area



Inner Area:



Worcester, Holden, Paxton, and Shrewsbury

Middle Area:



Boylston, West Boylston, Northborough, Westborough, Grafton,
Millbury, Auburn, and Leicester

Outer Area:



Royalston, Winchendon, Ashburnham, Athol, Phillipston,
Templeton, Gardner, Westminster, Fitchburg, Lunenburg,
Petersham, Hubbardston, Princeton, Leominster, Lancaster,
Harvard, Sterling, Bolton, Clinton, Berlin, Southboro,
Marlborough, Barre, Rutland, Hardwick, Oakham, New Braintree,
Brookfield, West Brookfield, North Brookfield, East Brookfield,
Sturbridge, Southbridge, Warren, Dudley, Charlton, Spencer,
Oxford, Webster, Sutton, Douglas, East Douglas, Northbridge,
Uxbridge, Upton, Milford, Mendon, Millville, and Blackstone

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SECTION 1

INTRODUCTION

Fund raising in the Jewish community in recent years has become increasingly complex. The demographic study undertaken by the Worcester Jewish Federation provides a rich background to help evaluate patterns of philanthropy and volunteerism in the Worcester area. This report, Analysis of the Fund Raising Campaign of the Worcester Jewish Federation, is designed to help guide long-range campaign planning for the Federation.

A substantial portion of the demographic study was devoted to exploring campaign issues. In addition to questions regarding attitudes about Israel, whether or not one gives to Jewish philanthropies and how much, and a few select questions on the image of the Federation, the Worcester Federation asked series of questions about solicitation history, why people give and don't give, philosophies of philanthropic behavior, giving histories, and many other campaign-related issues. The data collected provide a thorough profile of the campaign structure of the Worcester Federation. The data also provide a market profile of Worcester givers and non-givers, as well as identification of giving sub-markets. While additional research may be needed in the future, in terms of monitoring the changing attitudes of various sub-markets, and market testing to help evaluate changes in campaign approaches and techniques, the data in this report provide a starting point against which future efforts, both in terms of research and programming, can be evaluated.

The analysis and interpretation in the report represent the views of the consultant. Other interpretations, of course, can be made. Furthermore, the report does not contain all possible permutations of the data. Other questions may arise that relate to campaign issues. Further manipulation of the data can be done as particular campaign questions or issues arise which must be addressed in the community.

Many of the issues explored in this report relate to attitudes about giving, Israel, and other dimensions of Jewish life. Attitudes change, and sometimes they change rapidly. The data represent the views of Worcester respondents in 1986. World or local events, national policy, or the efforts of the organizations and institutions within the Worcester area may influence and change attitudes. Therefore, planning should take place with the premise that the data indicate where the Worcester population is in 1986, and not as if these attitudes were immutable.

The data on fund raising were examined in many ways. Each variable was evaluated in terms of age, length of residence in the Worcester community, marital status, geographic location, income, family composition, religious identity, as well as others. Together these variables constitute thousands of tables. Obviously, not all of them could be included in this report. Tables were selected for inclusion in report on the basis of the most important findings or most distinguishing characteristics that appear in the tables.

This report is the third in an initial series of four reports commissioned by the Federation to analyze different aspects of the demographic study. As noted in each report, sampling error increases as the number of cases decreases. Therefore, where tables have a small number of interviews, one must view the data with extreme caution. General trends and broad outlines may be inferred from these small data sets, but no more. This issue is discussed more fully in the section on methodology.

The ability to support Israel, local needs, and Jews around the United States and the rest of the world, depends on the fund raising capacity and efficiency of the Federation. The utilization of this report in the campaign planning process can serve as a useful tool in realizing fund raising goals in the Worcester Jewish community.

Matters pertaining to campaign planning are affected by the geographic distribution of the population. The sample was stratified, therefore, to provide for enough cases in a number of geographic areas for sub-area analysis. For this report, as well as the others, three geographic areas, defined by zip code, have been chosen. They are:

Inner area: Worcester, Holden, Paxton, and Shrewsbury

Middle area: Boylston, West Boylston, Northborough, Westborough, Grafton, Millbury, Auburn, and Leicester

Outer area: Royalston, Winchendon, Ashburnham, Athol, Phillipston, Templeton, Gardner, Westminster, Fitchburg, Lunenburg, Petersham, Hubbardston, Princeton, Leominster, Lancaster, Harvard, Sterling,

Bolton, Clinton, Berlin, Southboro, Marlborough, Barre, Rutland, Hardwick, Oakham, New Braintree, Brookfield, West Brookfield, North Brookfield, East Brookfield, Sturbridge, Southbridge, Warren, Dudley, Charlton, Spencer, Oxford, Webster, Sutton, Douglas, East Douglas, Northbridge, Uxbridge, Upton, Milford, Mendon, Millville, Blackstone

The designations, inner area, middle area, and outer area, will be used in subsequent text and tables where pertinent data are presented by geographic area.

Notes on Reading this Report

Summary tables of the most important findings are presented throughout this report. Obviously, in a study of this size, all data cannot be included. Copies of the detailed tabulations have been provided to the Worcester Jewish Federation, and are available for analysis at greater depth than is possible in this report.

Data have not been included if the percentage bases were too small to be considered statistically significant. In cases where percentage differences may not be strictly significant, but where a consistent pattern of responses occurs, we have regarded them as suggestive of real differences.

Throughout this report, where percentages do not add to 100%, it is because of computer rounding, multiple answers, or "not reported," (i.e., respondent refused to answer a question). Where --- appears on a table, it indicates less than one-half of 1% or zero responses and, therefore, zero percent.

When reading the tables, columns add down when total line at bottom adds to 100%. The tables add across when the right-most column contains sums of 100%. The (n=) notation which appears under the column heads on each table refers to the number of respondents interviewed. It should be noted that the total (n) varies, based on the number of responses to the questions. Some individuals may have chosen not to answer a question, so that (n)'s are not always the same.

SECTION 2

METHODOLOGY

Introduction

This methodological discussion is divided into three parts: sampling, interviewing, and data processing (including weighting).

A. Sampling Procedures

Our 530 completed interviews were comprised of two sub-samples, derived as follows:

- 400 "listed" respondents, culled from lists provided by the Federation. These lists had been derived from an unduplicated merging of membership rosters from various synagogues, organizations, agencies, etc., as well as the Federation's own campaign-based listings. The sample culling process involved the selection of every Nth name, on a rotating basis, until the 400th interview had been completed.
- The final 100 interviews represented 100 random digit dialing (RDD) derived respondents, contacted at random from a cross section of telephone exchanges throughout Worcester County. All towns in Worcester County were included.

Based upon a minimum of 100 and a maximum of 500 completed screening calls per telephone exchange an estimated 7,100 contacted households were designated as either Jewish or non-Jewish. A "Jewish" household is defined as one in which at least one member currently considers himself or herself to be Jewish, and/or was

born/raised a Jew. Factoring in the number of households with multiple phone lines, as well as the estimated percentage of Jewish households reluctant to identify themselves as Jewish - and calculated against a baseline 1985 census estimate of the total population, the Jewish population was calculated.

Jewish households identified during the RDD screening process were interviewed with the same survey questionnaire used for the 400 list-derived interviews.

The methodological rationale for a sample which includes both listed and randomly-derived sub-populations is the relatively efficient (i.e., cost-effective) means of attaining the former, coupled with the more projectable cross section represented by the latter. The process of combining the two sub-populations requires the statistical weighting of the listed portion to the RDD portion so as to factor out the systematic bias inherent in the use of lists, which are by definition non-random.

"Marketing" efforts undertaken to raise awareness of - and enthusiasm for - the survey effort could be presumed to have reached more listed than RDD respondents, the latter by definition more likely to be non-affiliated or only marginally affiliated with the Jewish community and its channels of communication. It is the opportunity to access this less affiliated portion of the Jewish community non-active and thereby unidentified by lists, which underscores our sampling strategy.

The combined weighted sample (N) of 500, within a community of Worcester's magnitude, is associated with a statistical precision interval of approximately $\pm 5\frac{1}{2}\%$ at the 95% confidence level. Ninety-five times out of 100, in other words, the findings we derive by weighting these 500-plus responses can be expected to fall within $5\frac{1}{2}\%$ of the findings we would have if every Jewish household in the Worcester area had been interviewed.

Basic Random Digit Dialing Sample

The primary sampling units used were telephone central office areas. For each of these areas, a random sample of specific telephone numbers was generated, with prefixes separated by geographic area. This was done by selecting numbers randomly from the telephone book, and then systematically adding small random numbers to get the numbers actually called. For instance, if the number actually selected was 343-3111, we would call a sequence of numbers starting with 343-1112, and continuing with 343-1113, 343-1114, etc. In this way we were able to assure that the numbers called would include unlisted as well as listed telephones. In all, anywhere from 7 to 33 numbers were generated from each number actually sampled from the telephone directory, depending on the projected proportions of Jews in each sub-area.

Each household reached in this way was first screened to determine if there were one or more individuals who were either currently Jewish or had been born and raised Jewish. In such households a complete interview was then carried out, with any adult over the age of 18 in the household. Attitudinal data are,

therefore, from the respondent alone. These interviews constitute the basic random digit dialing sample.

The disposition of the calls is allocated in the following chart. Calls are recorded by prefix and town. Using the percentages of households identified through the RDD process to be Jewish, the total Jewish population was taken as a percentage of the entire general population as of 1985.

CHART 1

RANDOM DIGIT DIALING RECORDS

Prefix	Town	Numbers Dialed	Jewish Households	Non-Jewish Households	Refused	Business
234	Whitinsville	253	001	099	000	013
248	Charlton	143	004	096	007	014
249	Athol	141	003	097	010	007
278	Uxbridge	265	000	030	003	008
297	Winchendon	207	002	098	008	008
342	Fitchburg	159	002	100	026	012
343	Fitchburg	122	001	075	014	010
345	Fitchburg	230	022	098	038	027
347	Sturbridge	500	001	084	002	032
355	Barre	500	002	058	009	013
365	Clinton	48.	000	025	006	001
366	Westborough	325	004	096	007	096
368	Clinton	162	000	060	002	010
393	Northborough	400	005	095	015	027
422	Sterling	282	000	023	000	001
436	Warren	500	000	000	000	000
464	Princeton	257	000	020	000	000
473	Milford	137	002	074	034	020
478	Milford	132	003	073	018	014
529	Upton	130	003	072	003	003
534	Leominster	74.	002	048	014	004
537	Leominster	172	001	099	029	014
575	Athol	500	000	000	000	000
582	Lunenburg	166	002	073	015	015
630	Gardner	99.	001	024	001	007
632	Gardner	164	001	099	027	016
724	Petersham	136	001	075	013	012

CHART 1 (continued)
RANDOM DIGIT DIALING RECORDS

Prefix	Town	Numbers Dialed	Jewish Households	Non-Jewish Households	Refused	Business
752	Worcester	300	008	092	025	049
753	Worcester	245	010	090	014	064
754	Worcester	176	003	097	012	021
755	Worcester	194	009	091	012	031
756	Worcester	188	004	096	012	036
757	Worcester	239	008	092	050	040
764	Southbridge	104	001	075	007	006
765	Southbridge	88.	000	051	007	011
779	Bolton	132	003	072	006	011
791	Worcester	299	002	098	069	045
792	Worcester	389	009	091	016	096
793	Worcester	360	000	001	000	031
795	Worcester	399	002	040	010	099
797	Worcester	500	000	000	000	000
798	Worcester	500	002	066	013	138
799	Worcester	384	005	095	025	201
827	Ashburnham	140	001	074	012	017
829	Holden	309	003	097	018	019
832	Auburn	295	001	099	003	040
835	West Boylston	500	002	092	001	022
838	Berlin	211	002	073	005	010
839	Grafton	281	001	099	000	017
841	Shrewsbury	500	000	000	000	000
842	Shrewsbury	231	006	094	002	025
845	Shrewsbury	500	006	052	017	011
852	Worcester	258	001	099	018	025
853	Worcester	156	000	100	003	021
856	Worcester	500	000	000	500	000
865	Millbury	330	001	099	022	021
867	N. Brookfield	341	001	099	016	015
869	Royalston	500	000	054	011	010
870	Westborough	282	000	002	000	055
874	Westminster	178	000	100	007	024
882	Oakham	500	000	015	011	010
883	Blackstone	97.	000	035	010	001
885	Spencer	325	000	100	002	015
886	Rutland	281	000	036	003	006
892	Leicester	432	003	067	007	012
898	Westborough	500	000	000	000	000
928	Hubbardston	121	000	011	000	000
939	Templeton	133	000	100	006	006
943	Webster	78.	001	053	008	010
949	Webster	173	001	074	008	013
987	Oxford	286	000	073	009	010
<u>Totals</u>		20,847	139	4,861	1,290	1,684

B. Interviewing

A comprehensive survey questionnaire was developed (see Appendix 1), through the combined efforts of the Demographic Study Committee, Survey Research Associates of Baltimore, and Gary Tobin. By incorporating into this questionnaire portions of analogous questionnaires already yielded in other cities throughout the United States, a context was established to interpret the Worcester findings. An arbitrary finding of 28%, in other words, would be more meaningful if we knew, for example, whether Worcester's 28% was typical or in some respects, atypical of other Jewish communities.

With the survey questionnaire thus designed, Survey Research Associates then assumed responsibility for both the telephone fieldwork and the data processing of the 500 completed interviews. The specific methodological components of the sampling fieldwork and data processing related to the community-wide survey effort are detailed below.

The survey questionnaire developed for this phase of the study contained two basic sections. The first section paralleled the types of questions asked in conjunction with the U.S. Census, and established a demographic profile of the household and each of its members. The second section contained a series of questions involving the perceptions and experiences of the respondent - ranging from religious observance, to issues of anti-Semitism, to feelings about Israel, to patterns of giving to Jewish and non-Jewish charitable organizations. While many factors affected

the actual length of the interview (e.g., household size and composition), the interview averaged about 35 minutes overall.

Interviewing did not take place on the Sabbath or any of the Jewish holidays that occurred between May and July 1986.

During the first week of the field period, each interviewer was required to come to the SRA office when he/she had completed three interviews. At this time, the interviewers reviewed their completed questionnaires with both the supervisor and an editor. This effort ensured that the interviewer was following the correct procedures and that any errors would be corrected early.

Interviewers continued to make weekly office visits to turn in completed RDD sheets and interviews. At the time of their weekly visit, they were assigned new work, reviewed corrections with the editors, and discussed problems or individual interviews with the supervisor.

Several debriefings were held during the field period to boost morale, review editing decisions and introduce changes in the field procedures. Debriefings were held to train on the short interview and to introduce the sub-screening process.

Screeners

Telephone screeners were added to the field personnel. They were trained only to identify Jewish households. The telephone numbers of identified Jewish households were called in to the office and then assigned to field interviewers for completion. This process helped to increase the productivity of the interviewers when we were calling in areas which had a lower

concentration of Jewish households.

RDD Procedures

Telephone numbers randomly generated by computer were used for the RDD (Random Digit Dialing) phase of this study. The purpose of random digit dialing is to obtain a final disposition for each telephone number. A structure methodology was implemented to obtain a final disposition for each telephone number.

Non-working numbers and, in many cases, business numbers were screened out before field assignment. Sheets with four telephone numbers each were assigned. Interviewers were instructed to make calls during the day (9:00 a.m. to 5:30 p.m.), evenings (5:30 p.m. to 9:30 p.m.) and Sunday. A final disposition of at least six attempts to contact was required for each number.

Completion Rates

For known Jewish households, 530 interviews were completed in Worcester County. The completion rate for known Jewish households was about 90% of identified Jewish households. There were no differences in the completion rates between the list and RDD sample, nor by geographic area.

Refusal Conversions

SRA made an effort throughout the field period to convert refusals. These conversion efforts addressed two types of refusals. The first was households that were Jewish, but refused to participate in the study. The second was respondents who began the interview but terminated the conversation before the interview

was completed. In both of these situations, these telephone numbers were identified and reassigned to specific interviewers for conversion efforts. The majority of this effort was devoted to areas in which it was particularly difficult to find Jewish households.

Quality Control

Validations:

A 10% validation was performed of each interviewer's work. The validations were completed by the supervisor and the assistant supervisor. The validation process required that 10% of the respondents be called and several of the interview questions be re-asked. In addition, the supervisor asked if the interviewer had been pleasant and if the respondent had any comments about the interview.

Editing-Coding:

All editing and coding was supervised by Mrs. Barbara Herman. Mrs. Herman contacted Dr. Tobin on a regular basis to make all coding decisions. Every interview was manually edited and a 10% second edit was performed by the editing supervisor. An edit log was kept to provide a record of all decisions that were made.

Data Cleaning:

All interviews were keypunched and returned to SRA for data cleaning. The Data Manager, Ms. Mary Emerick, wrote the data cleaning programs for both range of values and logic specifications. Changes and corrections were made both to the interview booklets and the data tape.

C. Weighting and Processing

Weighting was carried out as a two-step procedure. The first step was the projection sequence defined below. However, in the weighting, we also compensated for probabilities of speaking to different members of the household in gathering the household data. In particular, we weighted only the household data to compensate for differential response rates by age and sex, and other factors to represent the total population, not just the respondent. To do this we used the data from the questionnaire itself; that is, because the questionnaire includes information on every member of the household, we have reasonable estimates of the actual population age-sex cohorts.

In processing the data we used a large number of sub-breaks. Most of these are self-explanatory. For instance, we used income (question 105), place of birth (question 9), whether or not born Jewish (question 12), age of individual (question 3), and sex (question 4).

The tabulations by household type are also based on a created variable. A conventional family is defined as man and wife plus one or more children under 18 living at home. The column labeled man-wife indicates married couples with no children living at home, while single parents are one adult with one or more children under 18 living at home.

SECTION 3

CAMPAIGN HIGHLIGHTS

Contributions to Jewish Philanthropies

- About 64% of all households have someone who makes a contribution to Jewish philanthropies.
- About 61% of all households have someone who contributes \$100 or less (including 35% who contribute nothing) to Jewish philanthropies.
- For households with incomes of \$100,000 or more per year, 35% of the respondents say they contribute less than \$100 per year to all Jewish philanthropies.

Patterns of Giving to the Federation

- About 46% of all household have members who make a contribution to the Federation.
- Respondents in 51% of all households say they contribute nothing to the Federation, and another 31% say they contribute \$100 or less, for a total of 82%.
- Respondents in 33% of the households with incomes of \$100,00 - \$150,000 per year say they contribute \$500 or less per year to the Federation.
- Eighty-four percent of the respondents who have been in the Worcester community for five years or less do not make a contribution to the Federation.
- Twenty-three percent of the non-contributors to the Federation said they did not give because nobody asked them to give.

- Respondents say the two most important purposes of the Federation are support of the Worcester community (47%) and support for Israel (27%).

Contributions to Non-Jewish Philanthropies

- About 76% of all households have someone who makes some sort of contribution to philanthropies sponsored by an organization outside of the Jewish community.
- About 63% of the households have someone who gives less than \$100 (including 23% who give nothing) to all non-Jewish philanthropies.

Women's Division

- Forty-four percent of all households make a contribution to the Women's Division.
- While 55% of those who contribute between \$500 and \$1,000 per year to the Federation also contribute to the Women's Division, the proportion increases to 78% of \$1,000-plus givers to the Federation.

Israel

- About 13% of the respondents state that the Federation should allocate less money for local services and more to Israel, while 47% state that the Federation should allocate less money to Israel and more to local agencies.
- About 48% of the respondents said that support for Israel is a very important factor in their decision to make a contribution to Jewish philanthropies.

Motivation for Giving

- Thirty-seven percent of the respondents said that the method of solicitation is somewhat important in their decision to give to Jewish philanthropies, and another 34% said the manner in which they are solicited is very important in their decision to give.
- One half of the respondents said that tzedaka is a very important factor affecting their decision to give to Jewish philanthropies.
- A high proportion, 71%, of the respondents said that ability to give is a strong determinant in their decision to contribute to Jewish philanthropies.

SECTION 4

CONTRIBUTIONS TO JEWISH PHILANTHROPIES

Respondents in about 64% of all households say they or someone in the household makes some sort of contribution to Jewish philanthropies, which represents a total of almost 3,900 households. This includes all households making a gift to the Federation. About 60% of all households have someone who contributes \$1 to \$500 per year to Jewish philanthropies, including 26% who give less than \$100. If this 26% is added to the 35% who give nothing, it totals 61% who give less than \$100 or nothing at all. About 20% of the households have a member who gives \$1,000 or more per year to Jewish philanthropies, and 11% give between \$501 and \$1,000.

TABLE 4-1

CONTRIBUTORS TO JEWISH PHILANTHROPIES

	<u>Total</u> (n=521)
Do give	3,856 (64%)
Do not give	2,111 (35%)
Don't know	36 (1%)
<u>Total</u>	6,003 (100%)

TABLE 4-1 (CONTINUED)

CONTRIBUTORS TO JEWISH PHILANTHROPIES

<u>Amount contributed</u>	<u>Total</u> (n=391)
Less than \$100	1,017 (26%)
\$101-\$250	776 (20%)
\$251-\$500	535 (14%)
\$501-\$1,000	435 (11%)
\$1,001-\$5,000	501 (13%)
\$5,001-\$10,000	102 (3%)
\$10,001-\$25,000	109 (3%)
\$25,001-\$50,000	51 (1%)
\$50,001-\$100,000	7 ---
Refused	213 (3%)
<u>Total</u>	3,871 (99%)*
*rounding error	

Synagogue and Jewish Community Center dues are not considered contributions in this analysis, but rather the purchase of services, such as Jewish education or recreation programs. Furthermore, such dues are not likely to constitute a major inhibiting factor in an individual's ability to give to Jewish philanthropies. Even if the combined dues tops \$1,000 (and for many households it does), these dues requirements should not be a major factor for households with incomes of \$75,000 per year or more, or those with significant assets, who are potential big givers.

The proportion of households with respondents who say they give to Jewish philanthropies decreases with each younger age cohort. While 84% of all those 65 and over contribute to Jewish philanthropies, the proportion declines to 75% for those 55 to 64, 65% of those 45 to 54, 57% for those 35 to 44, and 38% for those 25 to 34. While some of this change is likely to be a function of age, it is also likely to be a function of generation and life cycle. The exact net effect of each factor is difficult to determine. Younger Jews are likely to have lower incomes, less attachment to organized Jewish life, and are more likely to be geographically mobile; all factors that negatively affect giving. Nevertheless, a majority of Jews aged 25 to 34 do not give anything to Jewish philanthropies, and this should be a cause of major concern to the Worcester Federation.

TABLE 4-2

CONTRIBUTORS TO JEWISH PHILANTHROPIES, BY AGE

	<u>18-24</u> (n=22)	<u>25-34</u> (n=69)	<u>35-44</u> (n=97)	<u>45-54</u> (n=63)	<u>55-64</u> (n=80)	<u>65-74</u> (n=108)	<u>74 +</u> (n=82)
Do give	154 (48%)	475 (37%)	655 (57%)	419 (65%)	602 (75%)	899 (91%)	653 (79%)
Do not give	160 (50%)	784 (62%)	497 (43%)	212 (33%)	204 (25%)	79 (8%)	175 (21%)
Don't know	7 (2%)	7 (1%)	--- ---	15 (2%)	--- ---	7 (1%)	--- ---
<u>Total</u>	321 (100%)	1,266 (100%)	1,152 (100%)	646 (100%)	806 (100%)	985 (100%)	828 (100%)

Households headed by married couples are more likely to make a contribution than those headed by single persons, 66% versus

50%. Again, some of this differential is due to income, but some is likely due to institutional attachment factors. Put another way, singles and divorced individuals for example, are less likely to be part of the communal structure because of discontent; lack of contact; or the unavailability of services, programs, or other factors to attract them. These marginal populations require special institutional and organizational efforts to bring them into communal life. Waiting for many of these people to come to Jewish organizations may be a long wait indeed. Since the typical Jewish family, which consists of two parents and at least one child, is a distinct minority (36%) of all Jewish households in Worcester, the marginal populations need special attention to integrate them into institutional life. The lag time for "cultivated" giving may be many years, or never, if institutions wait for "non-traditional" families to become attached.

TABLE 4-3
CONTRIBUTORS TO JEWISH PHILANTHROPIES,
BY HOUSEHOLD COMPOSITION

	<u>One Person</u> (n=117)	<u>Man and Wife</u> (n=175)	<u>Two Parents with Children</u> (n=193)	<u>Single Parent</u> (n=16)	<u>Other</u> (n=20)
Do give	802 (65%)	1,476 (75%)	1,330 (59%)	65 (31%)	182 (55%)
Do not give	430 (35%)	483 (25%)	912 (40%)	139 (66%)	147 (45%)
Don't know	--- ---	7 ---	22 (1%)	7 (3%)	--- ---
<u>Total</u>	1,233 (100%)	1,967 (100%)	2,264 (100%)	211 (100%)	328 (100%)

Households in the inner core area are only slightly more likely to contribute to Jewish philanthropies than those in the middle area, 69% versus 63%. Given the sampling error, no real differences can be seen. About 44% of those in the outer area of Worcester County make a contribution to Jewish philanthropies, which is a considerably lower proportion than the inner and middle areas. Gifts of \$1,000 or more are likely to come from the inner area. Jewish philanthropies are obviously doing a much better job in reaching Jews in the most densely populated Jewish areas than in outlying areas.

TABLE 4-4
 CONTRIBUTORS TO JEWISH PHILANTHROPIES,
 BY GEOGRAPHIC AREA

	<u>Inner Area</u> (n=396)	<u>Middle Area</u> (n=45)	<u>Outer Area</u> (n=80)
Do give	3,044 (69%)	379 (63%)	434 (44%)
Do not give	1,351 (31%)	220 (37%)	541 (55%)
Don't know	21 ---	--- ---	15 (1%)
<u>Total</u>	4,416 (100%)	598 (100%)	989 (100%)

Synagogue members are twice as likely to make a contribution to a Jewish philanthropy than non-members, 81% as compared to 39%. Nearly all contributors of \$1,000 or more per year to Jewish philanthropies belong to a synagogue. Synagogue members are the most likely of all subgroups to make some gift; therefore, special efforts via these institutions are essential.

TABLE 4-5
 CONTRIBUTORS TO JEWISH PHILANTHROPIES,
 BY SYNAGOGUE/TEMPLE MEMBERSHIP

	<u>Do Belong</u> (n=398)	<u>Do Not Belong</u> (n=123)
Do give	2,914 (81%)	942 (39%)
Do not give	663 (18%)	1,448 (60%)
Don't know	29 (1%)	7 ---
<u>Total</u>	3,606 (100%)	2,397 (99%)*

*rounding error

Like those who belong to synagogues, organizational members are more likely than not to make a gift to Jewish philanthropies. Eighty-four percent of those who belong to a Jewish organization make a contribution; while, 31% of those who do not belong make a gift to Jewish philanthropies. Any efforts to increase synagogue and organizational memberships are probably beneficial to long-range campaign efforts. The more tied to Jewish life people become, the more likely they are to make a contribution.

TABLE 4-6
CONTRIBUTORS TO JEWISH PHILANTHROPIES
BY JEWISH ORGANIZATION MEMBERSHIP

	Amount Contributed			
	0 (n=127)	\$1-\$500 (n=231)	\$501-\$1000 (n=49)	\$1000 + (n=82)
Do belong	559 (26%)	1,724 (74%)	376 (86%)	735 (95%)
Do not belong	1,537 (73%)	598 (26%)	59 (13%)	36 (5%)
Don't know	15 (1%)	7 ---	---	---
<u>Total</u>	2,111 (100%)	2,329 (100%)	435 (99%)*	771 (100%)

*rounding error

As might be expected, the proportion of households with someone making a gift to Jewish philanthropies increases as income levels rise. While 61% of those with incomes of under \$50,000 make a contribution to Jewish philanthropies, the figure rises to 75% of those with incomes of \$50,000 to \$75,000 and virtually all with incomes of more than \$150,000. Unfortunately, there are not enough cases to analyze giving patterns by income and age, especially for high-income households.

TABLE 4-7

CONTRIBUTORS TO JEWISH PHILANTHROPIES,
BY INCOME

	Under \$20,000 (n=91)	\$20,001- \$30,000 (n=50)	\$30,001- \$40,000 (n=61)	\$40,001- \$50,000 (n=41)	\$50,001- \$75,000 (n=59)	\$75,001- \$100,000 (n=37)	\$100,000 \$150,000 (n=16)	\$150,000 + (n=22)
Do give	690 (59%)	312 (52%)	451 (53%)	245 (52%)	481 (75%)	291 (82%)	124 (47%)	188 (100%)
Do not give	474 (41%)	284 (48%)	396 (47%)	213 (45%)	153 (24%)	57 (16%)	139 (53%)	---
Don't know	---	---	---	15 (3%)	7 (1%)	7 (2%)	---	---
<u>Total</u>	1,163 (100%)	596 (100%)	848 (100%)	473 (100%)	641 (100%)	356 (100%)	264 (100%)	188 (100%)

Of the respondents in households with incomes of \$75,000 to \$100,000, 16% say they contribute nothing to Jewish philanthropies, and another 25% say they contribute less than \$250, for a total of 41%. These figures reveal a large gap between the ability to give and actual gifts. Based on income alone, the data show a much greater capacity for larger gifts, primarily in the

\$5,000 to \$10,000 category. These assertions are based on examination of income figures only. Data on assets are not available, but they would probably reveal an even greater potential for giving and a larger gap for the many high-income and wealthy households that are contributing \$1,000 or less to Jewish philanthropies.

Those who describe themselves as Orthodox and Conservative Jews are the most likely to make some sort of contribution to Jewish philanthropies, 77% and 72%, respectively, as compared to 68% of Reform Jews and 42% of those who identify themselves as "just Jewish." Most givers of \$500 or more are Conservative and Reform Jews, which is simply because there are many more Conservative and Reform Jews than Orthodox Jews. Orthodox Jews are also more likely to have lower incomes. Most givers of \$10,000 and more are Reform Jews.

TABLE 4-8
CONTRIBUTORS TO JEWISH PHILANTHROPIES,
BY RELIGIOUS IDENTITY

	<u>Orthodox</u> (n=33)	<u>Conservative</u> (n=161)	<u>Reform</u> (n=277)	<u>Just Jewish</u> (n=36)	<u>Other</u> (n=6)
Do give	290 (77%)	1,250 (72%)	1,979 (68%)	271 (41%)	52 (32%)
Do not give	88 (23%)	475 (27%)	937 (32%)	367 (56%)	111 (68%)
Don't know	--- ---	14 (1%)	7 ---	15 (2%)	--- ---
<u>Total</u>	379 (100%)	1,739 (100%)	2,923 (100%)	652 (99%)*	163 (100%)

*rounding error

About 69% of the households with members who have lived in the community all their lives make a contribution to Jewish philanthropies, as do 85% of those who have lived there since the 1940s, 77% of those who have lived there since the 1950s, and 55% of those who have lived there since the 1960s. Only a little over 40% of those who have moved to the Worcester area since 1980 make a contribution to Jewish philanthropies. The demographic study shows that mobile households have members who are also younger and often have lower incomes.

TABLE 4-9

CONTRIBUTORS TO JEWISH PHILANTHROPIES,
BY LENGTH OF RESIDENCE

		²⁷⁻⁴⁶ 1940- 1949 (n=92)	²⁷⁻³⁶ 1950- 1959 (n=47)	¹⁷⁻²⁶ 1960- 1969 (n=45)	⁷⁻¹⁶ 1970- 1979 (n=111)	³⁻⁶ 1980- 1983 (n=30)	⁰⁻² 1984- 1986 (n=24)
Do give	1,250 (69%)	783 (85%)	363 (77%)	252 (55%)	814 (58%)	197 (37%)	189 (47%)
Do not give	564 (31%)	131 (14%)	108 (23%)	203 (45%)	562 (40%)	331 (63%)	213 (53%)
Don't know	7 ---	7 (1%)	---	---	22 (2%)	---	---
<u>Total</u>	1,820 (100%)	921 (100%)	471 (100%)	456 (100%)	1,398 (100%)	527 (100%)	402 (100%)

SECTION 5

PATTERNS OF GIVING TO THE FEDERATION

About 2,700 households or 46% of the total report having someone who contributes to the Federation. But this figure is higher than the total number of households that give in any one year. However, many households give one year and then skip or plan to give the following year, and they are all likely to be included in this total. Gift levels from the study have been verified against Federation records.

Respondents in about 51% of the households say they do not give to the Federation, and 3% did not know or refused to answer. Thirty-two percent of all households have members who give less than \$100, for a total of 83% who give nothing or less than \$100 per year to the Federation. About 15% of the respondents say they or someone in the household gives \$1,000 per year or more.

TABLE 5-1

CONTRIBUTORS TO THE FEDERATION

	<u>Total</u> (n=519)
Do give	2,734 (46%)
Do not give	3,026 (51%)
Refused	52 (1%)
Don't know	139 (2%)
<u>Total</u>	5,951 (100%)
<u>Amount contributed</u>	<u>Total</u> (n=303)
Less than \$100	97 (32%)
\$101-\$250	61 (20%)
\$251-\$500	44 (14%)
\$501-\$1,000	28 (9%)
\$1,001-\$5,000	31 (10%)
\$5,001-\$10,000	4 (1%)
\$10,001-\$25,000	8 (3%)
\$25,001-\$50,000	4 (1%)
\$50,001-\$100,000	1 ---
Refused	13 (4%)
Don't know	12 (4%)
<u>Total</u>	303 (98%)*

*rounding error

Households with younger respondents are less likely to give to the Federation than they are to Jewish philanthropies in general. While 74% of the households with members 65 to 74 years of age make a contribution to the Federation, the proportion is 54% for the age group 55 to 64, 47% of those 45 to 54, 38% for those 35 to 44, and 24% for those 25 to 34.

TABLE 5-2
CONTRIBUTORS TO THE FEDERATION, BY AGE

	<u>18-24</u> (n=22)	<u>25-34</u> (n=69)	<u>35-44</u> (n=97)	<u>45-54</u> (n=63)	<u>55-64</u> (n=80)	<u>65-74</u> (n=108)	<u>74 +</u> (n=82)
Do give	58 (18%)	291 (24%)	435 (38%)	303 (47%)	434 (54%)	726 (74%)	487 (59%)
Do not give	248 (77%)	879 (72%)	658 (57%)	321 (50%)	357 (44%)	259 (26%)	304 (37%)
Refused	---	---	44 (4%)	7 (1%)	---	---	---
Don't know	15 (5%)	52 (4%)	7 (1%)	15 (2%)	15 (2%)	---	36 (4%)
<u>Total</u>	321 (100%)	1,222 (100%)	1,145 (100%)	646 (100%)	806 (100%)	985 (100%)	828 (100%)

Sixty-one percent of married couples make a contribution to the Federation, as compared to 19% of singles. The proportion drops to 17% for households headed by single parents. As with patterns of giving to Jewish philanthropies in general, the "non-traditional" households are less likely to give than the households with two parents and children. Since "non-traditional" households constitute a large majority of all households, more attention must be given to attracting these constituencies into Jewish communal life and, therefore, the campaign.

TABLE 5-3

CONTRIBUTORS TO THE FEDERATION,
BY HOUSEHOLD COMPOSITION

	<u>One Person</u> (n=117)	<u>Man and Wife</u> (n=174)	<u>Two Parents with Children</u> (n=192)	<u>Single Parent</u> (n=16)	<u>Other</u> (n=20)
Do give	462 (37%)	1,171 (60%)	978 (44%)	36 (17%)	87 (27%)
Do not give	698 (57%)	759 (39%)	1,168 (53%)	160 (76%)	241 (73%)
Refused	---	7 ---	44 (2%)	---	---
Don't know	73 (6%)	22 (1%)	29 (1%)	15 (7%)	---
<u>Total</u>	1,233 (100%)	1,959 (100%)	2,220 (100%)	211 (100%)	328 (100%)

Respondents living in households in the inner area are the most likely to make a contribution to the Federation, 53%. About 33% of the households in the middle area have someone who makes contributions, as do 22% of the households in the outer area of Worcester County. The Federation is clearly not achieving much breadth or depth in the campaign beyond the "core" Jewish area. The further away from the inner area that families live, the less likely they are to contribute. The lack of giving to the Federation represents a need for further outreach by the Federation beyond the core area.

TABLE 5-4
CONTRIBUTORS TO THE FEDERATION,
BY GEOGRAPHIC AREA

	Inner Area (n=396)	Middle Area (n=45)	Outer Area (n=78)
Do give	2,336 (53%)	196 (33%)	202 (22%)
Do not give	1,984 (45%)	344 (57%)	698 (75%)
Refused	44 (1%)	7 (1%)	--- ---
Don't know	51 (1%)	52 (9%)	37 (4%)
<u>Total</u>	4,416 (100%)	598 (100%)	937 (101%)*

*rounding error

Households with respondents who were born in the Worcester area are more likely to make a larger contribution than those born elsewhere in the U.S., but they are not very much more likely to make a contribution to the Federation. Therefore, the Federation has achieved some success in the breadth of the campaign for non-Worcester natives but not in the depth. The lack of bigger givers who are not native-born may reflect a need for the Federation to expand its human resource and leadership development efforts, as well as provide greater openness to a larger circle of Worcester residents. The biggest givers, being almost all natives suggests a system that may be too closed or perceived as such. More "new blood" needs to be integrated into the Federation's inner circles.

TABLE 5-5
CONTRIBUTORS BY THE FEDERATION,
BY PLACE OF BIRTH

	<u>Locally Born</u> (n=302) ₃₀₀	<u>Born in Another State</u> (n=162) ₁₅₁	<u>Foreign Born</u> (n=55)
Do give	1,588 (46%) _{139 46.3}	796 (41%) _{66 41%}	350 (62%)
Do not give	1,831 (53%) ₁₆₈	1,000 (52%)	195 (34%)
Refused	---	52 (3%)	---
Don't know	36 (1%)	81 (4%) ₁₁	22 (4%)
<u>Total</u>	3,456 (100%)	1,929 (100%)	567 (100%)

Sixty-five percent of the respondents in households with incomes of under \$30,000 say they contribute nothing to the Federation. Of those who do, the vast majority contribute \$100 or less. For respondents in households in the \$30,000 to \$50,000 range, 60% say they contribute nothing to the Federation. For respondents in households with incomes of \$75,000 or more, 11% say they give nothing to the Federation, and 40% of those who do give contribute less than \$500 per year. A substantial pool of potential \$5,000 plus gifts exists in the Worcester area. Not only are these high-income households a source of larger gifts for the next three to five years, but they have the potential to be even larger givers in the next decade. A great deal of effort must be made to attracting these individuals into the Federation system.

TABLE 5-6
CONTRIBUTORS TO THE FEDERATION,
BY INCOME

	Under \$20,000 (n=91)	\$20,001- \$30,000 (n=50)	\$30,001- \$40,000 (n=60)	\$40,001- \$50,000 (n=41)	\$50,001- \$75,000 (n=58)	\$75,001- \$100,000 (n=37)	\$100,000 \$150,000 (n=16)	\$150,000 + (n=22)
Do give	363 (31%)	254 (43%)	304 (38%)	181 (38%)	371 (59%)	269 (76%)	65 (25%)	159 (84%)
Do not give	793 (68%)	341 (57%)	499 (62%)	270 (57%)	263 (41%)	57 (16%)	192 (73%)	29 (15%)
Refused	---	---	---	---	---	---	7 (3%)	---
Don't know	7 (1%)	---	---	22 (5%)	---	30 (8%)	---	---
<u>Total</u>	1,163 (100%)	596 (100%)	803 (100%)	473 (100%)	634 (100%)	356 (100%)	264 (101%)*	188 (99%)*

*rounding error

The Federation is receiving some contribution from 66% of those who have been in the Worcester area since the 1940s, 60% from those who have been in the area since the 1950s, and 51% of those who moved there in the 1960s. However, it is receiving a contribution from only 35% of those who have been in the Worcester area since the 1970s and only 16% of those who moved there in the 1980s. Recent movers are far more likely to make a contribution to some other Jewish philanthropy.

TABLE 5-7

CONTRIBUTORS TO THE FEDERATION,
BY LENGTH OF RESIDENCE

	<u>Always Lived Here</u> (n=171)	1940- 1949 (n=92)	1950- 1959 (n=47)	1960- 1969 (n=45)	1970- 1979 (n=110)	1980- 1983 (n=29)	1984- 1986 (n=24)
Do give	988 (54%)	603 (65%)	283 (60%)	230 (51%)	492 (35%)	73 (15%)	65 (16%)
Do not give	825 (45%)	289 (31%)	167 (35%)	210 (46%)	781 (56%)	410 (85%)	337 (84%)
Refused	---	---	---	---	52 (4%)	---	---
Don't know	7 ---	29 (3%)	22 (5%)	15 (3%)	66 (5%)	---	---
<u>Total</u>	1,820 (99%)*	921 (99%)*	472 (100%)	455 (100%)	1,391 (100%)	483 (100%)	402 (100%)

*rounding error

Orthodox, Conservative, and Reform Jews are all about as likely to make a contribution to the Federation, 52%, 48%, and 54%, respectively. Only 17% of those who identify themselves as "just Jewish" make a contribution to the Federation.

TABLE 5-8
CONTRIBUTORS TO THE FEDERATION,
BY RELIGIOUS IDENTITY

	<u>Orthodox</u> (n=33)	<u>Conservative</u> (n=161)	<u>Reform</u> (n=276)	<u>Just Jewish</u> (n=35)	<u>Other</u> (n=6)
Do give	196 (52%)	843 (48%)	1,557 (54%)	110 (17%)	14 (9%)
Do not give	182 (48%)	794 (46%)	1,307 (45%)	462 (72%)	148 (91%)
Refused	---	---	---	52 (8%)	---
Don't know	---	103 (6%)	14 ---	22 (3%)	---
<u>Total</u>	379 (100%)	1,739 (100%)	2,879 (99%)*	645 (100%)	163 (100%)

*rounding error

Only 12% of the respondents in intermarried households make a contribution to the Federation. Cooperative efforts between the Federation and other institutions to integrate intermarried couples into Jewish life and reach out to them to involve them in

the Jewish community will have long-term positive effects on giving patterns and the growth of the campaign. Households headed by intermarried couples represent a significant and growing group that are marginal to the campaign. If special efforts are not made, many of these households will be permanently lost to Federation fund raising efforts.

Synagogue members are far more likely to make a contribution to the Federation than non-members, 67% versus 14%. Wide differences also result in other Jewish organizational membership patterns. Nearly all givers of \$500 or more to the Federation belong to a synagogue. No other single variable shows such wide differences in giving patterns.

TABLE 5-9

CONTRIBUTORS TO THE FEDERATION,
BY SYNAGOGUE/TEMPLE MEMBERSHIP

	Do Belong <u>(n=397)</u>	Do Not Belong <u>(n=122)</u>
Do give	2,407 (67%)	327 (14%)
Do not give	1,111 (31%)	1,916 (81%)
Refused	7 ---	44 (2%)
Don't know	73 (2%)	66 (3%)
<u>Total</u>	3,598 (100%)	2,353 (100%)

Other facts can be noted about patterns of giving to the Federation:

- 1) Contributors of \$500 or more often rate the quality of services offered in the Jewish community higher than contributors of less than \$500. High-quality or perceived higher-quality services may be a reinforcing factor in campaign.
- 2) Seventy-seven percent of those who give \$500 or more to the Federation say that all three of their best friends are Jewish. The data show, however, that the pattern of all three best friends being Jewish declines in each younger age cohort. Thus, as friendship patterns change with each younger age cohort, the Federation may not be able to rely on the informal networks among highly integrated Worcester Jews as a means of encouraging campaign contributions.
- 3) Of the \$500 plus givers to the Federation and Jewish philanthropies in general, about 70% have visited Israel, as compared to about 40% who give less than \$500 and 26% who do not give at all. About 84% of the \$500 plus givers to the Federation say they intend to visit Israel, and 93% of these \$500 plus givers say they intend to or have visited Israel. Like synagogue membership and residential choice, the larger givers may come from a pool of individuals who are both more likely to visit Israel and make larger contributions. However, this relationship should not be assumed. Increased efforts to bring more people to Israel are likely to have a positive affect on the campaign, most likely in increasing the size of

an individual's gift. Increasingly more substantial subsidies to encourage people to visit Israel (who do not have a pledge history), may have long-term positive affect on the campaign.

- 4) While 13% of non-givers to the Federation volunteer for Jewish organizations, the figure increases to 26% for givers of under \$500, and climbs to 50% for givers of \$500 or more. The same general pattern characterizes other Jewish and non-Jewish philanthropies.
- 5) Those respondents who prefer Jewish-sponsored services are slightly more likely to make a contribution to the Federation.
- 6) Professionals are slightly more likely to be non-givers than other occupational groups. But those professionals who do contribute are likely to make gifts of \$500 or more. Those who are self-employed are the most likely to make a gift, and they are the most likely to make a gift of \$500 or more. Occupation, then, or self-employment, are not necessarily barriers to the campaign. Entrepreneurs will continue to be represented in all age groups (they are not disappearing), including many professionals who are also entrepreneurs. The campaign should not suffer in the long run because of employment and occupational changes. However, it will have to make special efforts to reach out to new circles of professionals and "new" entrepreneurs.

SECTION 6

REASONS FOR NOT CONTRIBUTING TO THE FEDERATION

In households where no contribution was made to the Federation, the respondent was asked to give the reasons for not contributing. The most common reasons that were given are similar to those found in other communities. Twenty-eight percent of those who did not give said that the reason was that they could not afford to give. Another 23% said that nobody asked them to give. Fifteen percent said there was no particular reason for not giving, while 11% said they gave to a different philanthropic cause. About 7% of the respondents said that they are not involved enough in the Jewish community to give. Negative reasons, such as not liking the Federation, not wanting to give to the Federation, finding that the purpose of the Federation is not worthwhile, or not liking the solicitation methods, account for about 10% of the responses. About 9% said they did not know enough about the Federation to make a contribution.

TABLE 6-1

REASONS FOR NOT CONTRIBUTING TO THE FEDERATION*

	<u>Total</u> (n=207)
Not asked to give	704 (23%)
Could not afford to give	883 (28%)
No particular reason	461 (15%)
Gave to different cause	327 (10%)
Don't like the Federation	131 (4%)
Don't want to give	103 (3%)
Gave through family	21 (1%)
Purpose of Federation not worthwhile	59 (2%)
Don't like solicitation methods	73 (2%)
Just moved to area	7 ---
Not involved in Jewish community	214 (7%)
Don't know enough about Federation	293 (9%)
Don't give to charity	15 ---
Other responses	72 (2%)
Refused	14 ---
Don't know	110 (4%)

* Percents total to more than 100%, since some respondents may have indicated more than one reason for not giving.

Percents and totals based on those responding to the question.

Some differences emerged between subgroups. Intermarried couples, for example, were much more likely to say that they were not involved enough in the Jewish community to make a contribution, as almost one out of four gave that response.

Almost two of every five individuals between the ages of 35 and 44 said they did not give to the Federation because nobody asked them to give. Individuals between the ages of 18 and 24 were more likely to say that they did not know enough about the Federation to give.

TABLE 6-2

REASONS FOR NOT CONTRIBUTING TO THE FEDERATION, BY AGE*

	<u>18-24</u> (n=14)	<u>25-34</u> (n=37)	<u>35-44</u> (n=47)	<u>45-54</u> (n=25)	<u>55-64</u> (n=29)	<u>65-74</u> (n=29)	<u>74 +</u> (n=26)
Not asked to give	296 (27%)	407 (18%)	166 (39%)	262 (15%)	51 (10%)	87 (34%)	36 (12%)
Count not afford to give	116 (47%)	272 (29%)	80 (12%)	117 (35%)	87 (23%)	43 (17%)	168 (55%)
No particular reason	---	169 (18%)	132 (20%)	15 (4%)	103 (28%)	21 (8%)	21 (7%)
Gave to different cause	---	14 (2%)	51 (8%)	73 (22%)	88 (24%)	50 (19%)	52 (17%)
Don't like the Federation	---	21 (2%)	---	30 (9%)	37 (10%)	29 (11%)	14 (5%)
Don't want to give	---	---	59 (9%)	7 (2%)	15 (4%)	7 (3%)	15 (5%)
Gave through family	---	---	---	---	---	---	21 (7%)
Purpose of Federation not worthwhile	---	44 (5%)	---	---	15 (4%)	---	---
Don't like solicitation methods	---	29 (3%)	22 (3%)	7 (2%)	15 (4%)	---	---
Just moved to area	---	---	---	---	---	7 (3%)	---
Not involved in Jewish community	---	89 (10%)	81 (12%)	---	---	---	44 (15%)
Don't know enough about Federation	73 (29%)	155 (17%)	22 (3%)	7 (2%)	7 (2%)	21 (8%)	7 (2%)
Don't give to charity	---	---	---	15 (4%)	---	---	---

* Percents total to more than 100%, since some respondents may have indicated more than one reason for not giving.

Percents and totals based on those responding to the question

TABLE 6-2 (CONTINUED)

REASONS FOR NOT CONTRIBUTING TO THE FEDERATION, BY AGE*

	<u>18-24</u> (n=14)	<u>25-34</u> (n=37)	<u>35-44</u> (n=47)	<u>45-54</u> (n=25)	<u>55-64</u> (n=29)	<u>65-74</u> (n=29)	<u>74 +</u> (n=26)
Other responses	---	43 (5%)	15 (2%)	---	---	7 (3%)	7 (2%)
Refused	---	---	---	---	---	7 (3%)	7 (2%)
Don't know	---	44 (5%)	14 (2%)	22 (6%)	15 (4%)	---	14 (5%)

* Percents total to more than 100%, since some respondents may have indicated more than one reason for not giving.

Percents and totals based on those responding to the question

Most of the non-givers who said they could not afford to give were, indeed, among the lower income respondents. Of those who said they could not afford to give, nearly half had incomes of less than \$20,000 per year. Few respondents with incomes of \$50,000 or more per year said the reason they could not give was because they could not afford to.

TABLE 6-3

REASONS FOR NOT CONTRIBUTING TO THE FEDERATION, BY INCOME*

	Under \$20,000 (n=50)	\$20,001- \$30,000 (n=23)	\$30,001- \$40,000 (n=27)	\$40,001- \$50,000 (n=20)	\$50,001- \$75,000 (n=21)	\$75,001- \$100,000 (n=7)	\$100,001- \$150,000 (n=7)	\$150,000 + (n=3)
Not asked to give	139 (17%)	86 (25%)	160 (29%)	110 (39%)	80 (29%)	36 (19%)	---	---
Could not afford to	356 (45%)	146 (43%)	154 (28%)	22 (8%)	37 (14%)	7 (10%)	---	---
No particular reason	94 (12%)	58 (17%)	96 (18%)	---	14 (5%)	52 (27%)	7 (24%)	---
Gave to different cause	43 (5%)	44 (13%)	66 (12%)	14 (5%)	66 (24%)	14 (20%)	15 (8%)	15 (51%)
Don't like the Federation	58 (7%)	21 (6%)	---	---	15 (5%)	---	---	---
Don't want to give	7 (1%)	---	---	---	7 (3%)	44 (23%)	---	7 (24%)
Gave through family	21 (3%)	---	---	---	---	---	---	---
Don't like solicitation methods	---	21 (6%)	15 (3%)	14 (5%)	---	---	---	---
Just moved here	---	---	---	7	---	---	---	---
Not involved in Jewish community	44 (6%)	44 (13%)	---	15 (5%)	21 (8%)	44 (23%)	---	---
Don't know enough about Federation	44 (6%)	44 (13%)	15 (3%)	80 (28%)	52 (19%)	36 (50%)	---	---
Don't give to charity	---	---	15 (3%)	---	---	---	---	---
Other responses	---	29 (8%)	---	---	21 (8%)	---	---	---
Don't know	7 (1%)	---	44 (8%)	29 (10%)	---	22 (30%)	---	---

* Percents total more than 100%, since some respondents may have indicated more than one reason for not giving.

Percents and totals based on those responding to the question.

Respondents who live in the inner area and those who live in the outer area of Worcester county who do not give said that they were not asked to give in about the same proportion. Only 6% of the respondents in the middle area said that nobody asked them to give.

TABLE 6-4
REASONS FOR NOT CONTRIBUTING TO THE FEDERATION, BY GEOGRAPHIC AREA*

	Inner Area (n=132)	Middle Area (n=20)	Outer Area (n=55)
Not asked to give	480 (24%)	22 (6%)	202 (26%)
Could not afford to give	737 (37%)	59 (17%)	87 (11%)
No particular reason	300 (15%)	66 (19%)	95 (12%)
Gave to different cause	139 (7%)	79 (23%)	109 (14%)
Don't like Federation	116 (6%)	---	15 (2%)
Don't want to give	58 (3%)	44 (13%)	---
Gave through family	21 (1%)	---	---
Purpose of Federation not worthwhile	59 (3%)	---	---
Don't like solicitation methods	73 (4%)	---	---
Just moved here	---	---	7 (1%)
Not involved in Jewish community	89 (4%)	15 (4%)	110 (14%)
Don't know enough about Federation	191 (10%)	73 (21%)	29 (4%)
Don't give to charity	---	---	15 (2%)
Other responses	---	---	72 (9%)
Refused	14 (1%)	---	---
Don't know	14 (1%)	7 (2%)	88 (11%)

* Percents total to more than 100%, since some respondents may have indicated more than one reason for not giving. Percents and totals based on those responding to the question.

Similarly, not being asked to give is clearly a function of how long a person has been in the Worcester area. For example, while about 10% of those who have lived in the Worcester area all their lives and 12% of those who moved there in the 1940s listed nobody asked them as a reason for not giving to the Federation, the proportion jumps to about 24% of those who moved there in the 1960s and '70s, 38% of those who moved there in the early '80s, and nearly 44% of those who moved there in the last three years.

TABLE 6-5

REASONS FOR NOT CONTRIBUTING TO THE FEDERATION,
BY LENGTH OF RESIDENCE*

	<u>Always Lived Here</u> (n=64)	<u>1940- 1949</u> (n=24)	<u>1950- 1959</u> (n=14)	<u>1960- 1969</u> (n=15)	<u>1970- 1979</u> (n=51)	<u>1980- 1983</u> (n=22)	<u>1984- 1986</u> (n=16)
Not asked to give	86 (10%)	36 (12%)	7 (4%)	50 (24%)	196 (24%)	175 (38%)	148 (44%)
Could not afford to give	278 (34%)	130 (45%)	36 (20%)	110 (52%)	183 (23%)	43 (9%)	102 (30%)
No particular reason	214 (26%)	36 (12%)	87 (48%)	---	58 (7%)	52 (11%)	15 (4%)
Gave to different cause	102 (12%)	7 (2%)	22 (12%)	14 (7%)	116 (14%)	66 (15%)	---
Don't like the Federation	80 (10%)	29 (10%)	7 (4%)	---	15 (2%)	---	---
Don't want to give	37 (4%)	7 (2%)	---	14 (7%)	44 (5%)	---	---
Gave through family	---	---	---	21 (10%)	---	---	---
Purpose of Federation not worthwhile	59 (7%)	---	---	---	---	---	---
Don't like solicitation methods	51 (6%)	---	7 (4%)	---	14 (2%)	---	---
Just moved here	---	7 (2%)	---	---	---	---	---
Not involved in Jewish community	89 (11%)	44 (15%)	---	---	15 (2%)	---	66 (19%)
Don't know enough about Federation	43 (5%)	---	---	---	125 (16%)	89 (20%)	29 (8%)
Don't give to charity	---	---	---	15 (7%)	---	---	---
Other responses	14 (2%)	---	---	---	36 (4%)	21 (5%)	---
Refused	7 (1%)	---	---	---	---	7 (2%)	---
Don't know	14 (2%)	7 (2%)	15 (8%)	---	29 (4%)	44 (10%)	---

* Percents total to more than 100% since some respondents may have indicated more than one reason for not giving.

Percents and totals based on those responding to the question.

In terms of marketing the Federation, more attention will have to be given to locating new households. This is a very large factor in people not giving to the Federation. Some proportion who do not give simply cannot afford to do so; therefore, the number who do not give at all is not as high a potential market as one might first assume. Similarly, the data do not reveal that the people generally do not give to the Federation for negative reasons: not liking the Federation, not thinking the causes worthwhile, and so on. Therefore, the Federation has little negative response to overcome, in order to increase the proportion of Jews who give to the Federation.

SECTION 7

THE ROLE OF ISRAEL IN THE CAMPAIGN

About 34% of the households had somebody in them who has visited Israel at least once. This is about the norm for Jewish communities around the United States. Furthermore, about 62% of the households said that they intend to visit Israel. Many of these, of course, are the same households. Combined, about three of every five households say that they have either been or intend to visit Israel again. There is a strong correlation between visits to Israel and giving patterns. About 70% of those who have contributed \$500 or more per year total to Jewish philanthropies have been to Israel at least once, as compared to 34% of those who contribute less than \$500 and 16% of those who contribute nothing. There are, of course, two ways to look at the data. The first is that those who have a predilection to visit Israel in the first place are more likely to give. The other is that people who visit Israel are positively reinforced to give something or more than they already give to Jewish philanthropies. Whichever way the relationship develops, which is probably both ways, the evidence points to an effective role that a visit to Israel plays in increasing giving patterns. Therefore, even individuals who do not have an "innate" predilection to visit Israel on their own should be induced or persuaded to visit Israel. The effects upon giving may be substantial.

At the same time, it should be pointed out that 31% of those who give \$1,000 or more per year to Jewish philanthropies have never been to Israel. Since this group is already inclined to make some substantial contribution, it is incumbent upon the Federation to seek out its larger givers and those who give to Jewish philanthropies in general and see that these people visit Israel on a mission. Conversely, about half of those who have been to Israel give less than \$500 per year total to Jewish philanthropies. This constitutes a potential market for increased giving. Efforts must be made to identify those individuals who have visited Israel and are low givers, and the Federation should increase its efforts among this group with personal solicitations, increased feedback, or perhaps a second trip to Israel to reinforce higher giving patterns.

TABLE 7-1

CONTRIBUTORS TO JEWISH PHILANTHROPIES,
BY VISITORS TO ISRAEL

	Amount of Contribution			
	0 (n=127)	\$1-\$500 (n=231)	\$501-\$1000 (n=49)	\$1000 + (n=82)
Did visit Israel	329 (16%)	782 (34%)	304 (70%)	530 (69%)
Did not visit Israel	1,732 (84%)	1,547 (66%)	131 (30%)	240 (31%)
<u>Total</u>	2,111 (100%)	2,329 (100%)	435 (100%)	770 (100%)
Intend to visit Israel	1,205 (57%)	1,391 (60%)	318 (73%)	625 (81%)
Do not intend to visit Israel	664 (31%)	750 (32%)	102 (23%)	79 (10%)
Don't know	243 (11%)	189 (8%)	14 (3%)	66 (9%)
<u>Total</u>	2,112 (99%)*	2,330 (100%)	434 (99%)*	770 (100%)

*rounding error

Respondents were asked to what degree particular variables had an affect on their decision to make a contribution to Jewish philanthropies. Included among these variables were the way one was solicited, the Jewish tradition of giving, the ability to give, and other factors. In total, about 48% said that support for Israel was very important in their decision to give, and 37% said it was somewhat important. Twelve percent said it was not important at all. These findings are somewhat surprising when

looked at in toto: less than half of the respondents said support for Israel is a very important factor in their decision to give to Jewish philanthropies, and 12%, which is not an insignificant proportion of the Jewish population, said it is not at all important in their decision to give. Furthermore, when examined by age, 25% of the 35 to 44 year olds and 18% of the 25 to 34 year olds say that support for Israel is not at all important in their decision to give. Only about one-third in each age group said that it is very important in their decision to give.

TABLE 7-2

IMPORTANCE OF SUPPORT FOR ISRAEL IN
DECISION TO CONTRIBUTE TO JEWISH PHILANTHROPIES,
BY AGE

	<u>18-24</u> (n=22)	<u>25-34</u> (n=69)	<u>35-44</u> (n=97)	<u>45-54</u> (n=63)	<u>55-64</u> (n=80)	<u>65-74</u> (n=108)	<u>74 +</u> (n=82)	<u>Total</u> (n=522)
Very important	191 (59%)	387 (30%)	393 (34%)	333 (51%)	472 (59%)	645 (65%)	492 (59%)	2,912 (48%)
Somewhat important	109 (34%)	520 (41%)	473 (41%)	255 (40%)	276 (34%)	303 (31%)	263 (32%)	2,199 (37%)
Not important	21 (7%)	226 (18%)	286 (25%)	58 (9%)	43 (5%)	36 (4%)	51 (6%)	720 (12%)
Refused	---	---	---	---	7 (1%)	---	14 (2%)	21 (4%)
Don't know	---	133 (10%)	---	---	7 (1%)	---	7 (1%)	147 (2%)
<u>Total</u>	321 (100%)	1,266 (99%)*	1,152 (100%)	646 (100%)	906 (100%)	985 (100%)	828 (100%)	6,000 (99%)

*rounding error

Support for Israel is clearly reflected in giving patterns. For those who give \$1,000 or more per year to Jewish philanthropies, 77% say that support for Israel is very important in their decision to give, as do 75% of those who give \$500 to \$1,000. The proportion falls to 50% of those who give \$1 to \$500 per year and 31% of those who give nothing to Jewish philanthropies.

TABLE 7-3

IMPORTANCE OF SUPPORT FOR ISRAEL IN
DECISION TO CONTRIBUTE TO JEWISH PHILANTHROPIES,
BY AMOUNT CONTRIBUTED

	Amount of Contribution			
	0 (n=127)	\$1-\$500 (n=231)	\$501-\$1000 (n=49)	\$1000 + (n=82)
Very important	649 (31%)	1,174 (50%)	326 (75%)	597 (77%)
Somewhat important	870 (41%)	1,033 (44%)	72 (17%)	137 (18%)
Not important	459 (22%)	109 (5%)	30 (7%)	36 (5%)
Refused	---	7 ---	7 (2%)	---
Don't know	133 (6%)	7 ---	---	---
<u>Total</u>	2,111 (100%)	2,330 (99%)*	437 (101%)*	771 (100%)

*rounding error

About 31% of those who identify themselves as "just Jewish" say that support for Israel is not at all important in their decision to give to Jewish philanthropies. This compares to 14% of Reform Jews, 5% of Conservative Jews, and only 2% of Orthodox Jews. On the other hand, the sequence reverses in terms of those saying it is very important, with Orthodox Jews (66%) far more likely to say that support for Israel is very important in their decision to give, as opposed to Reform Jews (44%), and those who identify themselves as "just Jewish" (32%). Conservative Jews show about the same proportion, 65%, as Orthodox Jews who say that support for Israel is very important to them.

TABLE 7-4

IMPORTANCE OF SUPPORT FOR ISRAEL IN
DECISION TO CONTRIBUTE TO JEWISH PHILANTHROPIES,
BY RELIGIOUS IDENTITY

	<u>Orthodox</u> (n=33)	<u>Conservative</u> (n=161)	<u>Reform</u> (n=277)	<u>Just Jewish</u> (n=36)	<u>Other</u> (n=6)
Very important	248 (66%)	1,136 (65%)	1,294 (44%)	205 (31%)	22 (13%)
Somewhat important	116 (31%)	495 (28%)	1,215 (42%)	248 (38%)	52 (32%)
Not important	7 (2%)	94 (5%)	399 (14%)	199 (30%)	---
Refused	7 (2%)	7 ---	7 ---	---	---
Don't know	---	7 ---	7 ---	---	89 (55%)
<u>Total</u>	3,606 (101%)*	379 (98%)*	1,739 (100%)	2,923 (99%)*	652 (100%)

*rounding error

Support for Israel remains very or somewhat important to a majority of Jews in each age cohort or other subgroup in their decision to give to Jewish philanthropies. It cannot be assumed that support for Israel is not a major incentive in the decision to give. On the other hand, the strength of the relationship between feelings about Israel and the decision to give vary a great deal by age and religious identity. The strength of support for Israel in terms of philanthropic dollars diminishes as the age group and religious identity decline. Two marketing approaches must be considered. The first is to emphasize messages other than support for Israel in soliciting funds from certain subgroups, i.e., the young or the less identified Jew. At the same time, efforts must be made to educate and familiarize younger Jews about the importance of Israel in the Jewish community, how money to Israel is spent, and so on. In other words, at the same time that multiple marketing approaches are used in the short term, the long-range marketing strategy must emphasize the importance of Israel in American Jewish life. It cannot be assumed that because Israel is not very important to a large proportion of younger Jews that this attitude or belief is a permanent one. Increased efforts on the part of the Federation and Jewish organizations to acquaint and educate younger Jews to the importance of Israel to all Jews will aid in ensuring improved attitudes with regard to Israel. Unless attention is paid to this finding, the long-term affects on Jewish fund raising can be quite serious. Younger Jews may be supportive of Israel, but it does not mean that this

support will translate into gifts to Jewish philanthropies, according to these data.

Once the decision has been made to give, there is also the question of allocation. Respondents were asked whether or not they believe the Federation should allocate more money to local Jewish agencies serving local needs and less money to Israel. Conversely, they were asked if they thought the Federation should allocate more money to Israel and less to local agencies and local needs. Forty-seven percent of the respondents agreed that the Federation should allocate less money to Israel and more to local agencies, while 31% disagreed, 15% had no opinion, and 6% did not know. Those who contribute \$1,000 or more per year to Jewish philanthropies were less likely to agree with this statement than those who contributed less than \$1,000, with 31% versus 50%. It should be noted that 31% of the \$1,000 plus givers is not an insubstantial number of givers.

TABLE 7-5

RESPONDENTS' FEELING REGARDING ALLOCATION OF FUNDS -
 LESS TO ISRAEL, MORE TO LOCAL AGENCIES,
 BY CONTRIBUTION TO JEWISH PHILANTHROPIES

	Amount of Contribution			
	0 (n=127)	\$1-\$500 (n=231)	\$501-\$1000 (n=49)	\$1000 + (n=82)
Agree	1,070 (51%)	1,095 (47%)	253 (58%)	239 (31%)
Disagree	503 (24%)	750 (32%)	138 (32%)	393 (51%)
No opinion	460 (22%)	304 (13%)	29 (7%)	73 (9%)
Don't know	79 (4%)	181 (8%)	15 (3%)	66 (9%)
<u>Total</u>	2,112 (101%)*	2,330 (100%)	435 (100%)	771 (100%)

*rounding error

There is no strong plurality of sentiment for contributing less to Israel and more to local needs. However, there is a subgroup in each category. For example, 71% of those who identify themselves as "just Jewish" agree with the statement that the Federation should give less money to Israel and more to local services. This compares to 47% of Reform Jews, 39% of Conservative Jews, and 35% of Orthodox Jews. Younger Jews are more likely to agree with this statement than older Jews.

TABLE 7-6

RESPONDENTS' FEELINGS REGARDING ALLOCATION OF FUNDS -
 LESS TO ISRAEL, MORE TO LOCAL AGENCIES,
 BY RELIGIOUS IDENTITY

	<u>Orthodox</u> (n=33)	<u>Conservative</u> (n=161)	<u>Reform</u> (n=277)	<u>Just Jewish</u> (n=36)	<u>Other</u> (n=6)
Agree	131 (34%)	669 (38%)	1,383 (47%)	463 (71%)	104 (64%)
Disagree	161 (42%)	560 (32%)	1,019 (35%)	95 (15%)	7 (4%)
No opinion	43 (11%)	314 (18%)	435 (15%)	51 (8%)	7 (4%)
Refused	--- ---	--- ---	7 ---	--- ---	--- ---
Don't know	43 (11%)	197 (11%)	79 (3%)	43 (7%)	44 (27%)
<u>Total</u>	379 (98%)*	1,739 (99%)*	2,923 (100%)	652 (101%)*	163 (99%)*

*rounding error

When asked the question the other way, whether the Federation should allocate less money for local services and more to Israel, only 13% agreed, and 65% disagreed with this statement. Sixteen percent had no opinion, and 6% did not know. When the two questions are cross-tabulated together, only a small proportion answered "yes" that the Federation should allocate less to local services and more to Israel than the other way around. Therefore, the question "worked," in that people were not likely to agree with everything. It should be noted, that those who contribute \$1,000 or more per year to the Federation are much more likely than not to disagree with the statement that the Federation should

send less money to Israel and more to local services. While 29% agree with this statement, 59% disagree. These are about the reverse of the attitudes of people who contribute nothing to the Federation. At the same time, about 24% of the \$1,000 plus givers to the Federation agree with the statement that more money should go to Israel and less to local services, and, 64% disagree. Thus, larger givers are more inclined to some small degree to prefer that more funds be allocated to Israel rather than local services. There is no overwhelming sentiment among \$1,000 plus givers, however, to allocate more money to Israel and less to local services.

TABLE 7-7

RESPONDENTS' FEELINGS REGARDING ALLOCATION OF FUNDS -
 MORE TO ISRAEL, LESS TO LOCAL AGENCIES,
 BY CONTRIBUTION TO THE FEDERATION

	Amount of Contribution				Total (n=488)
	0 (n=127)	\$1 - \$500 (n=230)	\$501-\$1000 (n=49)	1000 + (n=82)	
Agree	232 (8%)	311 (17%)	74 (27%)	109 (24%)	726 (13%)
Disagree	1,943 (64%)	1,182 (66%)	175 (63%)	291 (63%)	3,591 (65%)
No opinion	605 (20%)	202 (11%)	29 (10%)	43 (9%)	879 (16%)
Refused	---	---	---	---	---
Don't know	239 (8%)	87 (5%)	---	15 (3%)	341 (6%)
<u>Total</u>	3,019 (100%)	1,782 (99%)*	278 (100%)	458 (99%)*	5,537 (100%)

*rounding error

There is not a large enough sample of the biggest givers to distinguish whether or not they believe that the Federation should allocate more money to Israel and less to local services or vice versa. Therefore, it is difficult to ascertain whether or not the largest givers are more supportive of Israel than of local services. Further study would be required for a detailed analysis of these attitudes. However, the data indicate that there are enough splits in terms of age, income, and other factors that individuals will probably fall in the same distribution. Therefore, it should be expected that there is no singular set of attitudes on the part of the biggest givers in terms of support for Israel versus local services. They are inclined to be more supportive of Israel in terms of allocations, but not universally so.

The data again raise questions about how to market the campaign to those who are less interested in Israel than they are in local services, and vice versa. Certainly, multiple appeals will be required, with a wide range of approaches necessary to reach all constituencies. There is some predisposition for greater allocation towards local services than to Israel. Agencies and services will have to be marketed more effectively in the campaign messages. At the same time, support for Israel needs to be emphasized to the most supportive constituencies. In all, though, the data indicate a need for greater emphasis on the kinds of local services that are available and what the Federation does in the local community.

SECTION 8

THE NEED FOR MARKETING AND CENTRALIZED GIVING VERSUS GIVING TO LOCAL AGENCIES

The Need For Marketing

Respondents were asked what they believe to be the most important purpose of the Worcester Jewish Federation. Forty-seven percent said it was to provide services for the Worcester Jewish community; while 27% said it was funds for Israel. Another 10% said to provide funds for the American Jewish community was the most important purpose. A variety of other answers were given, but most had to do with supporting local services and programs.

TABLE 8-1

MOST IMPORTANT PURPOSE OF THE FEDERATION*

	<u>Total</u> (n=521)
Funds for Worcester Jewish community	2,827 (47%)
Funds for American Jewish community	602 (10%)
Funds for Israel	1,618 (27%)
Fund for Jews worldwide	239 (4%)
Community relations	486 (8%)
Overall local need	590 (10%)
Leadership training	80 (1%)

TABLE 8-1 (CONTINUED)

MOST IMPORTANT PURPOSE OF THE FEDERATION*

	<u>Total</u> (n=521)
Program sponsorship	678 (11%)
Other	320 (5%)
Jewish education	308 (5%)
Public awareness	95 (2%)
Fighting anti-Semitism	15 ---
Political action group	66 (1%)
Refused	29 ---
Don't know	3,339 (56%)

* Percents total to more than 100%, since some respondents may have indicated more than one purpose.

Few differences appeared in terms of age, income, and other factors in the responses to this question. Larger contributors to the Federation, however, are far more likely to mention funds for Israel as an important purpose of the Federation, as opposed to non-givers. For example, 13% of those who give nothing to the Federation believe that funds for Israel is the most important purpose, as compared to 37% of those who give \$1 to \$500, 61% of those who give \$500 to \$1,000, and 57% of those who give \$1,000 or more per year to the Federation. Only givers of \$1,000 or more are as likely to mention both funds for Israel and funds for the Worcester Jewish community as the most important purpose of the Federation. It may be interpreted that those who do not give do not understand the Worcester Federation's role in supporting Israel, and alternately, those who give \$1,000 or more per year are well attuned to the multiple purposes that the Federation serves. Those who do not give may simply not be as supportive of Israel. This may require increased marketing on the part of the Federation to appeal to weak or non-supporters of Israel or to educate potential givers about Israel to a considerably larger extent than is currently being done.

TABLE 8-2

MOST IMPORTANT PURPOSE OF THE FEDERATION,
BY CONTRIBUTION TO THE FEDERATION

	Amount of Contribution				Total (n=489)
	0 (n=127)	\$1 - \$500 (n=231)	\$501-\$1000 (n=49)	\$1000 + (n=82)	
Funds for Worcester Jewish community	1,261 (42%)	977 (55%)	146 (53%)	276 (60%)	2,827 (47%)
Funds for American Jewish community	225 (7%)	231 (13%)	58 (21%)	43 (9%)	602 (10%)
Funds for Israel	391 (13%)	659 (37%)	168 (61%)	263 (57%)	1,618 (27%)
Funds for Jews worldwide	102 (3%)	108 (6%)	7 (3%)	--- ---	239 (4%)
Community relations	282 (9%)	138 (8%)	21 (8%)	43 (9%)	486 (8%)
Overall local needs	168 (5%)	247 (14%)	44 (16%)	110 (24%)	590 (10%)
Leadership training	44 (1%)	7 ---	7 (3%)	21 (5%)	80 (1%)
Program sponsorship	336 (11%)	261 (15%)	14 (5%)	44 (10%)	678 (11%)
Other	175 (67%)	108 (6%)	15 (5%)	14 (3%)	320 (5%)
Jewish education	198 (7%)	58 (3%)	22 (8%)	22 (5%)	308 (5%)
Public awareness	66 (2%)	7 ---	14 (5%)	7 (2%)	95 (2%)
Fighting anti-Semitism	---	---	---	---	---
Political action group	59 (2%)	7 ---	---	---	15 ---
Refused	---	14 (1%)	---	---	14 ---
Don't know	2,319 (77%)	546 (31%)	---	58 (13%)	3,339 (56%)

* Percents total to more than 100%, since some respondents may have indicated more than one purpose.

Forty-three percent of the respondents said they would give more to Jewish causes if they felt more inspired or understood better where the money was going. Forty-six percent disagreed with this statement, and 9% had no opinion.

TABLE 8-3

RESPONDENTS WHO WOULD GIVE MORE
TO JEWISH CAUSES IF UNDERSTOOD ALLOCATION OF FUNDS

	<u>Total</u> (n=521)
Agree	2,595 (43%)
Disagree	2,774 (46%)
No opinion	563 (9%)
Refused	6 ---
Don't know	65 (1%)
<u>Total</u>	6,003 (99%)*

*rounding error

Non-contributors, either to Jewish philanthropies or the Federation specifically, were much more likely to agree with this statement. About 54% of the non-contributors, both to Jewish philanthropies in general and to the Federation, agreed with this statement. This compares to 18% of those who gave more than \$1,000 per year to Jewish philanthropies and 14% of those who gave \$1,000 or more per year to the Federation. Substantial proportions of those who give \$1 to \$500 to either Jewish

philanthropies in general or to the Federation specifically agree with this statement: 39% of those who give \$1 to \$500 to the Federation and 46% of those who give \$1 to \$500 to Jewish philanthropies in general. The data clearly indicate that, among the non- and under-givers, more information regarding allocation of funds, as well as campaign themes would increase giving patterns. Those who identify themselves as "just Jewish," those who are younger and those who are non-synagogue members are more likely than not to agree with this statement. It corroborates the notion that diverse messages are required and that more outreach, publicity, and marketing are needed to attract under- and non-givers to give at all or more than they presently give.

TABLE 8-4

RESPONDENTS WHO WOULD GIVE MORE TO JEWISH CAUSES
IF UNDERSTOOD ALLOCATION OF FUNDS, BY CONTRIBUTION
TO JEWISH PHILANTHROPIES AND THE FEDERATION

	Amount Contributed to Jewish Philanthropies				Amount Contributed to Federation			
	0 (n=127)	\$1-\$500 (n=231)	\$501- \$1000 (n=49)	\$1000+ (n=82)	0 (n=203)	\$1-\$500 (n=202)	\$501- \$1000 (n=28)	\$1000+ (n=48)
Agree	1,139 (54%)	1,062 (46%)	131 (30%)	138 (18%)	1,591 (53%)	691 (39%)	65 (24%)	65 (14%)
Disagree	678 (32%)	1,051 (45%)	303 (70%)	618 (80%)	1,019 (34%)	975 (55%)	212 (76%)	371 (81%)
No opinion	287 (14%)	181 (8%)	---	14 (2%)	388 (13%)	101 (6%)	---	22 (5%)
Don't know	7 ---	36 (1%)	---	---	29 (1%)	14 (1%)	---	---
<u>Total</u>	2,111 (100%)	2,330 (100%)	434 (100%)	770 (100%)	3,027 (101%)*	1,781 (101%)*	277 (100%)	458 (100%)

*rounding error

Central Campaign versus Contributions to Local Agencies

Respondents were asked whether or not they would prefer to give to local Jewish agencies, rather than to a central Federation campaign. Fifty-two percent of the respondents agreed that they would rather give directly to specific local Jewish agencies than to a central campaign; while, 37% disagreed. Nine percent had no opinion. Little difference was recorded for this question in terms of synagogue membership or between those who identify themselves as Conservative, Reform, or "just Jewish."

TABLE 8-5

PREFERENCE FOR CONTRIBUTION TO LOCAL AGENCIES VERSUS CENTRAL FEDERATION CAMPAIGN

	<u>Total</u> (n=521)
Agree	3,122 (52%)
Disagree	2,220 (37%)
No opinion	516 (9%)
Refused	8 ---
Don't know	137 (2%)
<u>Total</u>	6,003 (100%)

Larger contributors to Jewish philanthropies were more likely to disagree with this statement. Sixty-two percent of those who contribute \$1,000 or more per year to Jewish philanthropies disagreed with this statement, as did 52% of those who contribute \$500 to \$1,000. This compares to 35% of those who contribute up to \$500 and 30% of those who contribute nothing.

TABLE 8-6

PREFERENCE FOR CONTRIBUTION TO LOCAL AGENCIES VERSUS CENTRAL FEDERATION CAMPAIGN, BY CONTRIBUTION TO JEWISH PHILANTHROPIES

	Amount of Contribution			
	0 (n=127)	\$1-\$500 (n=231)	\$501-\$1000 (n=49)	\$1000 + (n=82)
Agree	1,241 (59%)	1,256 (54%)	204 (47%)	283 (37%)
Disagree	623 (29%)	821 (35%)	224 (51%)	480 (62%)
No opinion	211 (10%)	217 (9%)	7 (2%)	7 (1%)
Don't know	36 (2%)	36 (1%)	---	---
<u>Total</u>	2,111 (100%)	2,330 (99%)*	435 (100%)	771 (100%)

*rounding error

Similarly, 67% of those who contribute \$1,000 or more per year to the Federation disagreed with the statement that they preferred to give directly to local agencies, as did 63% of those who give \$500 to \$1,000. This was in comparison to 44% of those who give up to \$500, and 28% of those who contribute nothing, all of whom disagreed with the statement. Larger givers, either to the Federation directly or to Jewish philanthropies in general,

are more inclined to disagree with the notion that they prefer to make a gift directly to local agencies. Nevertheless, substantial proportions, almost one-third of those who contribute \$1,000 or more per year to the Federation and more than one-third who contribute that amount to Jewish philanthropies in general agree with the statement that they would prefer to give to local agencies rather than to a central Federation campaign. It may be that a non-centralized campaign would attract more dollars from non-donors than from under-givers; yet it would also attract a substantial proportion of those who already give to the central campaign. On the other hand, the biggest givers tend to favor the central campaign.

TABLE 8-7

PREFERENCE FOR CONTRIBUTION TO LOCAL AGENCIES
VERSUS CENTRAL FEDERATION CAMPAIGN,
BY CONTRIBUTION TO THE FEDERATION

	Amount of Contribution			
	0 (n=203)	\$1-\$500 (n=202)	\$501-\$1000 (n=28)	\$1000 + (n=48)
Agree	1,837 (61%)	834 (47%)	103 (37%)	138 (30%)
Disagree	848 (28%)	776 (43%)	174 (63%)	306 (67%)
No opinion	292 (10%)	151 (8%)	---	14 (3%)
Refused	---	---	---	---
Don't know	50 (2%)	21 (1%)	---	---
<u>Total</u>	3,026 (101%)*	1,782 (99%)*	277 (100%)	458 (100%)

*rounding error

Respondents were also asked if making a central gift to meet many kinds of Jewish needs was an important factor in their decision to make a gift to Jewish philanthropies. About 33% of the respondents said it was very important, while 47% said it was somewhat important, for a total of about 80%. Fifteen percent said it was not at all important, and 5% either refused to answer or did not know. Making a central gift was very important to 62% of those who contribute \$1,000 or more per year to Jewish philanthropies, 45% of those contributing \$500 to \$1,000, 32% of those contributing \$1 to \$500 per year, and very important to only 23% of those who contribute nothing. It is also not at all important to 25% of those who contribute \$500 to \$1,000 and about 19% of those who contribute nothing to Jewish philanthropies. The pattern is similar for those making contributions to the Federation.

TABLE 8-8

IMPORTANCE OF MAKING CENTRAL GIFT IN DECISION
TO GIVE, BY CONTRIBUTION TO JEWISH PHILANTHROPIES

	Amount of Contribution				Total (n=489)
	0 (n=127)	\$1 - \$500 (n=231)	\$501-\$1000 (n=49)	\$1000 + (n=82)	
Very important	480 (23%)	747 (32%)	195 (45%)	474 (61%)	1,896 (33%)
Somewhat important	1,064 (50%)	1,277 (55%)	123 (28%)	188 (24%)	2,652 (47%)
Not important	398 (19%)	232 (10%)	110 (25%)	95 (12%)	835 (15%)
Refused	--- ---	22 (1%)	7 (2%)	--- ---	29 ---
Don't know	170 (8%)	51 (2%)	--- ---	14 (2%)	235 (4%)
<u>Total</u>	2,112 (100%)	2,329 (100%)	435 (100%)	771 (99%)*	5,647 (99%)*

*rounding error

While a decision to give is affected by the desire to make one central gift for nearly half of those between the ages of 55 and 75, the proportion drops to 31% of those 45 to 54, and, it falls further to 20% of those between the ages of 25 and 44. For those aged 45 to 54, a central gift is not at all important to 23% of the respondents and, likewise, for 28% of those who are aged 35 to 44. It is not at all important to those aged 25 to 34, as only 13% agreed with the statement, and another 11% in that age group don't know.

TABLE 8-9

IMPORTANCE OF MAKING CENTRAL GIFT IN DECISION
TO GIVE, BY AGE

	<u>18-24</u> (n=22)	<u>25-34</u> (n=69)	<u>35-44</u> (n=97)	<u>45-54</u> (n=63)	<u>55-64</u> (n=80)	<u>65-74</u> (n=108)	<u>74 +</u> (n=82)
Very important	167 (52%)	211 (17%)	195 (17%)	203 (31%)	393 (49%)	464 (47%)	334 (41%)
Somewhat important	154 (48%)	761 (60%)	618 (54%)	296 (46%)	297 (37%)	368 (37%)	341 (41%)
Not important	---	160 (13%)	325 (28%)	147 (23%)	94 (12%)	124 (13%)	66 (8%)
Refused	---	---	---	---	7 (1%)	---	29 (3%)
Don't know	---	133 (10%)	14 (1%)	---	14 (2%)	29 (3%)	58 (7%)
<u>Total</u>	321 (100%)	1,266 (100%)	1,152 (100%)	646 (100%)	806 (101%)*	985 (100%)	828 (99%)*

*rounding error

It is clear that making a central gift is still very or somewhat important for the majority of Jews in all age groups and all other subgroups. However, the strength of that commitment is much weaker among younger Jews and Jews who are low-givers. Of course, these people are often in the same groups. Nevertheless, there is now a substantial submarket for which a central campaign has no appeal. At the same time, these are the people who are more likely to say that they prefer to give directly to local agencies. The campaign is going to have to find a way to market diverse messages, as well as promote the fact that the Central Campaign supports local agencies and services. It may be that potential donors are going to have to be "sold" particular parts of the campaign. This is different from designating their dollars for specific uses. It means emphasizing particular parts of the service delivery system to potential donors. Unless the campaign finds a way to segment its messages and components, an increasing proportion of the population is likely to be either non-givers or make gifts directly to specific agencies where they feel they have better knowledge of where their money is going.

SECTION 9

EVALUATION OF SERVICES AND GIVING PATTERNS

It is sometimes hypothesized that people give or do not give to Jewish philanthropies based on their evaluation of the quality of local services. For most services in the Worcester community, there is no correlation between high giving patterns and positive attitudes or between low giving patterns and negative attitudes. The primary difference is seen in the proportion of large givers who say they do not know about services in the Worcester Jewish community. Givers of \$1,000 or more per year are more likely to know something about the services that are available. Still, substantial proportions of even the largest givers do not know enough about the quality of services to evaluate them.

For example, 28% of the \$1,000 plus givers do not know enough about the quality of the Jewish Family Service to evaluate it, as do 11% concerning the Jewish Community Center, 24% of the Jewish Service Center for Older Adults, 11% for the Jewish Home for the Aged, 38% for the Solomon Schechter Day School, 33% for the Yeshiva Academy, and 44% for the Hebrew High School. In each case, a much larger proportion of smaller or non-givers do not know enough about these agencies to evaluate them. Nevertheless, for campaign purposes, the proportions of big givers who do not know enough about the services to evaluate them constitute a substantial number of individuals, and this indicates the need for greatly increased feedback to the contributor. Since much of the campaign is based on soliciting support for local agencies and

services, it is incumbent upon the Federation to better publicize local agencies and services and for the contributor to have a much broader knowledge base about the services available.

The same is true for non-givers. Perhaps if non-givers knew more about the kinds and quality of services available in the Jewish community, they would be more likely to contribute.

It should be noted that some agencies find that a substantial proportion of the large contributors hold fairly negative attitudes toward their services. For example, 30% of the \$1,000 plus givers to Jewish philanthropies say that the quality of the Hebrew High School is fair or poor. Based upon only those who know something about the agency, big givers are more likely to say that the quality of the Hebrew High School is fair or poor than they are to say it is excellent or good. Such negative perceptions pose some potential problems; yet, as most agencies are viewed positively by the large givers, perceptions of the agencies do not offer a great barrier to fund raising efforts in the Worcester Jewish community. Indeed, it can serve as a quite positive marketing tool.

TABLE 9-1

AFFECT OF EVALUATION OF SERVICES ON GIVING PATTERNS,
BY CONTRIBUTION TO JEWISH PHILANTHROPIES

	Amount of Contribution			
	0 (n=127)	\$1-\$500 (n=231)	\$.501-\$1000 (n=49)	\$1000 + (n=82)
<u>Jewish Family Service</u>				
Excellent	304 (14%)	790 (34%)	124 (28%)	232 (30%)
Good	571 (27%)	791 (34%)	209 (48%)	256 (33%)
Fair	88 (4%)	21 (1%)	7 (2%)	43 (6%)
Poor	21 (1%)	43 (2%)	7 (2%)	22 (3%)
Don't know	1,126 (53%)	676 (29%)	87 (20%)	218 (28%)
<u>Jewish Community Center</u>				
Excellent	516 (24%)	725 (31%)	108 (25%)	261 (84%)
Good	856 (41%)	913 (39%)	209 (48%)	364 (47%)
Fair	161 (8%)	180 (8%)	81 (19%)	58 (8%)
Poor	14 (1%)	66 (3%)	22 (5%)	--- ---
Don't Know	562 (27%)	437 (19%)	14 (3%)	87 (11%)
<u>Jewish Service Center for Older Adults</u>				
Excellent	442 (21%)	920 (39%)	204 (47%)	333 (43%)
Good	555 (26%)	792 (34%)	173 (40%)	196 (25%)
Fair	44 (2%)	22 (1%)	7 (2%)	44 (6%)
Poor	7 ---	15 (1%)	--- ---	15 (2%)
Don't know	1,062 (50%)	573 (25%)	51 (12%)	182 (24%)

TABLE 9-1 (CONTINUED)

AFFECT OF EVALUATION OF SERVICES ON GIVING PATTERNS,
BY CONTRIBUTION TO JEWISH PHILANTHROPIES

	Amount of Contribution			
	0 (n=127)	\$1-\$500 (n=231)	\$501-\$1000 (n=49)	\$1000 + (n=82)
<u>Jewish Home for the Aged</u>				
Excellent	684 (32%)	1,227 (53%)	153 (35%)	480 (62%)
Good	564 (27%)	645 (28%)	239 (55%)	189 (24%)
Fair	43 (2%)	87 (4%)	14 (3%)	14 (2%)
Poor	73 (3%)	29 (1%)	15 (3%)	--- ---
Don't know	747 (35%)	335 (14%)	14 (3%)	87 (11%)
<u>Solomon Schechter Day School</u>				
Excellent	291 (14%)	514 (22%)	175 (40%)	241 (31%)
Good	335 (16%)	550 (24%)	130 (30%)	175 (23%)
Fair	88 (4%)	51 (2%)	7 (2%)	51 (7%)
Poor	--- ---	52 (2%)	--- ---	14 (2%)
Don't know	1,398 (66%)	1,148 (49%)	123 (28%)	290 (38%)
<u>Yeshiva Academy</u>				
Excellent	344 (16%)	404 (17%)	21 (5%)	153 (20%)
Good	452 (21%)	640 (27%)	262 (60%)	247 (32%)
Fair	51 (2%)	94 (4%)	14 (3%)	73 (9%)
Poor	111 (5%)	89 (4%)	29 (7%)	44 (6%)
Don't know	1,154 (55%)	1,096 (47%)	108 (25%)	253 (33%)

TABLE 9-1 (CONTINUED)

AFFECT OF EVALUATION OF SERVICES ON GIVING PATTERNS,
BY CONTRIBUTION TO JEWISH PHILANTHROPIES

	Amount of Contribution			
	<u>0</u> (n=127)	<u>\$1-\$500</u> (n=231)	<u>\$501-\$1000</u> (n=49)	<u>\$1000 +</u> (n=82)
<u>Hebrew High School</u>				
Excellent	168 (8%)	203 (9%)	7 (2%)	65 (8%)
Good	249 (12%)	579 (25%)	168 (39%)	131 (17%)
Fair	52 (2%)	102 (4%)	51 (12%)	169 (22%)
Poor	21 (1%)	44 (2%)	14 (3%)	65 (8%)
Don't know	1,621 (77%)	1,394 (60%)	195 (45%)	341 (44%)

SECTION 10

MOTIVATIONS AND REASONS FOR GIVING

Respondents were asked a series of questions about how important a number of factors were in their decision to make a contribution to Jewish philanthropies. For example, they were asked if the manner in which they were solicited by Jewish philanthropies or the Federation was important. Thirty-four percent said it was very important, and 37% said it was somewhat important. Twenty-six percent said it was not at all important.

TABLE 10-1

IMPORTANCE OF MANNER OF SOLICITATION IN
DECISION TO CONTRIBUTE TO JEWISH PHILANTHROPIES

	<u>Total</u> (n=521)
Very important	2,045 (34%)
Somewhat important	2,199 (37%)
Not important	1,583 (26%)
Refused	29 ---
Don't know	147 (2%)
<u>Total</u>	6,003 (99%)*

*rounding error

Larger givers to both the Federation and Jewish philanthropies in general were more likely to say it was not at all important. It can be assumed that larger givers make up their minds as to what and how much they will give based upon factors independent of the nature of solicitation. It is, of course, possible and probable that certain solicitation techniques and messages, and by whom one is solicited will be influential in the size of the gift from larger givers. Nevertheless, there is some evidence that it is not the nature of the solicitation that matters the most. Where the money goes, to what organizations, and how much, is very likely affected by the nature of the solicitation. The basic decision to give or not to give seems to be less affected. It should be pointed out, of course, that 19% of the large givers to the Federation say that the manner of solicitation is very important, and 38% say it is somewhat important.

TABLE 10-2

IMPORTANCE OF MANNER OF SOLICITATION IN
 DECISION TO CONTRIBUTE TO JEWISH PHILANTHROPIES,
 BY CONTRIBUTION TO THE FEDERATION AND TO JEWISH PHILANTHROPIES

	Amount Contributed to the Federation				Amount Contributed to Jewish Philanthropies			
	0 (n=141)	\$1-\$500 (n=178)	\$501- \$1000 (n=27)	\$1000+ (n=48)	0 (n=127)	\$1-\$500 (n=231)	\$501- \$1000 (n=49)	\$1000+ (n=82)
Very important	1,196 (39%)	535 (30%)	73 (26%)	87 (19%)	855 (40%)	754 (32%)	80 (18%)	181 (24%)
Somewhat important	1,044 (34%)	682 (38%)	116 (42%)	175 (38%)	601 (28%)	995 (43%)	283 (65%)	269 (35%)
Not important	1,141 (32%)	117 (31%)	540 (31%)	803 (27%)	530 (25%)	573 (25%)	65 (15%)	298 (39%)
Refused (1%)	29 (2%)	7 (1%)	14 ---	7 ---	7 ---	7 (2%)	7 ---	---
Don't Know	36 (1%)	---	14 (1%)	37 (1%)	118 (6%)	---	---	22 (3%)
<u>Total</u>	3,026 (99%)*	1,782 (100%)	277 (100%)	458 (100%)	2,111 (99%)*	2,330 (100%)	435 (100%)	771 (101%)*

*rounding error

The data suggests therefore that the nature of the solicitation is critical for some subgroup of givers, as well. For example, respondents under the age of 65, particularly those in the 35 to 44 age cohort, are more likely to say the nature of the solicitation is very important in their decision to give. This trend, therefore, is probably increasing rather than decreasing in its importance.

TABLE 10-3

IMPORTANCE OF MANNER OF SOLICITATION IN
DECISION TO CONTRIBUTE TO JEWISH PHILANTHROPIES,
BY AGE

	<u>18-24</u> (n=22)	<u>25-34</u> (n=69)	<u>35-44</u> (n=97)	<u>45-54</u> (n=63)	<u>55-64</u> (n=80)	<u>65-74</u> (n=108)	<u>74 +</u> (n=82)
Very important	116 (36%)	455 (36%)	540 (47%)	217 (34%)	284 (35%)	194 (20%)	239 (29%)
Somewhat important	175 (55%)	498 (39%)	408 (35%)	233 (36%)	209 (26%)	392 (40%)	284 (34%)
Not important	29 (9%)	225 (18%)	204 (18%)	188 (29%)	306 (38%)	369 (37%)	262 (32%)
Refused	---	---	---	---	7 (1%)	---	21 (3%)
Don't know	---	89 (7%)	---	7 (1%)	---	30 (3%)	21 (3%)
<u>Total</u>	321 (100%)	1,266 (100%)	1,152 (100%)	646 (100%)	806 (100%)	985 (100%)	828 (101%)*

*rounding error

Respondents were also asked about the importance of the Jewish tradition of giving in their decision to give. Fifty percent of the respondents said it was very important, and 29% said it was somewhat important. About 17% said it was not at all

important in their decision to give. While less than 10% of Jews over the age of 55 said that the Jewish tradition of giving was not at all important in their decision to give, the proportion jumps to about one-fourth of all givers under the age of 55. It does not increase to any great degree in younger age cohorts. Nevertheless, traditional tzedaka is not very important to about one-quarter of givers under the age of 55, and it is only very important to about 32% of those aged 25 to 34, as compared to 66% of those 55 to 64. A traditional commitment to tzedaka, then, is diminishing somewhat among the younger Jewish population.

TABLE 10-4

IMPORTANCE OF JEWISH TRADITION OF GIVING IN
DECISION TO CONTRIBUTE TO JEWISH PHILANTHROPIES,

	<u>18-24</u> (n=22)	<u>25-34</u> (n=69)	<u>35-44</u> (n=97)	<u>45-54</u> (n=63)	<u>55-64</u> (n=80)	<u>65-74</u> (n=108)	<u>74 +</u> (n=82)	<u>Total</u> (n=522)
Very important	72 (22%)	400 (32%)	449 (39%)	274 (42%)	530 (66%)	702 (71%)	596 (72%)	3,021 (50%)
Somewhat important	169 (53%)	448 (35%)	358 (31%)	210 (32%)	232 (29%)	188 (19%)	130 (16%)	1,735 (29%)
Not important	80 (25%)	285 (22%)	323 (28%)	161 (25%)	29 (4%)	80 (8%)	73 (9%)	1,031 (17%)
Refused	---	---	---	---	7 (1%)	---	14 (2%)	21 (0%)
Don't know	---	133 (10%)	21 (2%)	---	7 (1%)	15 (1%)	14 (2%)	19 (3%)
<u>Total</u>	321 (100%)	1,266 (99%)*	1,152 (100%)	646 (99%)*	806 (101%)*	985 (99%)*	828 (101%)*	6,000 (100%)

* rounding error

The Jewish tradition of giving is very important to about 80% of those who give \$1,000 or more per year to Jewish philanthropies in general, as well as to 80% of those who give \$1,000 or more per year to the Federation. It is also very important to 36% of those who give nothing to the Federation, and 29% of those who give nothing to Jewish philanthropies.

TABLE 10-5

IMPORTANCE OF JEWISH TRADITION OF GIVING IN
DECISION TO CONTRIBUTE TO JEWISH PHILANTHROPIES,
BY CONTRIBUTION TO THE FEDERATION AND TO JEWISH PHILANTHROPIES

	Amount Contributed to the Federation				Amount Contributed to Jewish Philanthropies			
	0 (n=203)	\$1-\$500 (n=202)	\$501- \$1000 (n=28)	\$1000+ (n=48)	0 (n=127)	\$1-\$500 (n=231)	\$501- \$1000 (n=49)	\$1000+ (n=52)
Very important	1,094 (36%)	1,174 (66%)	219 (79%)	364 (79%)	617 (29%)	1,407 (60%)	231 (53%)	618 (80%)
Somewhat important	1,068 (35%)	405 (23%)	29 (10%)	58 (13%)	739 (35%)	668 (29%)	124 (28%)	87 (11%)
Not important	680 (22%)	190 (11%)	29 (10%)	36 (8%)	578 (27%)	241 (10%)	73 (17%)	65 (8%)
Refused	---	14 (1%)	---	---	---	7 ---	7 (2%)	---
Don't know	184 (6%)	---	---	---	177 (8%)	7 ---	---	---
<u>Total</u>	3,026 (99%)*	1,783 (101%)*	277 (99%)*	458 (100%)	2,111 (99%)*	2,330 (99%)*	435 (100%)	770 (99%)*

*rounding error

Thus, while a traditional commitment to tzedaka is clearly an indicator of whether or not somebody gives and how much, the role of tzedaka or the commitment to it is still relatively strong among substantial proportions of non- and under-givers. Therefore, while some part of the market, especially the 25% under the age of 55 to whom the Jewish tradition of giving is not at all important, must be approached differently, there is also a market of non-givers to whom tzedaka will still be appealing. It is a complicated, four-tiered marketing process. The subgroups are basically: 1) those to whom tzedaka is important and give \$1,000 or more per year, 2) those to whom tzedaka is important but give less than \$1,000 per year, though capable of giving more, 3) those to whom tzedaka is not important and do not give, and 4) those to whom tzedaka is important and do not give at all. Very different marketing techniques and strategies are required for each of these groups.

Only 5% of the respondents said that peer influence was very important in their decision to give; while, another 17% said it was somewhat important, for a total of 22%. Seventy-five percent of the respondents said it was not at all important.

TABLE 10-6

IMPORTANCE OF PEER INFLUENCE IN DECISION
TO CONTRIBUTE TO JEWISH PHILANTHROPIES, BY AGE

	<u>18-24</u> (n=22)	<u>25-34</u> (n=69)	<u>35-44</u> (n=97)	<u>45-54</u> (n=63)	<u>55-64</u> (n=80)	<u>65-74</u> (n=108)	<u>74 +</u> (n=82)	<u>Total</u> (n=521)
Very important	---	7 (1%)	29 (2%)	14 (2%)	109 (13%)	65 (7%)	80 (10%)	305 (5%)
Somewhat important	43 (13%)	286 (23%)	242 (21%)	50 (8%)	165 (20%)	123 (12%)	87 (10%)	996 (17%)
Not important	277 (86%)	884 (70%)	881 (76%)	581 (90%)	524 (65%)	760 (77%)	611 (74%)	4,519 (75%)
Refused	---	---	---	---	7 (1%)	---	21 (3%)	29 ---
Don't know	---	89 (7%)	---	---	---	37 (4%)	29 (3%)	154 (3%)
<u>Total</u>	321 (99%)*	1,266 (101%)*	1,152 (99%)*	646 (100%)	806 (99%)*	985 (100%)	828 (100%)	6,003 (100%)

*rounding error

Interestingly, those who give \$1,000 or more per year to Jewish philanthropies or the Federation are only slightly more likely than smaller givers to say that peer influence is very important in their decision to give. Of course, these larger contributors may be those with whom the Federation is most concerned. It may also be that because these individuals are within existing peer groups close to the Federation leadership

structure, higher proportions of them respond positively to this question. It is possible that potential large givers exist outside of these peer groups, and these people who are potential large givers require a different kind of solicitation through different networks of peer groups than those most tied to the Federation.

TABLE 10-7

IMPORTANCE OF PEER INFLUENCE IN DECISION TO CONTRIBUTE
TO JEWISH PHILANTHROPIES, BY CONTRIBUTION
TO THE FEDERATION AND TO JEWISH PHILANTHROPIES

	Amount Contributed to the Federation				Amount Contributed to Jewish Philanthropies			
	0 (n=203)	\$1-\$500 (n=202)	\$501- \$1000 (n=28)	\$1000+ (n=48)	0 (n=127)	\$1-\$500 (n=231)	\$501- \$1000 (n=49)	\$1000+ (n=82)
Very important	131 (4%)	101 (6%)	22 (8%)	44 (10%)	43 (2%)	146 (6%)	7 (2%)	87 (11%)
Somewhat important	430 (14%)	311 (17%)	58 (21%)	124 (27%)	344 (16%)	297 (13%)	130 (30%)	175 (23%)
Not important	2,325 (77%)	1,341 (75%)	197 (71%)	291 (63%)	1,606 (76%)	1,844 (79%)	290 (67%)	508 (66%)
Refused	7 ---	14 (1%)	---	---	7 ---	7 ---	7 (2%)	---
Don't know	133 (4%)	14 (1%)	---	---	111 (5%)	36 (2%)	---	---
<u>Total</u>	3,026 (99%)*	1,782 (100%)	277 (100%)	458 (100%)	2,111 (99%)*	2,330 (100%)	435 (101%)*	771 (100%)

*rounding error

Higher versus lower income households are much more likely to say that peer influence is very important in their decision to give, as are individuals over the age of 55. It may be, of course, that peer influence is more important for some people than they understand or are willing to admit. Nevertheless, the data suggest that using peers for solicitation efforts may be effective with only a small part of the population. It may also suggest that if peer influence is more important than people are willing to admit or understand, then the Federation must be more successful in reaching out to differentiated peer groups. Clearly, some peer groups are outside the current sphere of the Federation structure. It may be that peer influence is unimportant to many people because their groups of peers do not give or participate in Federation life. Therefore, peer influence matters very little to them because it simply does not affect them within their current social structures.

The ability to give or how much one can afford to give was listed as a very important factor by 71% of the respondents and somewhat important by 22% of the respondents. Only 5% said it was not at all important in their decision to give. Larger givers to the Federation and Jewish philanthropies in general, as well as high-income households, are more likely to list this as a factor in their decision to give than other households. Respondents in all age groups indicated that their ability to give is very important in their decision to make a contribution.

TABLE 10-8

IMPORTANCE OF ABILITY TO GIVE IN
DECISION TO CONTRIBUTE TO JEWISH PHILANTHROPIES,
BY AGE

	<u>18-24</u> (n=22)	<u>25-34</u> (n=69)	<u>35-44</u> (n=97)	<u>45-54</u> (n=63)	<u>55-64</u> (n=80)	<u>65-74</u> (n=108)	<u>74 +</u> (n=82)	<u>Total</u> (n=523)
Very important	225 (70%)	781 (62%)	763 (66%)	493 (76%)	632 (78%)	753 (76%)	590 (71%)	4,233 (71%)
Somewhat important	89 (28%)	315 (25%)	293 (25%)	123 (19%)	167 (21%)	203 (21%)	152 (18%)	1,344 (22%)
Not important	7 (2%)	81 (6%)	96 (8%)	29 (4%)	--- ---	22 (2%)	36 (4%)	271 (4%)
Refused	--- ---	--- ---	--- ---	--- ---	7 (1%)	--- ---	14 (2%)	21 ---
Don't know	--- ---	89 (7%)	--- ---	--- ---	--- ---	7 (1%)	36 (4%)	132 (2%)
<u>Total</u>	321 (100%)	1,266 (100%)	1,152 (99%)*	646 (99%)*	806 (100%)	985 (100%)	828 (99%)*	6,003 (100%)

*rounding error

Obviously, people give in accordance with what they believe they can afford to give. Part of the education process for potential contributors is to help them understand what they are truly capable of giving. This may be accomplished to some extent through the influence of peer giving patterns on one's decision to contribute to Jewish philanthropies. Left to their own calculations and with no benchmarks by which to judge, people may believe they can afford to give much less than they can. This is especially true since the traditional commitment to tzedaka is weakening somewhat, and people have no image by which to judge what they ought to give in conjunction with what their ability to give actually is.

SECTION 11
WOMEN'S DIVISION

About 44% of all households have someone in them who makes a contribution to the Federation's Women's Division. Fifty-one percent do not, and 5% do not know.

TABLE 11-1
CONTRIBUTORS TO THE WOMEN'S DIVISION IN 1986

	<u>Total</u> (n=307)
Did give	1,238 (44%)
Did not give	1,430 (51%)
Don't know	132 (5%)
<u>Total</u>	2,799 (100%)

Higher income households are more likely to have someone in them who makes a contribution to the Women's Division: 82% of those with incomes of \$150,000 or more per year, as compared to less than half of those with incomes of \$75,000 to \$100,000 per year and only 27% of those with incomes of \$30,000 or less per year.

TABLE 11-2
CONTRIBUTORS TO THE WOMEN'S DIVISION IN 1986,
BY INCOME

	Under \$20,000 (n=40)	\$20,001- \$30,000 (n=29)	\$30,001- \$40,000 (n=35)	\$40,001- \$50,000 (n=20)	\$50,001- \$75,000 (n=38)	\$75,001- \$100,000 (n=30)	\$100,000 \$150,000 (n=8)	\$150,000 + (n=18)
Did give	100 (28%)	73 (26%)	115 (35%)	80 (44%)	196 (53%)	137 (48%)	43 (67%)	130 (82%)
Did not give	263 (72%)	195 (69%)	196 (60%)	102 (56%)	153 (41%)	131 (46%)	21 (33%)	29 (18%)
Don't know	---	15 (5%)	15 (4%)	---	22 (6%)	15 (5%)	---	---
<u>Total</u>	363 (100%)	283 (100%)	326 (99%)*	181 (100%)	371 (100%)	284 (99%)*	65 (100%)	159 (100%)

*rounding error

Synagogue members and those who religiously-identified themselves are more likely to make a contribution to the Women's Division as well. This follows the patterns of giving to Jewish philanthropies in general and the Federation as a whole. The only exception to this is that Reform and Conservative Jews are more likely to make a contribution to the Women's Division than Orthodox Jews. About half of Reform Jews and 40% of Conservative Jews make a contribution to the Women's Division, as compared to 25% of those who are Orthodox and 34% of those who identify themselves as "just Jewish."

TABLE 11-3

CONTRIBUTORS TO THE WOMEN'S DIVISION IN 1986,
BY SYNAGOGUE/TEMPLE MEMBERSHIP
AND RELIGIOUS IDENTITY

	Religious Identity					Synagogue/Temple Membership	
	Orthodox (n=22)	Conservative (n=93)	Reform (n=178)	Just Jewish (n=10)	Other (n=2)	Do Belong (n=270)	Do not Belong (n=37)
Did give	51 (25%)	348 (40%)	795 (50%)	37 (33%)	7 (50%)	1,115 (46%)	123 (33%)
Did not give	146 (72%)	472 (54%)	733 (46%)	58 (53%)	7 (50%)	1,190 (49%)	240 (65%)
Don't know	7 (3%)	59 (7%)	51 (3%)	15 (13%)	--- ---	125 (5%)	7 (2%)
<u>Total</u>	203 (100%)	879 (101%)*	1,579 (99%)*	110 (99%)*	14 (100%)	2,429 (100%)	370 (100%)

*rounding error

Sixty-four percent of all households making a contribution of \$1,000 or more per year to all Jewish philanthropies make a contribution to the Women's Division, as do 67% of those who contribute \$500 to \$1,000. The proportion drops to 31% of those who give up to \$500 and 24% of those who give nothing to Jewish philanthropies. Of those who give more than \$1,000 per year to the Federation, nearly four out of five also make a gift to the Women's Division. The figure drops to 55% of those who make contributions of \$500 to \$1,000 per year.

TABLE 11-4

CONTRIBUTORS TO THE WOMEN'S DIVISION IN 1986,
BY CONTRIBUTION TO THE FEDERATION
AND JEWISH PHILANTHROPIES

	Amount Contributed to the Federation				Amount Contributed to Jewish Philanthropies			
	0 (n=3)	\$1-\$500 (n=202)	\$501- \$1000 (n=28)	\$1000+ (n=48)	0 (n=24)	\$1-\$500 (n=150)	\$501- \$1000 (n=42)	\$1000- (n=69)
Did give	---	627 (35%)	152 (55%)	357 (78%)	58 (24%)	418 (31%)	246 (66%)	421 (64%)
Did not give	50 (100%)	1,052 (59%)	125 (45%)	87 (19%)	159 (66%)	856 (64%)	94 (25%)	226 (34%)
Don't know	---	103 (6%)	---	15 (3%)	22 (9%)	58 (4%)	30 (8%)	15 (2%)
<u>Total</u>	50 (100%)	1,782 (100%)	277 (100%)	458 (100%)	240 (99%)*	1,332 (99%)*	369 (99%)*	662 (100%)

*rounding error

Those in the inner area are most likely to make a gift to the Women's Division, 47%, as compared to 33% in the middle area and 30% in the outer area of Worcester County.

TABLE 11-5

CONTRIBUTORS TO THE WOMEN'S DIVISION
IN 1986, BY GEOGRAPHIC AREA

	Inner Area (n=396)	Middle Area (n=45)	Outer Area (n=80)
Did give	1,093 (47%)	65 (33%)	88 (30%)
Did not give	1,112 (48%)	130 (67%)	187 (70%)
Don't know	132 (6%)	---	---
<u>Total</u>	2,336 (100%)	196 (100%)	267 (100%)

The Women's Division has had some success attracting gifts from those who have moved to the Worcester area in the 1980s, with just under 40% of those who have moved in the 1980s making some contribution to the Women's Division. This is a better penetration of the giving market among recent immigrants to the area by a Women's Division than in most other Federations.

TABLE 11-6

CONTRIBUTORS TO THE WOMEN'S DIVISION IN 1986,
BY LENGTH OF RESIDENCE

	<u>Always Lived Here</u> (n=107)	1940- 1949 (n=64)	1950- 1959 (n=33)	1960- 1969 (n=29)	1970- 1979 (n=56)	1980- 1983 (n=10)	1984- 1986 (n=8)
Did give	456 (46%)	335 (55%)	58 (19%)	101 (44%)	216 (44%)	51 (44%)	21 (33%)
Did not give	502 (51%)	240 (40%)	225 (76%)	101 (44%)	262 (53%)	57 (49%)	43 (67%)
Don't know	37 (4%)	29 (5%)	15 (5%)	29 (13%)	15 (3%)	7 (6%)	--- ---
<u>Total</u>	995 (100%)	603 (100%)	297 (100%)	230 (101%)*	492 (100%)	115 (99%)*	65 (100%)

*rounding error

SECTION 12

ENDOWMENT PROGRAM

Respondents were asked how familiar they are with the endowment program of the Federation. Only 6% said they were very familiar, and 20% said they were somewhat familiar. Seventy-four percent of the respondents said they were not at all familiar with the endowment program of the Federation.

TABLE 12-1

RESPONDENTS FAMILIAR WITH THE ENDOWMENT PROGRAM

	<u>Total</u> (n=521)
Very familiar	319 (5%)
Somewhat familiar	1,162 (19%)
Not at all familiar	4,487 (75%)
Refused	7 ---
Don't know	29 ---
<u>Total</u>	6,003 (100%)

Contributors of \$1,000 or more per year to Jewish philanthropies are more likely to be very familiar, with 25% being very familiar and 41% being somewhat familiar. Contributors to the Federation are even more likely to be familiar: with 33% of \$1,000 plus givers being very familiar and 49% being somewhat familiar. Only 17% of the \$1,000 plus givers to the Federation are not at all familiar with the endowment program.

TABLE 12-2

RESPONDENTS FAMILIAR WITH THE ENDOWMENT PROGRAM,
BY CONTRIBUTION TO FEDERATION AND TO JEWISH PHILANTHROPIES

	Amount Contributed to the Federation				Amount Contributed to Jewish Philanthropies			
	0 (n=203)	\$1-\$500 (n=202)	\$501- \$1000 (n=28)	\$1000+ (n=48)	0 (n=127)	\$1-\$500 (n=231)	\$501- \$1000 (n=49)	\$1000+ (n=82)
Very familiar	14 ---	86 (5%)	51 (18%)	153 (33%)	---	50 (2%)	65 (15%)	189 (24%)
Somewhat familiar	197 (6%)	528 (30%)	117 (42%)	225 (49%)	146 (7%)	493 (21%)	167 (38%)	313 (41%)
Not at all familiar	2,808 (93%)	1,154 (65%)	110 (40%)	80 (17%)	1,965 (93%)	1,779 (76%)	196 (45%)	268 (35%)
Don't know	7 ---	14 (11%)	---	---	---	7 ---	7 (2%)	---
<u>Total</u>	3,026 (100%)	1,782 (101%)*	278 (100%)	458 (99%)*	2,111 (100%)	2,330 (99%)*	435 (100%)	771 (100%)

*rounding error

Seventy-one percent of those who live in the inner area are totally unfamiliar with the endowment program of the Federation, as compared to 85% of those who live in the middle and outer areas of Worcester County.

TABLE 12-3
 RESPONDENTS FAMILIAR WITH THE ENDOWMENT PROGRAM,
 BY GEOGRAPHIC AREA

	Inner Area (n=396)	Middle Area (n=45)	Outer Area (n=80)
Very familiar	312 (7%)	---	7 (1%)
Somewhat familiar	921 (21%)	95 (16%)	146 (15%)
Not at all familiar	2,148 (71%)	503 (84%)	836 (84%)
Refused	7 ---	---	---
Don't know	29 (1%)	---	---
<u>Total</u>	4,416 (100%)	598 (100%)	989 (100%)

Furthermore, only about 7% of those with incomes of \$75,000 to \$150,000 are very familiar with the endowment program; while, more than three of every five are not at all familiar with the program. Among those with the highest incomes, \$150,000 or more per year, 27% are very familiar with the endowment program, and only 27% are not at all familiar.

TABLE 12-4

RESPONDENTS FAMILIAR WITH THE ENDOWMENT PROGRAM,
BY INCOME

	Under \$20,000 (n=91)	\$20,001- \$30,000 (n=50)	\$30,001- \$40,000 (n=61)	\$40,001- \$50,000 (n=41)	\$50,001- \$75,000 (n=59)	\$75,001- \$100,000 (n=37)	\$100,000 \$150,000 (n=16)	\$150,000 + (n=32)
Very familiar	21 (2%)	15 (2%)	7 (1%)	29 (6%)	43 (7%)	36 (10%)	15 (6%)	51 (27%)
Somewhat familiar	174 (15%)	79 (13%)	197 (23%)	43 (9%)	168 (26%)	109 (31%)	73 (28%)	86 (46%)
Not familiar	960 (83%)	502 (84%)	644 (76%)	401 (85%)	430 (67%)	210 (59%)	176 (67%)	51 (27%)
Don't know	7 (1%)	---	---	---	---	---	---	---
<u>Total</u>	1,163 (101%)*	596 (99%)*	848 (100%)	473 (100%)	641 (100%)	356 (100%)	264 (101%)*	188 (100%)

*rounding error

The vast majority of those over the age of 55 are not at all familiar with the endowment programs, and only about one out of ten of those 65 to 75 are very familiar with the program.

TABLE 12-5

RESPONDENTS FAMILIAR WITH THE
ENDOWMENT PROGRAM, BY AGE

	<u>18-24</u> (n=22)	<u>25-34</u> (n=69)	<u>35-44</u> (n=97)	<u>45-54</u> (n=63)	<u>55-64</u> (n=80)	<u>65-74</u> (n=108)	<u>74 +</u> (n=82)
Very familiar	7 (2%)	---	58 (5%)	43 (7%)	51 (6%)	117 (12%)	43 (5%)
Somewhat familiar	7 (2%)	190 (15%)	175 (15%)	101 (16%)	217 (27%)	297 (30%)	175 (21%)
Not at all familiar	307 (95%)	1,076 (85%)	919 (80%)	502 (78%)	538 (67%)	571 (58%)	574 (69%)
Refused	---	---	---	---	---	---	7 (1%)
Don't know	---	---	---	---	---	---	29 (3%)
<u>Total</u>	321 (99%)*	1,266 (100%)	1,152 (100%)	646 (101%)*	806 (100%)	985 (100%)	828 (100%)

*rounding error

In all, the Federation has achieved some success in familiarizing the biggest givers with the endowment program. Nevertheless, substantial proportions of this giving group are either totally unfamiliar or not at all familiar with the program, even among those who should be the most knowledgeable about it.

Once outside the group of biggest Federation givers, the proportion who are either somewhat or very familiar with the endowment program drops precipitously. The Federation is going to have to make extra special efforts to publicize the purposes and procedures of the endowment program. Since giving over the next decade will rely increasingly on the ability to market endowment giving, the lack of familiarity on the part of substantial proportions of givers, as well as an overwhelming proportion of non-givers requires the Federation to pay special attention to these findings.

SECTION 13

VOLUNTEERISM

About 70% of all Jewish adults spend no time volunteering for any Jewish organization. Another 12% spend about one to five hours on the average per month; 7% spend six to ten hours per month, and about 10% spend more than ten hours. Women are slightly more likely to spend some volunteer time, about 35%, as compared to about 23% of the men. Women are also slightly more likely to volunteer more than five hours per month. Individuals between the ages of 55 and 75 are the most likely to volunteer more than ten hours per month. Individuals under the age of 35 are the least likely to volunteer at all. Over 80%, for example, of the 24 to 35 year olds spend no time at all volunteering for any Jewish organization. Individuals in the age group 55 to 64 are the most likely to spend some volunteer time for a Jewish organization. Still, even within this age group, a majority (55%) spend no time at all volunteering for any Jewish organization.

Synagogue members are more likely to volunteer for a Jewish organization, including Synagogue and Temples, than non-members: 40% percent of synagogue members spend some volunteer time for Jewish organizations, as compared to only 14% of non-synagogue members. Furthermore, 15% of synagogue members spend ten hours or more volunteering for some Jewish organization, as compared to only 2% of non-synagogue members.

Singles and intermarried individuals are the least likely to spend any volunteer time for a Jewish organization, with only 11%

and 10%, respectively, spending any time volunteering for a Jewish organization.

Little difference is shown by religious identification, with 71% of the Orthodox Jews spending zero volunteer time for any Jewish organization, 65% of Conservative Jews, and 68% of Reform Jews. About 86% of those who identify themselves as "just Jewish" spend zero time volunteering for any Jewish organization, which is the only substantial difference found in terms of religious identity.

Individuals who live in the inner area, as opposed to anyone else, are more likely to volunteer for Jewish organizations. Thirty-three percent of those living in the inner area, as compared to about 17% of those in the middle and outer areas of Worcester County volunteer for Jewish organizations. About 12% of those who live in the inner core area spend more than ten hours per month volunteering for any Jewish organization. This represents about 500 individuals. Therefore, the common assumption that it is the same people who volunteer in many different ways for many different organizations is substantiated by the data.

Highest income households are the most likely to volunteer. Those with incomes of under \$40,000 per year are slightly less likely to volunteer. A relationship does exist, as well, between patterns of philanthropy and volunteerism. For example, 83% of those who give nothing to the Federation also spend no volunteer time working for any Jewish organization. Of those who give up to

\$500, 60% spend no volunteer time, as compared to 47% of those who give between \$500 and \$1,000, and 37% of those who give over \$1,000 to the Federation. This 37% represents an interesting group. They are involved enough to give \$1,000 or more to the Federation; yet, they spend zero time working for any Jewish organization. This group certainly constitutes a potential pool of volunteers. On the other hand, those who give \$1,000 or more per year are the most likely to volunteer more than ten hours per month for a Jewish organization. About 29% of those who contribute \$1,000 or more per year to the Federation spend more than ten hours per month volunteering for Jewish organizations, as do 24% of those who contribute \$500 to \$1,000, 11% of those who contribute up to \$500, and about 5% of those who contribute nothing.

TABLE 13-1

RESPONDENTS' VOLUNTEER TIME FOR JEWISH ORGANIZATIONS

	Number of Hours Per Month				Don't know (n=2)	Total (n=521)
	None (n=334)	1-5 hours (n=76)	6-10 hours (n=46)	11+ hours (n=63)		
<u>Total</u>	4,234 (70%)	733 (12%)	419 (7%)	595 (10%)	22 ---	6,003 (99%)*
<u>Sex</u>						
Male	2,268 (77%)	311 (10%)	119 (4%)	252 (8%)	15 ---	2,965 (99%)*
Female	1,966 (65%)	422 (14%)	300 (10%)	343 (11%)	7 ---	3,038 (100%)

TABLE 13-1 (CONTINUED)

RESPONDENTS' VOLUNTEER TIME FOR JEWISH ORGANIZATIONS

	Number of Hours Per Month					Total (n=521)
	None (n=334)	1-5 hours (n=76)	6-10 hours (n=46)	11+ hours (n=63)	Don't know (n=2)	
<u>Age</u>						
18-24	285 (89%)	---	21 (7%)	7 (2%)	7 (2%)	320 (100%)
24-34	1,020 (81%)	93 (7%)	94 (7%)	58 (5%)	---	1,265 (100%)
35-44	760 (66%)	197 (17%)	95 (8%)	101 (9%)	---	1,153 (100%)
45-54	509 (79%)	51 (8%)	36 (5%)	36 (5%)	15 (2%)	647 (99%)*
55-64	42 (55%)	189 (23%)	43 (5%)	131 (16%)	---	805 (99%)*
65-74	637 (65%)	116 (12%)	65 (7%)	167 (17%)	---	985 (101%)*
74 +	581 (70%)	87 (11%)	65 (8%)	95 (11%)	---	828 (100%)
<u>Synagogue Membership</u>						
Do belong	2,170 (60%)	557 (15%)	318 (9%)	538 (15%)	22 (1%)	3,605 (100%)
Do not belong	2,063 (86%)	176 (7%)	101 (4%)	57 (2%)	---	2,397 (99%)*
<u>Religious Identity</u>						
Orthodox	269 (71%)	36 (10%)	21 (6%)	52 (14%)	---	378 (101%)*
Conservative	1,122 (64%)	210 (12%)	144 (8%)	241 (14%)	22 (1%)	1,739 (99%)*
Reform	1,984 (68%)	406 (14%)	253 (9%)	280 (10%)	---	2,923 (101%)*
Just Jewish	564 (86%)	81 (12%)	---	7 (1%)	---	652 (99%)*
Other	148 (91%)	---	---	15 (9%)	---	163 (100%)
<u>Marital Status</u>						
Single	741 (89%)	30 (3%)	29 (3%)	29 (3%)	7 (1%)	836 (99%)*
Married	2,801 (68%)	529 (13%)	303 (7%)	465 (11%)	15 (---)	4,113 (99%)*
Other	692 (66%)	174 (16%)	86 (8%)	101 (10%)	---	1,053 (100%)
<u>Intermarried</u>	889 (90%)	44 (4%)	15 (1%)	36 (4%)	---	984 (99%)*

TABLE 13-1 (CONTINUED)

RESPONDENTS' VOLUNTEER TIME FOR JEWISH ORGANIZATIONS

	Number of Hours Per Month				Don't know (n=2)	Total (n=521)
	None (n=334)	1-5 hours (n=76)	6-10 hours (n=46)	11+ hours (n=63)		
<u>Geographic Area</u>						
Inner area	2,930 (66%)	544 (12%)	383 (9%)	544 (12%)	15 ---	4,416 (99%)*
Middle area	503 (84%)	66 (11%)	7 (1%)	22 (4%)	---	598 (100%)
Outer area	801 (81%)	124 (12%)	29 (3%)	29 (3%)	7 (1%)	990 (100%)
<u>Income</u>						
Under \$20,000	874 (75%)	87 (7%)	80 (7%)	123 (10%)	---	1,164 (99%)*
\$20,001-\$30,000	444 (74%)	36 (6%)	43 (7%)	73 (12%)	---	596 (99%)*
\$30,001-\$40,000	615 (73%)	109 (13%)	80 (9%)	43 (5%)	---	847 (100%)
\$40,001-\$50,000	298 (63%)	131 (28%)	21 (4%)	22 (5%)	---	472 (100%)
\$50,001-\$75,000	445 (69%)	65 (10%)	65 (10%)	44 (7%)	22 (3%)	641 (99%)*
\$75,001-\$100,000	224 (63%)	51 (14%)	36 (10%)	44 (12%)	---	355 (99%)*
\$100,001-\$150,000	220 (83%)	14 (5%)	---	29 (11%)	---	263 (99%)*
\$150,000 +	51 (27%)	21 (11%)	29 (15%)	87 (46%)	---	188 (99%)*
<u>Contribution to Federation</u>						
0	2,519 (83%)	248 (8%)	123 (4%)	137 (4%)	---	3,027 (99%)*
\$1 - \$500	1,073 (60%)	310 (17%)	173 (10%)	203 (11%)	22 (1%)	1,781 (99%)*
\$501 - \$1000	131 (47%)	36 (13%)	44 (16%)	66 (24%)	---	277 (100%)
\$1000 +	168 (37%)	109 (24%)	51 (11%)	131 (28%)	---	459 (100%)

*rounding error

Jews are even less likely to volunteer their time for non-Jewish organizations. Seventy-four percent spend zero time volunteering for any non-Jewish organization; while, 12% spend one to five hours per month. Another 7% spend six to ten hours, and 6% spend more than ten hours per month. Jewish women are less likely to volunteer for a non-Jewish organization than they are for a Jewish organizations. Those in the age group 25 to 34 are no more likely to volunteer for a non-Jewish organization than they are for a Jewish organization. Of women in that age group who do volunteer for a non-Jewish organization, they are more likely to spend more time doing so than for Jewish organizations. It is not a substantial difference, however.

Synagogue members are less likely to volunteer for a non-Jewish organization, as non-synagogue members are more likely to volunteer for a non-Jewish organization. Intermarried couples are far more likely to volunteer some time for a non-Jewish organization than they are for a Jewish organization, with 35% versus 10%. At the same time, Orthodox Jews are less likely to volunteer for a non-Jewish organization than a Jewish organization; while, those who identify themselves as "just Jewish" are more likely to volunteer some time for a non-Jewish organization, as opposed to a Jewish one. Furthermore, contributors of \$1,000 or more per year to the Federation are much less likely to volunteer for a non-Jewish organization than they would for a Jewish organization.

TABLE 13-2

RESPONDENTS' VOLUNTEER TIME FOR NON-JEWISH ORGANIZATIONS

	Number of Hours Per Month				
	<u>None</u> (n=382)	<u>1-5 hours</u> (n=66)	<u>6-10 hours</u> (n=35)	<u>11+ hours</u> (n=36)	<u>Total</u> (n=519)
<u>Total</u>	4,454 (74%)	743 (12%)	415 (7%)	377 (6%)	5,989 (99%)*
<u>Sex</u>					
Male	2,224 (75%)	385 (13%)	208 (7%)	148 (5%)	2,965 (100%)
Female	2,230 (74%)	357 (12%)	207 (7%)	229 (8%)	3,023 (101%)*
<u>Age</u>					
18-24	264 (82%)	---	21 (7%)	36 (11%)	321 (100%)*
25-34	1,008 (80%)	185 (15%)	52 (4%)	21 (2%)	1,266 (101%)*
35-44	752 (65%)	225 (20%)	65 (6%)	110 (9%)	1,152 (100%)
45-54	450 (70%)	79 (12%)	81 (12%)	36 (6%)	646 (100%)
55-64	580 (73%)	109 (14%)	50 (6%)	59 (7%)	798 (100%)
65-74	776 (79%)	72 (7%)	80 (8%)	50 (5%)	978 (99%)*
74 +	624 (75%)	73 (9%)	66 (8%)	65 (8%)	828 (100%)
<u>Synagogue Membership</u>					
Do belong	2,657 (74%)	449 (12%)	268 (7%)	224 (6%)	3,598 (99%)*
Do not belong	1,797 (75%)	294 (12%)	147 (6%)	153 (6%)	2,391 (99%)*

TABLE 13-2 (CONTINUED)

RESPONDENTS' VOLUNTEER TIME FOR NON-JEWISH ORGANIZATIONS

	Number of Hours Per Month				Total (n=519)
	None (n=382)	1-5 hours (n=66)	6-10 hours (n=35)	11+ hours (n=36)	
<u>Religious Identity</u>					
Orthodox	328 (87%)	14 (4%)	22 (6%)	14 (4%)	378 (101%)*
Conservative	1,456 (84%)	153 (9%)	73 (4%)	58 (3%)	1,740 (100%)
Reform	1,994 (69%)	414 (14%)	232 (8%)	268 (9%)	2,908 (100%)
Just Jewish	476 (73%)	140 (21%)	22 (3%)	15 (2%)	653 (99%)*
Other	155 (96%)	7 (4%)	---	---	162 (100%)
<u>Intermarried</u>	639 (65%)	124 (13%)	126 (13%)	95 (10%)	984 (101%)*
<u>Contribution of Federation</u>					
0	2,239 (74%)	330 (11%)	225 (7%)	233 (8%)	3,027 (100%)
\$1 - \$500	1,355 (77%)	232 (13%)	95 (5%)	86 (5%)	1,768 (100%)
\$501 - \$1000	219 (79%)	21 (8%)	15 (5%)	22 (8%)	277 (100%)
\$1000 +	262 (57%)	138 (30%)	29 (6%)	29 (6%)	458 (99%)*

*rounding error

It is clear that those with stronger affiliation and identity patterns are more likely to volunteer for Jewish organizations and less likely to volunteer for non-Jewish organizations. Nevertheless, it is clear that most adults spend no time volunteering for either. It is possible, of course, like synagogue affiliation, ritual observance, and Jewish education, that volunteerism is an activity that people engage in at some points in their lives and not others. Therefore, the high proportion who do not volunteer at all at this particular time is not completely indicative of people's volunteer efforts. Over a period of ten years, it can be assumed that a higher proportion would volunteer at some point.

Even with this interpretation, the data are not encouraging. At any given point, the vast majority of people do not volunteer for either Jewish or non-Jewish organizations. Data from other studies indicate that the primary reasons that people do not volunteer are that they consider themselves too busy or that nobody asked them to. Greater outreach efforts are likely to bring more volunteers into the Jewish communal structure. If organizations wait for volunteers to come to them, the data clearly indicate that they will not do so. If Jewish organizations look at volunteerism as a competitive phenomenon with non-Jewish organizations, they find for the most part that those who volunteer will do so for both. There are some individuals who choose to volunteer for only non-Jewish organizations, but the vast majority either volunteer for none or both.

SECTION 14

CONTRIBUTIONS TO ALL NON-JEWISH PHILANTHROPIES

About 76% of all Jewish households have someone who makes some sort of contribution to non-Jewish philanthropies. About 40% of the contributions are \$100 or less. A total of over 50% of Jewish households have a member who gives nothing or less than \$100 per year to non-Jewish philanthropies. Another 25% give \$100 to \$250, for a total of 75% giving nothing or less than \$250. Those giving \$500 or more are about half the number of households making similar contributions to Jewish philanthropies.

TABLE 14-1

CONTRIBUTIONS TO NON-JEWISH PHILANTHROPIES

	<u>Total</u> (n=521)
Do give	4,553 (76%)
Do not give	1,406 (23%)
Refused	8 ---
Don't know	36 (1%)
<u>Total</u>	6,003 (100%)

TABLE 14-1 (CONTINUED)

CONTRIBUTIONS TO NON-JEWISH PHILANTHROPIES

<u>Amount of Contribution</u>	<u>Total</u> (n=422)
Less than \$100	1,842 (40%)
\$101 - \$250	1,116 (24%)
\$251 - \$500	538 (12%)
\$501 - \$1,000	240 (5%)
\$1,001 - \$5,000	234 (5%)
\$5,001 - \$10,000	44 (1%)
\$10,001 - \$25,000	36 (1%)
Refused	250 (5%)
Don't know	224 (5%)
<u>Total</u>	4,553 (99%)*

*rounding error

About 28% of those who give \$1,000 or more to Jewish philanthropies also give \$1,000 or more per year to non-Jewish philanthropies. There is a very small number of households with respondents giving less than \$500 per year to Jewish philanthropies and more than \$500 per year to non-Jewish philanthropies.

TABLE 14-2
CONTRIBUTION TO JEWISH PHILANTHROPIES,
BY AMOUNT CONTRIBUTED TO NON-JEWISH PHILANTHROPIES

<u>Amount Contributed to Non-Jewish Philanthropies</u>	<u>Amount Contributed to Jewish Philanthropies</u>			
	<u>0</u> (n=69)	<u>\$1 - 500</u> (n=201)	<u>\$501-\$1000</u> (n=48)	<u>\$1000 +</u> (n=78)
Less than \$100	438 (38%)	1,180 (60%)	80 (19%)	94 (13%)
\$101 - \$250	417 (37%)	437 (22%)	159 (37%)	88 (12%)
\$251 - \$500	51 (4%)	248 (13%)	65 (15%)	174 (24%)
\$501 - \$1,000	21 (2%)	29 (1%)	73 (17%)	117 (16%)
\$1,001 - \$5,000	66 (6%)	15 (1%)	14 (3%)	138 (19%)
\$5,001 - \$10,000	15 (1%)	---	---	30 (4%)
\$10,001 - \$25,000	---	---	---	36 (5%)
Refused	59 (5%)	---	15 (3%)	---
Not answered	---	---	7 (2%)	22 (3%)
Don't know	74 (6%)	43 (2%)	14 (3%)	36 (5%)
<u>Total</u>	1,141 (99%)*	1,952 (99%)*	427 (99%)*	735 (101%)*

*rounding error

Households with younger and single respondents are less likely to give to non-Jewish philanthropies. Thirty-nine percent of those between the ages of 18 and 34 do not contribute to non-Jewish philanthropies; while, 47% of singles make no contribution to non-Jewish philanthropies. Approximately 73% of individuals 18 to 34 do not contribute to the Federation. Non-Jewish philanthropies are tapping the younger groups, though for small contributions, more effectively than the Federation. This is also true for intermarried couples and new-comers to the Worcester area.

Little difference is seen in terms of religious identity and the propensity to make some gift to a non-Jewish philanthropy. Most households with high incomes (\$100,000 or more) make some sort of gift to non-Jewish philanthropies. There is little evidence that a large number of major gifts to non-Jewish philanthropies are being diverted from Jewish philanthropies. There may be 50 to 100 such high-income givers who contribute this way, but the sample size is extremely small. The pattern is generally to give nothing or just to Jewish philanthropies; yet, a small number of Jews choose to give only to non-Jewish causes.

Sixty-five percent of the households made a contribution to the United Way last year. If giving over a three-year period were considered, the proportion would be even larger. Contributors can be found in all subgroups, whether defined by income, religious

identity, or geographic location. There are very few substantial contributors to either the Federation or Jewish philanthropies in general who do not also contribute to the United Way.

TABLE 14-3
CONTRIBUTORS TO THE UNITED WAY IN 1986,
BY AGE

	<u>18-24</u> (n=11)	<u>25-34</u> (n=52)	<u>35-44</u> (n=79)	<u>45-54</u> (n=53)	<u>55-64</u> (n=69)	<u>65-74</u> (n=96)	<u>74 +</u> (n=66)	<u>Total</u> (n=426)
Did give	51 (41%)	542 (65%)	523 (56%)	428 (80%)	464 (69%)	610 (70%)	363 (56%)	2,981 (65%)
Did not give	66 (53%)	292 (35%)	365 (29%)	109 (20%)	196 (29%)	238 (27%)	269 (42%)	1,535 (33%)
Refused	---	---	44 (5%)	---	---	---	---	44 (1%)
Don't know	7 (6%)	---	7 (1%)	---	7 (1%)	21 (2%)	14 (2%)	57 (1%)
<u>Total</u>	124 (100%)	834 (100%)	940 (101%)*	537 (100%)	668 (100%)	870 (99%)*	646 (100%)	4,618 (100%)

*rounding error