

NOT BY BREAD ALONE

A National Replication and Refinement of a Study of Income, Identity, Household Composition, and Jewish Involvements

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The relationship between family income and each of four forms of Jewish involvement — synagogue membership, federated campaign contributions, Jewish Community Center membership, and purchasing kosher meat — is examined. The influence of Jewish identity, measured both behaviorally and attitudinally, as well as of marital status and the presence of a child aged 18 or under in the household, on the relationship between income and involvement is also studied.

In keeping with the rabbinic admonition (*Pirke Avot*, 3:21), “*Im ain kemach, ain Torah*” (where there is no bread, there is no Torah), the question of the relationship between income and involvement with the Jewish community is on the Jewish communal agenda. Obviously, many of the involvements of interest - for example, synagogue memberships, contributions to federated campaigns, joining a Jewish Community Center, or buying kosher meat - call for the expenditure of family funds. In the 1980s and continuing until today, as middle-income families are subject to increasing financial pressures, there has been growing concern that lack of funds would result in diminished Jewish involvement. Such a concern was the impetus for the report on the cost of Jewish affiliation issued by the Council of Jewish Federations (Levine & Winter, 1985). Similar concerns were expressed when the American Jewish Committee discussed Monson and Feldman's (1990, 1991-92) study of the cost of Jewish affiliations.

A series of articles published in the *Journal of Jewish Communal Service* address the relationship between family income and Jewish involvements. The first (Winter, 1985) provides estimates of the level of income needed by a family of four to live Jewishly while maintaining a desired standard of living. These estimates assume

that the level of a family's Jewish identity would influence any decision on how much money to spend on one form of Jewish affiliation or another. However, no empirical evidence was presented to support that assumption. Subsequent articles (Winter 1989, 1991) do, however, show that involvement is indeed not solely related to family income and that the level of Jewish identity also influences involvement. The 1989 article examines the relationship among income, identity, and involvement for only one type of family — a two-parent family with at least one child 18 years old or under in the household. In the second article, the influence of marital status and the presence or absence of a child aged 18 or under are examined and are found not to be particularly good predictors of involvement.

Unfortunately, given the data available at the time, the earlier studies were restricted both in terms of the geographic areas studied and the range of involvements. Only San Francisco and the Bay area, the Chicago area, and the MetroWest area of New Jersey were studied, as were only two forms of involvement — synagogue membership and contributions to a federated campaign. This study presented in this article uses a national sample and examines membership in a Jewish Community Center and the purchase of kosher meat, as well as

the two previously studied forms of involvement.

METHODS

Sample

The respondents constitute a subset of the sample drawn for the 1990 National Jewish Population Survey (NJPS; Kosmin, et al., 1991). Respondents in this study, as in the previous studies by Winter (1989, 1991), are aged 23 to 59. The age range was chosen so as to minimize the complicating factor of being a student living at home or of being at or near retirement. In addition, all respondents reported themselves to be Jewish, religiously or otherwise, whether by birth or conversion. Respondents, whatever their personal outlook, residing in households whose religious denomination was described by the respondent as Christian, Messianic, Israelite, or otherwise not Jewish were excluded from the study. In other words, all respondents report themselves to be Jews living in households that are characterized by some form of Judaism or by no religion at all, whether or not non-Jews are also present.

Measures

The measures in this study are as similar to those used in the earlier studies by Winter (1989, 1991) as possible. The measure of *income* is based on the response of the interviewee when asked to indicate the "category that best represents your household's combined income before taxes for 1989." The initial category is "less than \$7,500," followed by \$7,500 to \$12,499 and \$12,500 to \$19,999. The next four categories move in increments of \$10,000 to \$59,999 and are followed by categories with increments of from \$20,000 to \$45,000 and concluding with the category "more than \$200,000." As is generally the case with questions dealing with family income, the nonresponse rate (9.8%) is higher than on questions not dealing with money.

Jewish *identity* is measured two ways. First, unlike the previous studies (Winter 1989, 1991), an attitudinal question is used. It reads, "How important would you say being Jewish is in your life?" The response categories are "not at all important (2.5%)," "not very important (14.2%)," "somewhat important (38.2%)," and "very important (45.1%)." Due to the use of a split-sample technique, the question was asked of only a randomly selected third of the study population. Hence, the study population includes only one-third of those otherwise eligible in the total NJPS population. However, appropriate statistical techniques were used to weight the responses used so as to represent the total population (Kosmin et al., 1991).

Second, as in the previous studies (Winter 1989, 1991), Jewish identity is measured by a three-item scale. Each of the items reflects a different aspect of Jewish identity: the religious, the informal, and the communal. Each also involves a form of behavior, rather than attitude. Furthermore, each refers to an activity that could occur on a frequent basis as distinct, for example, from annual attendance at a Seder.

The three items are (1) "Does your household light candles on Friday night?," (2) "Among the people you consider your closest friends, would you say that (none, few, some, most, almost all or all) are Jewish?," and (3) "Do you have any paid subscriptions to Jewish periodicals, newspapers, or magazines?" As was the question about the importance of being Jewish, that about Jewish friends was asked of only a randomly selected third of the study population. Hence, the scale is constructed for only one-third of those otherwise eligible in the total NJPS population.

To facilitate scale construction, responses to the first two items are each dichotomized. Those (60.4%) who never light candles on Friday night are differentiated from those (39.6%) who do at least some of the time. Similarly, those (67.3%) who said "none," "few" or "some" of their closest friends were Jewish are

differentiated from those (32.7%) who said "most" or "all or almost all" were. The responses to the question about subscription were already dichotomized as "no" (76.2%) and "yes (23.8%)."

The Jewish Identity Scale score is the sum of the three responses. Candle-lighting, having most or all Jewish friends, and subscribing to Jewish periodicals are each coded "1" and the other choice as "0". Scores could range therefore from zero, no such activity (40.7%) to one (31.3%), two (17.6%), or three (9.9%) such activities. The scale has a Chronbach Alpha reliability coefficient of .52.

A respondent's *marital status* is classified, as in the earlier studies (Winter 1989, 1991), as either (0) not currently married (i.e., single, divorced, widowed, or separated: 44.8%) or (1) currently married (55.2%). The *presence of a child aged 18 or under* is simply dichotomized as either "no" (0) or (1) "yes" based on responses to questions about the relationship of the respondent to each other person, if any, living in the household. In all, some 39.4% of the respondents live in a household with at least one child (adopted, step, or birth) of their own aged 18 or under, whereas the remaining 60.4% have no such child at home.

Finally, four forms of Jewish *involvement* are examined. Two of these, synagogue membership and contributions to a federated campaign, were examined by the earlier studies (Winter 1989, 1991) as well. The two additional forms of involvement are dues-paying membership in a Jewish Community Center and whether anybody in the household ever buys kosher meat for home use. Only 15.2% of the households include a JCC member, and 42.0% buy kosher meat at least sometimes. Interestingly, not all of these households maintain separate dishes for meat and dairy. Indeed, only 17.0% of all households ever do so.

Contributions are examined in two different ways: (1) to parallel the other forms of involvement, as either "yes" or "no"; that is, as either making a contribu-

tion, regardless of amount, or not doing so; and (2) to parallel the usage of the earlier studies, using a scale of the dollar amount from none to \$10,000 or more. Among those (29.0%) who did donate, the median contribution is just a bit over \$100. As is often the case with questions about money, the rate (7.1%) of respondents who did not provide information on their contributions, if any, is a bit higher than the nonresponse rate on questions not dealing with money.

RESULTS

This study examines the relationships among income and each of the other measures — the behavioral and attitudinal measures of Jewish identity, marital status, and the presence of a child aged 18 or under — and each of the forms of involvement — synagogue membership, contributions to a federated campaign, JCC membership, and buying kosher meat — using three different, but related statistical techniques. First, the zero-order product moment correlation is reported. Second, the influence of the other measures, both individually and in the various possible combinations, is "partialled out" or controlled for in an examination of the partial correlation between income and each of the measures of involvement. The partial correlations indicate the relationship between income and involvement over and above the influence of the measure or measures being controlled for or partialled out. Finally, the multiple regression equation for income, the two measures of identity, marital status, and the presence of a child aged 18 or under on each form of involvement is examined. The equations indicate how well a set of variables jointly or individually predict or explain scores on a dependent variable — one or another of the forms of involvement. Specifically, the beta weights indicate the relative importance of each variable as a predictor of involvement; that is, its importance when the influence of other variables is controlled. The multiple correlation coefficient

indicates the joint predictive power of all the variables in the equation.¹

As indicated by the zero-order product moment correlations (Table 1), income is related to a statistically significant degree to each of the forms of involvement measured except the purchase of kosher meat. Interestingly, Jewish identity, whether measured by the scale of activities or by the attitudinal measure of how important being Jewish is in one's life, is related to all forms of involvement measured here. Moreover, in each case, the highest correlation is that between the scale of activities, the behavioral measure of identity, and involvement. The correlation between the attitudinal measure of identity and involvement is the next highest and income third, where the measure of involvement is the simple dichotomy distinguishing those who are so involved from those who are not, regardless of the cost of involvement. However, with respect to the one measure where the cost of involvement is assessed, the amount of campaign contribution, income is the second highest correlate, and attitudinal identity is third. In any case, marital status and the presence of a child under age 18 are each related, respectively, to only one form of involvement at a statistically significant level: marital status to campaign contributions, whether or not the amount is noted, and the presence of a child 18 or under to JCC membership. These results indicate that households with a married respondent are somewhat more likely than those with an unmarried respondent to contribute to the federation campaign, and households with at least one young child are more likely to join a JCC than those with no young children.

¹More specifically, a beta weight indicates, for a change of one standard deviation in an independent or predictor variable, how much change there is in a dependent variable, relative to the latter's standard deviation. For example, the beta weight of .17 between income and synagogue membership (Table 3) indicates that for every change of one standard deviation in income there is a corresponding change of .17 standard deviations in synagogue membership. The greater beta weight of .37 between Jewish identity as measured by the scale of

interestingly, despite the statistically significant zero-order correlations between identity, however measured, and the various forms of involvement, statistical controls removing (or partialling out) their influence, whether singly or in combination with each other, and/or marital status and the presence of a child 18 or under, have little effect on the relationship between income and involvement (Table 2). Virtually without exception, where the zero-order correlation between income and involvement is statistically significant, it remains so despite controls; where the relationship is not statistically significant, it similarly remains so despite controls. Income, in short, is related to involvement over and above the influence of the other factors assessed in this study.

The multiple regression equations (Table 3) similarly show income to be important over and above identity, marital status, and the presence of a child under 18 in the household. However, the beta weights (Table 3) also indicate that identity, as measured by activities, is more closely related to involvement than is income. Moreover, even when measured attitudinally, identity is about as closely related to whether a given involvement is undertaken as is income. However, where the cost of a given involvement is assessed, as with campaign contributions, income is a better predictor than how important being Jewish is, which is the attitudinal measure. In any case, regression analysis indicates that, with identity and income controlled, marital status and the presence of a child 18 or under are unrelated to any form of involvement other than JCC memberships, which are less attractive to the married and

activities and the amount contributed to campaign indicates that a change of one deviation in the scale score is associated with a greater change of .37 of a standard deviation in membership. The multiple correlation between synagogue membership and income, identity, marital status, and the presence of a child under 18 is .53. When squared, it indicates the percentage of the variation in the dependent variable, membership, explained by the other variables combined; here, 28%.

Table 1.
CORRELATES OF INVOLVEMENT

Correlate	Synag. Member	Contrib Amount	Contrib Yes/No	JCC Member	Kosher Meat
Income	.21 ^d	.31 ^d	.22 ^d	.14 ^b	-.05
(N)	343	323	323	342	343
Identity: Activ.	.47 ^d	.42 ^d	.44 ^d	.30 ^d	.21 ^d
(N)	376	350	350	375	375
Identity: Attit.	.38 ^d	.28 ^d	.32 ^d	.24 ^d	.19 ^d
	380	354	354	379	379
Marital Status	.09	.15 ^b	.14 ^b	.03	-.04
(N)	380	352	352	378	378
Child ≤ 18	.09	.00	.03	.11 ^a	.04
(N)	381	354	354	380	379

^a $P < .05$.

^b $P < .01$.

^c $P < .005$.

^d $P < .001$. (all two-tail).

those with no children 18 or under in the household.

DISCUSSION AND CONCLUSION

The results of this study of a national population replicate two conclusions drawn in Winter's (1989, 1991) earlier, more limited, regional studies. First, in both this national study and the regional studies, at least for those aged 23 to 59, although income is indeed a correlate of involvement, involvement is also related to the level of Jewish identity. Second, neither marital status nor the presence of a child aged 18 or under in the household is a particularly good predictor of involvement.

This study also suggests a resolution to a question raised in Winter's most recent study (1991); namely, why income seemed more closely related to campaign contributions than to synagogue membership. The difference is likely more apparent than real, an artifact of the measurement techniques employed in the earlier study. Specifically, in the earlier study, although the cost of synagogue membership was not assessed, the amount of campaign contribution was.

Unfortunately, such a practice may have resulted in comparing "apples and oranges." When the comparison is between whether a household includes a synagogue member, on the one hand, and whether it includes a campaign contributor, regardless of how much is contributed, the results are similar. Income, although a factor, is not the major factor when comparing those who engage in a given form of involvement with those who are not so engaged. However, when the size of the contribution is considered — here, as in the earlier study — income seems to be more important in the case of the campaign than for synagogue membership.

These results also suggest that involvement in the Jewish community may be a two-step process. First, the decision whether to be involved at all is made. At this stage, the strength of Jewish identity is crucial and the level of family income less so. Indeed, in the case of buying kosher meat, income seems not to be a significant factor at all. In any case, where Jewish identity is weak or absent, it is likely, these results suggests, that the decision will be against involvement. Where it is stronger,

Table 2.
PARTIAL CORRELATES: INCOME AND INVOLVEMENT

	Synag. Member ¹ (N=335-343)	Contrib Amount ² (N=319-323)	Contrib Yes/No ³ (N=319-323)	JCC Mem ⁴ (N=335-342)	Kosher Meat ⁵ (N=335-343)
	<i>Zero Order</i>				
Income	.21 ^d	.31 ^d	.22 ^d	.14 ^b	-.05
	<i>First Order</i>				
Ident: Activ.	.18 ^d	.29 ^d	.20 ^d	.11 ^a	-.08
Ident: Attit.	.19 ^d	.29 ^d	.21 ^d	.12 ^a	-.07
Marital Status	.19 ^d	.27 ^d	.19 ^d	.14 ^a	-.04
Child < 18	.20 ^d	.31 ^d	.22 ^d	.13 ^a	-.06
	<i>Second Order</i>				
Ident: Active & Attit.	.17 ^d	.28 ^d	.19 ^d	.11 ^a	-.08
Ident: Activ & Marital	.18 ^d	.27 ^d	.18 ^d	.13 ^a	-.05
Ident: Active & Child	.17 ^d	.29 ^d	.20 ^d	.10	-.08
Ident: Attit & Marital	.17 ^d	.26 ^d	.17 ^d	.12 ^a	-.06
Ident: Attit & Child	.18 ^d	.29 ^d	.20 ^d	.11 ^a	-.07
Marital Status & Child	.20 ^d	.27 ^d	.19 ^d	.15 ^c	-.03
	<i>Third Order</i>				
Act. & Att. & Marital	.17 ^d	.27 ^d	.17 ^c	.12 ^a	-.06
Act. & Att. & Child	.17 ^c	.29 ^d	.19 ^d	.10	-.08
Act. & Marital & Child	.19 ^d	.27 ^d	.18 ^c	.14 ^b	-.05
Att. & Marital & Child	.18 ^d	.25 ^d	.17 ^c	.14 ^a	-.05
	<i>Fourth Order</i>				
Act. & Att. & Marit. & Child	.18 ^d	.26 ^d	.17 ^c	.13 ^a	-.05

¹ $P < .05$.

² $P < .01$.

³ $P < .005$.

⁴ $P < .001$.

involvement is more likely. Moreover, at this stage other factors that influence the value or attractiveness of the activity in question may also be considered. For example, in the case of JCC memberships, whether one is single or has young children at home and thus is more apt to use its programs may influence the decision to join.

In any case, once the decision to be involved is made, the second step has to be taken: the decision of how much the household can afford for the particular form

of involvement in question. At this point, the level of family income is likely an important consideration.

In other words, to extend Egon Mayer's observation (quoted in Salkin, 1991, p. 39) concerning synagogue membership, "It is not that [costs] are too high. The full sentence is: 'For an institution [or program] I'm not using, that's a lot of money to pay.'" That is, the problem is not the cost per se. The problem is that, with a weak Jewish identity, there is little appreciation of the value of involvement. Jews, neither

Table 3.
BETA WEIGHTS AND MULTIPLE CORRELATIONS FOR INVOLVEMENT

	<i>Synag. Member</i>	<i>Contrib Amount</i>	<i>Contrib Yes/No</i>	<i>JCC Member</i>	<i>Kosher Meat</i>
	<i>Beta Weights</i>				
Income	.17 ^d	.25 ^d	.16 ^c	.14 ^a	-.05
Identity: Activ.	.37 ^d	.35 ^d	.35 ^d	.25 ^d	.16 ^d
Identity: Attit.	.18 ^d	.08	.13 ^b	.11	.11
Marital Status	-.08	.05	.05	-.15 ^a	-.10
Child < 18	.08	-.08	-.04	.16 ^b	.08
Intercept	-.37 ^d	-.79 ^a	-.29 ^b	-.20 ^a	.20
	<i>Multiple Correlation Coefficient</i>				
	.53	.50	.49	.37	.26

^a $p < .05$.

^b $p < .01$.

^c $p < .005$.

^d $p < .001$ (all two-tail).

individually nor collectively, live by bread alone. However, unless the Jewish community can convince those it wishes to involve of the value of such involvement, the cost is quite apt to appear to be "too high." Certainly, "*Im ain kemach, ain Torah*" is true. However, this study suggests that Jewish institutions would do well to remember that, as the rabbis also noted, "*Im ain Torah, ain kemach*"; unless we can strengthen Jewish identity, there will be no "bread" forthcoming.

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