

Bronx and in Brooklyn. They train the refugees in various areas of tenant concerns involving heat and hot water complaints, building and health code violations, tenant organization and block association formation, crime prevention and personal security, establishing linkages with local agencies and institutions, and so forth.

To Serve or Not to Serve

Some years ago, when I was an idealistic young counselor, I was taken aback by a question asked by someone I thought should know better. The question went something like, "So what's a Jewish agency doing resettling all these gentiles?" I am sad to say that I am not taken aback by such a question anymore, not because I am less idealistic, but because I have simply gotten used to hearing it. A sad commentary, that.

I used to fly into some well controlled, or so I thought, rage and sermonize about the importance of sharing Jewish humanitarianism, religious or secular,

with the rest of humanity and that if there is anything positive to be learned from Jewish suffering, it is how to prevent others from suffering so. After all, this is not a new idea. In our bible it says, "Love ye therefore the stranger; for ye were strangers in the land of Egypt" (Deuteronomy 10:19). We are asked to identify with humanity, not just with our compatriots and this, I submit, is one of the toughest strands in the moral fiber of the Jewish people. This is precisely why such questions disturb me.

Of course, the high moral plane is not for everyone. Some of us are too practical for it. "Where is the payoff"? they want to know. It's simple: If you want to provide optimal service to Jewish refugees, you have to be part of the general refugee resettlement community. The government will not fund programs that are targeted at one ethnic group only and if your program is not funded your ability to serve your own target population diminishes considerably. Take your choice of principle, the moral or the practical. In this instance the result is the same.

The Annual Meeting The Conference of Jewish Communal Service

Baltimore, June 2-5, 1985

Details upon request: 111 Prospect St.

E. Orange, N.J.

An Estimate of the Affordability of Living Jewishly*

J. ALAN WINTER

Professor, Dep't. of Sociology, Connecticut College, New London

This study provides information useful to institutions concerned with the affordability of the costs of the services or affiliation they offer. The range and median cost of important items of living Jewishly are estimated, as is the level of income needed to keep these costs within the limits of discretionary funds, i.e., funds available after basic expenditures.

THIS study hopes to provide Jewish institutions with some useful information on the affordability of the cost of the services or affiliations they offer. It does not, however, attempt to understand or predict how individuals decide whether or not to undertake the cost of a given aspect of living Jewishly. That is, this study is *not* an investigation of the determinants of the value an individual places on living Jewishly. The focus here is on the cost, not the value, of living Jewishly. Specifically, the study attempts to identify the cost of certain important aspects of living Jewishly and to estimate the level of income which would keep those costs within the limits of one's discretionary income, i.e., within the limits of funds available after paying for food, clothing, shelter and other basic expenditures.

Obviously, the relationship between the cost of living Jewishly and the amount of one's income or discretionary funds is neither direct nor simple. For some, even modest synagogue dues are more than they are willing to pay, regardless of their income, while for others, virtually any level of dues, no

matter how great, is worth the sacrifice it may require to pay for it. Still, it is true *im ain kemach, ain Torah*, if there is no bread, there is no Torah. If one can barely afford the food, clothing and shelter one feels is needed to maintain a desired life-style, little funds will be available for Jewish institutions. Participation would then primarily depend on adjustments which the institutions choose to make so as to render their services more affordable. Moreover, since the contributions of those willing to pay virtually any level of dues or fees are unlikely to be sufficient to meet an organization's needs, adjustments which attract others, even if they contribute less financially, may be necessary if an organization is to remain viable. Furthermore, insofar as participation in Jewish institutions is a requisite of Jewish survival, adjustments which render affiliation and use of services more affordable are essential to Jewish survival.

The affordability of the cost of living Jewishly is here regarded as dependent on three key factors: 1) the cost of the service or affiliation in question; 2) the family's level of discretionary funds (which is, in turn, dependent on their income, taxes and the standard of living they seek to maintain); and 3) the rate at which discretionary funds are used to meet the cost of living Jewishly as opposed to other purposes. Clearly, the last two factors include elements of

* This report was prepared while the author was Research Consultant to the Department of Community Planning of the Council of Jewish Federations. My thanks are due for his advice and encouragement to Lester Levin, Director of the Department of Community Planning of CJF, who suggested this study be done.

choice involving the setting of priorities and the making of trade-offs. The affordability of any given level of living Jewishly is, then, not an absolute, but is, rather, relative to family income and, more importantly, to how the family chooses to use that income for Jewish and other purposes. In any case, an attempt is made to estimate each of the three determinants of the affordability of living Jewishly.

I. The Cost of Jewish Services or Affiliation

The specific components of Jewish life whose cost is estimated here are: synagogue dues, synagogue building fund pledges, a Jewish education for one's children, a Jewish community center membership, and a contribution to the Federated Jewish Appeal. The specific components chosen meet three criteria. First, the activity or affiliation involved is an important part of defining what it means to live Jewishly in contemporary society. Thus, the cost of membership in a synagogue or a Jewish community center is included, but not the cost of membership in a Jewish country club. While membership in a Jewish country club may express or even facilitate one's desire to live Jewishly, it certainly does not define such a life in the manner in which a synagogue affiliation or a contribution to the FJA does. Second, the cost is one that is incurred regularly on an annual basis. Thus, the cost of special events such as a bar/bat mitzvah or a trip to Israel are not included despite their obvious importance. Third, the activity or affiliation is one whose total cost can be thought of as a cost of living Jewishly. Activities for which the cost of living Jewishly is best thought of as the difference between the cost of doing whatever is involved Jewishly and the cost of doing so in a non-Jewish manner are not

included. For example, the entire cost of synagogue membership is included. However, the cost of keeping kosher is not. The cost of living Jewishly is not determined by the cost of kosher food per se, but by the difference between the cost of such food and the cost of non-kosher food. The cost of such components of living Jewishly is omitted simply because gathering data on both the cost of living Jewishly and the cost of living otherwise for each important component of a Jewish life was beyond the limits of the resources available to this study.

The various components of living Jewishly were grouped together so as to identify sixteen levels or patterns of living Jewishly. These patterns comprise the various combinations of four different degrees of involvement, (none, low, moderate, high) along each of two dimensions of living Jewishly, the religious and the secular (ethnic or communal). The four levels of religious involvement are: 1) no synagogue affiliation or attendance; 2) High Holiday attendance only, 3) synagogue affiliation with the attendant costs of dues, a building fund contribution and religious education for one's children, and 4) synagogue affiliation with the attendant costs of dues and a building fund plus a day school education for one's children. The four levels of secular (ethnic or communal) involvement are: 1) none, 2) a Jewish community center membership, 3) a JCC membership and a modest (\$100) Federated Jewish Appeal contribution, and 4) a JCC membership and a larger (\$500) FJA contribution.

The range noted (low, \$55, moderate, \$200, high, \$390) for the cost (in 1983) of a Jewish community center membership for a two-parent family is based on information supplied the author by the Jewish Welfare Board. Figures on FJA contributions in 1983 are based on in-

formation supplied by the Council of Jewish Federations. A contribution of \$100 places one at approximately the median among contributors in 1983; one of \$500, at about the upper sixteenth percentile.

Data on the cost of synagogue membership are not collected by any of the three major national synagogue organizations. In lieu of such national data, an informal canvass was conducted of synagogue costs in their area by the staffs of ten local Federations. A total of 34 synagogues were canvassed, (twelve Conservative, twelve Reform, and ten Orthodox, at least one of each denomination in each area). The Federations contacted serve the areas of: Atlanta, Baltimore, Cleveland, Houston, Los Angeles, Nashville, Omaha, Phoenix, Saint Louis, and Seattle. The canvass indicates that the cost to a family for High Holiday attendance only, if available (and it often is not), ranges from \$80 at about the 75th percentile to \$155 at about the median and \$200 at about the upper 25th percentile. For full membership, including dues, a building fund pledge and charges for two children in a supplementary synagogue religious school, the cost ranges from \$660 at about the 75th percentile to \$1000 at about the median and \$1165 at about the upper 25th percentile (N=27). It should be noted, however, that a supplementary synagogue religious school is often not available at an Orthodox synagogue. Membership costs for such synagogues were not included in determining the cost of full membership with supplementary education.

Figures on the cost of day school education are based on data supplied by the Jewish Education Service of North America. They assume one child in elementary school and one in junior high school. These costs ranged from a low of \$1750 to a median of \$4370 to a high of \$7670. Combining these costs

with the cost of synagogue membership (dues and a building fund pledge, but without the cost of supplementary education) the range (N=34) is from a low of about \$2150 to a median of about \$5035 and a high of about \$8540. These last figures take into account the relatively low dues of those Orthodox synagogues which do not offer a supplementary religious education but expect children to attend a day school. Table 1 presents the above information on the cost (in 1983) of the various patterns of living Jewishly.¹

II. Estimates of Available Discretionary Funds

The estimates used here of the level of discretionary funds available to a given family are based on figures published by the Bureau of Labor Statistics (Table 2 below).² The BLS figures assume a family of four consisting of a thirty-eight year-old full-time employed husband, a non-employed wife, a boy of thirteen, and a girl, eight.³ The amount of discretionary funds is the amount of the total budget remaining after expenses for food, housing, transportation, clothing and personal care, medical care, insurance, occupational expenses, social security and disability payments, and personal income tax. That is, discretionary funds are the funds in the BLS budget designated for either "gifts and contributions" or for miscellaneous "other consumption". Miscellaneous "other consumption" includes such items as recreation, education, reading matter, tobacco, alcoholic beverages and other miscellaneous expenses such as legal services, bank charges, children's allowances, music and dance lessons, and miscellaneous expenses away from home. Unfortunately, the BLS budget does not distinguish between funds for gifts to one's own family, as on a birthday, and con-

Table 1.
Cost of Various Patterns of Living Jewishly—1983

			Degree of Secular Involvement			
			None	Low*	Mod.*	High*
			JCC	JCC + \$100	JCC + \$500	
Degree of Religious Involvement		Cost Level*	Cost			
NONE	pattern	Low	\$ 0	\$ 55	\$ 155	\$ 555
		Mod.	0	200	300	700
		High	0	390	490	890
			I	II	III	IV
LOW	High Holiday pattern	Low	80	135	235	635
		Mod.	155	355	455	855
		High	200	590	690	1,090
			V	VI	VII	VIII
MOD.	Synagogue pattern	Low	660	715	815	1,215
		Mod.	1,000	1,200	1,300	1,700
		High	1,165	1,555	1,655	2,055
			IX	X	XI	XII
HIGH	Synagogue + Day School pattern	Low	2,150	2,205	2,305	2,705
		Mod.	5,035	5,235	5,335	5,735
		High	8,540	8,930	9,030	9,430
			XIII	XIV	XV	XVI

Source: See text.

* "Low cost levels" are the sum of lower end of range on each dimension; "Moderate costs", the sum of middle of range on each dimension; "High costs", sum of high end of range on each dimension.

tributions to a religious or charitable organization.

III. Cost of Living Jewishly Compared to Discretionary Funds

It would, of course, be comforting to assume that for any given family, all discretionary funds will be used to support the cost of living Jewishly. However, there is certainly no evidence to support such a hope and good reason to believe such is not always the case. Rather, as Ritterband and Cohen⁴ show for contributions to non-synagogue Jewish causes, it can be expected that the rate at which funds will be used for living Jewishly will vary with Jewish commitment. In any case, the rate at which discretionary funds are used to support the cost of living Jewishly must be estimated if the affordability of such living is to be determined. Three different estimates are

used here: 1) that all (100%) of discretionary funds will be spent on living Jewishly before being used for any other expenditure, i.e., a maximum commitment to the use of discretionary funds to meet the cost of living Jewishly; 2) that only half (50%) of a family's discretionary funds will be made available to defray the cost of living Jewishly; and 3) that only one-quarter (25%) of discretionary funds will be used to meet the cost of living Jewishly.

The ratio of the amount of dollars used for Jewish purposes (4:2:1) approximates that found by Ritterband and Cohen in their study of the relationship between Jewish commitment and contributions to non-synagogue Jewish causes.⁵ That is, they found that those with the highest Jewish commitment contributed about twice as much to non-synagogue Jewish causes as did those with a moderate Jewish commit-

Table 2.
Estimated Annual Budgets for a Four Person Family at Three Standards of Living, Urban U. S. September, 1983*

	Budget Level		
	Lower	Intermediate	Higher
Basic Family Consumption	\$12,350	\$18,400	\$24,900
Food	4,900	6,300	7,950
Housing	3,050	6,000	9,100
Transportation	1,400	2,550	3,300
Clothing & personal care	1,400	2,000	2,900
Medical care	1,550	1,550	1,650
Social Security & Disability	1,100	1,850	2,150
Personal Income Tax	1,700	4,800	10,100
Other expenses: e.g., insurance, occupational expenses	350	550	750
Total Basic Expenditure	15,550	25,600	37,900
DISCRETIONARY FUNDS	1,000	1,850	3,250
Gifts & contributions**	300	550	1,100
Other consumption#	700	1,300	2,150
Total Budget	\$16,550	\$27,450	\$41,150

Source: Bureau of Labor Statistics, Autumn 1981, "Urban Family Budgets and Comparative Indexes for Selected Urban Areas" USDL 82-139, U.S. Department of Labor News, April 16, 1982.

* These budgets are based on spending patterns found in a 1960-61 Survey of Consumer Expenditures as reported in U.S. Bureau of Labor Statistics, *3 Budgets for an Urban Family of Four Persons*, Spring, 1967, Bulletin # 1570-5. Spending and taxing patterns have, of course, changed since the original survey. Thus, all entries are estimates to be interpreted with care. Table entries have been adjusted for the increase of 8.05% in the Consumer Price Index from September, 1981 (279.3) to September, 1983 (301.8).

** Includes both gifts to family members and others, e.g. birthday or gifts, and contributions to charitable organizations. No information is available on how personal gifts and charitable donations are apportioned in the BLS budgets. However, the ratio of gifts and contributions is assumed to be in the same proportion to the total of gifts and contributions and "other expenses" as reported in the 1967 BLS study. That is, .46, .51, .60, respectively, for the lower, intermediate, and higher budgets.

Includes such items as recreation, education, reading matter, tobacco, alcoholic beverages and other miscellaneous expenses such as legal services, bank charges, children's allowances, music and dance lessons, and miscellaneous expenses away from home.

ment and about four times what those with the lowest commitment contributed. Thus, if those willing to use all (100%) of their discretionary funds are regarded as the most committed, those willing to use half (50%) as moderately committed, and those using only one-quarter (25%) as least committed, then there is some evidence (in their study) that the ratio of funds used (4:2:1) is a reasonable estimate.

As indicated in Table 3, if only the funds for gifts and contributions are used to meet the (median) cost of living Jewishly, the choices allowed by a low

budget are restricted. (For purposes of clarity and simplicity Tables 3, 4, and 5 use only the figures for the median cost.)⁶ Specifically, the low budget would then support only High Holiday attendance (pattern V) or a JCC membership (pattern II), but not both (pattern VI). If a JCC membership is chosen, rather than attendance at High Holiday services, then the budget will also support a modest (\$100) FJA contribution (pattern III). In any case, a median priced synagogue membership (pattern IX) would exceed the gifts and contribution budget.

Table 3.

Estimated Budget for Meeting the Median Cost of Living Jewishly at a Given Standard of Living—1983 with 100% Use of Discretionary Funds

Living Jewishly Pattern		Standard of Living		
		Low	Intermed.	High
I	Uninvolved	\$15,550-	\$25,600-	\$37,900-
II	JCC	15,750-	25,800-	38,100-
III	JCC +\$100	15,850-	25,900-	38,200-
IV	JCC +\$500	16,250+	26,300+	38,600-
V	High Holiday	15,705-	25,755-	38,055-
VI	JCC +High Holiday	15,905+	25,955-	38,255-
VII	JCC +\$100 +H.H.	16,005+	26,055-	38,355-
VIII	JCC +\$500 +H.H.	16,405+	26,455+	38,755-
IX	Synagogue	16,550+	26,600+	38,900-
X	Synagogue +JCC	16,750++	26,800+	39,100+
XI	Synagogue +JCC +\$100	16,850++	26,900+	39,200+
XII	Synagogue +JCC +\$500	17,250++	27,300+	39,600+
XIII	Synagogue +Day Sch'l	20,585++	30,635++	42,935++
XIV	Synagogue +Day Sch'l +JCC	20,785++	30,835++	43,135++
XV	Synagogue +Day Sch'l +JCC +\$100	20,885++	30,935++	43,235++
XVI	Synagogue +Day Sch'l +JCC +\$500	21,285++	31,335++	43,635++

LEGEND

- Indicates cost of living Jewishly is at or below the amount at this budget level designated for gifts and contributions.

+ Indicates cost of living Jewishly exceeds the amount at this budget level designated for gifts and contributions, but not the total for discretionary spending.

++ Indicates cost of living Jewishly exceeds the amount at this budget level designated for discretionary spending, i.e., for gifts and contributions and for miscellaneous consumption.

However, where all (100%) of the low budget's discretionary funds, i.e., funds for both gifts and contributions and for miscellaneous consumption, are used to absorb the cost of living Jewishly, a variety of forms of doing so are possible. For example, JCC membership may now be combined with High Holiday attendance (pattern VI) or even with a larger (\$500) contribution to the FJA (pattern IV). Synagogue membership (pattern IX) is now also within the total discretionary budget of even the low budget family. However, it is so only if not combined with any other component of living Jewishly considered here.

The budget for an intermediate standard of living obviously supports more choice. For example, using only the funds for gifts and contributions, the budget allows a family to combine a JCC membership (pattern II) with High Holiday attendance (pattern VI) and a modest (\$100) contribution to a FJA

(pattern VII). Moreover, a membership in a synagogue (pattern IX) is possible within the total discretionary fund budget. Indeed, such membership may be combined with a JCC membership (Pattern X) and a larger (\$500) contribution to the FJA (pattern XII). However, adding the cost of day school for two children is beyond the limits of the intermediate (\$27,450) budget. Day school would, however, be affordable if the family is willing to lower its standard of living. Indeed, under such circumstances even more is possible. Specifically, if a family is willing to lower its standard of living from an intermediate to a lower level, then even the combined cost of all of the components considered here (pattern XVI), viz., day school, a JCC and a synagogue membership, and a larger (\$500) contribution to the FJA, would be within budget.

A similar choice faces the family with funds (\$41,150) to support a higher

Table 4.

Estimated Budget for Meeting Median Cost of Living Jewishly at a Given Standard of Living—1983 with 50% Use of Discretionary Funds

Living Jewishly Pattern		Standard of Living		
		Low	Intermed.	High
I	Uninvolved	\$15,550-	\$25,600-	\$37,900-
II	JCC	15,950+	26,000-	38,300-
III	JCC +\$100	16,150+	26,200+	38,500-
IV	JCC +\$500	16,950++	27,000+	39,300+
V	High Holiday	15,860+	25,910-	38,210-
VI	JCC +High Holiday	16,260+	26,310+	38,610-
VII	JCC +\$100 +H. H.	16,460+	26,510+	38,810+
VIII	JCC +\$500 +H. H.	17,260++	27,310+	39,610+
IX	Synagogue	17,550++	27,600++	39,900+
X	Synagogue +JCC	17,950++	28,000++	40,300+
XI	Synagogue +JCC +\$100	18,150++	28,200++	40,500+
XII	Synagogue +JCC +\$500	18,950++	29,000++	41,300++
XIII	Synagogue +Day Sch'l	*	35,670++	47,970++
XIV	Synagogue +Day Sch'l +JCC	*	36,070++	48,370++
XV	Synagogue +Day Sch'l +JCC +\$100	*	36,270++	48,570++
XVI	Synagogue +Day Sch'l +JCC +\$500	*	37,070++	49,370++

LEGEND

- Indicates cost of living Jewishly is at or below the amount at this budget level designated for gifts and contributions.

+ Indicates cost of living Jewishly exceeds the amount at this budget level designated for gifts and contributions, but not the total for discretionary spending.

++ Indicates cost of living Jewishly exceeds the amount at this budget level designated for discretionary spending, i.e., for gifts and contributions and for miscellaneous consumption.

* Figures omitted since at the given rate for the use of discretionary funds, the total budget for basic expenditures plus discretionary funds (including the cost of living Jewishly) would exceed the funds needed for the basic expenditures at the next highest budget level. That is, if a family did have the funds noted, it could pay for the cost of living Jewishly and raise its standard of living one level. Thus, listing the figure at the given budget level is misleading.

standard of living. That is, the cost of day school, when combined with synagogue membership, is beyond budget unless the family is willing to lower its standard of living to an intermediate level. However, if such a choice is made, all forms of living Jewishly considered here would be within budget. Even if the family chooses to maintain its higher standard of living a wide variety of patterns of living Jewishly are possible as long as the family is willing to use all (100%) of its discretionary funds to meet the cost of living Jewishly before incurring other discretionary costs. Indeed, all the patterns (II-XII) of living Jewishly other than those involving day school would be within budget. Moreover, even with day school, the total funds (\$43,635) needed to main-

tain a higher standard of living and meet the (median) cost of all the components of living Jewishly discussed here are still within the annual income of the twenty-five percent of American Jews who, according to a national survey reported by Cohen, earned \$50,000 (in 1981, \$54,000 in 1983 dollars) or more.⁷

In sum, as shown in Table 3, membership in a Jewish community center (pattern II) is within the reach of all families, including those living on a low budget, if all (100%) of available discretionary funds are used. Indeed, all three budgets would then allow for such membership to be combined with High Holiday attendance and a larger (\$500) contribution to the Federated Jewish Appeal (pattern VIII). Synagogue membership, with the attendant costs of

Table 5.
Estimated Budget for Meeting Median Cost of Living Jewishly at a Given Standard of Living—1983 with 25% Use of Discretionary Funds

Living Jewishly		Standard of Living		
Pattern		Low	Intermed.	High
I	Uninvolved	\$15,550 ⁻	\$25,600 ⁻	\$37,900 ⁻
II	JCC	16,350 ⁺	26,400 ⁺	38,700 ⁻
III	JCC +\$100	16,750 ⁺⁺	26,800 ⁺	39,100 ⁺
IV	JCC +\$500	18,350 ⁺⁺	28,400 ⁺⁺	40,700 ⁺
V	High Holiday	16,170 ⁺	26,220 ⁺	38,520 ⁻
VI	JCC +High Holiday	16,970 ⁺⁺	27,020 ⁺	39,320 ⁺
VII	JCC +\$100 +H. H.	17,370 ⁺⁺	27,420 ⁺	39,720 ⁺
VIII	JCC +\$500 +H. H.	18,970 ⁺⁺	29,020 ⁺⁺	41,320 ⁺⁺
IX	Synagogue	19,550 ⁺⁺	29,600 ⁺⁺	41,900 ⁺⁺
X	Synagogue +JCC	20,350 ⁺⁺	30,400 ⁺⁺	42,700 ⁺⁺
XI	Synagogue +JCC +\$100	20,750 ⁺⁺	30,800 ⁺⁺	43,100 ⁺⁺
XII	Synagogue +JCC +\$500	22,350 ⁺⁺	32,400 ⁺⁺	44,700 ⁺⁺
XIII	Synagogue +Day Sch'l	*	*	58,040 ⁺⁺
XIV	Synagogue +Day Sch'l +JCC	*	*	58,840 ⁺⁺
XV	Synagogue +Day Sch'l +JCC +\$100	*	*	59,240 ⁺⁺
XVI	Synagogue +Day Sch'l +JCC +\$500	**	*	60,840 ⁺⁺

LEGEND

⁻ Indicates cost of living Jewishly is at or below the amount at this budget level designated for gifts and contributions.

⁺ Indicates cost of living Jewishly exceeds the amount at this budget level designated for gifts and contributions, but not the total for discretionary spending.

⁺⁺ Indicates cost of living Jewishly exceeds the amount at this budget level designated for discretionary spending, i.e., for gifts and contributions and for miscellaneous consumption.

* Figures omitted since at the given rate for the use of discretionary funds, the total budget for basic expenditures plus discretionary funds (including the cost of living Jewishly) would exceed the funds needed for the basic expenditures at the next highest budget level. That is, if a family did have the funds noted, it could pay for the cost of living Jewishly and raise its standard of living one level. Thus, listing the figure at the given budget level is misleading.

** Indicates that at the given rate for the use of discretionary funds, the total budget for basic expenditures plus discretionary funds (including the cost of living Jewishly) would exceed the funds needed for the basic expenditures at budget level two above the one in question. That is, if a family did have the funds noted, it could pay for the cost of living Jewishly and raise its standard of living two levels, from low to high. Thus, listing the figure at the given budget level is misleading.

a building fund pledge and the cost of supplementary religious education for two children (pattern IX), is also within reach of the discretionary funds of all three budgets. However, such is the case for those on a lower family budget only if such membership is not combined with any other components of living Jewishly considered here. The intermediate and higher budgets do, however, have the discretionary funds to combine the full (median) cost of synagogue membership with a JCC membership and a larger (\$500) contribution to the FJA (pattern XII). However, none of the budgets can support

this median cost of day school for two children in addition to the cost of synagogue membership while maintaining its chosen standard of living. However, if a family with funds to support an intermediate or higher standard of living chooses to lower its standard of living, it can support the cost of all of the components of living Jewishly considered here.

Of course, not every family would make such a choice. Indeed, many may not be willing to use all (100%) of their discretionary funds to meet the cost of living Jewishly. Many may choose to use only half (50%) of their discretionary

funds for such purposes. If such is the case, then, as shown in Table 4, their choices are obviously more restricted.

For example, membership in a synagogue (pattern IX), previously "affordable" at all three budget levels, would now be "affordable" only on the highest budget level. Similarly, if only half (50%) of discretionary funds are used to support the cost of living Jewishly, then even the higher family budget could not support a larger (\$500) contribution to FJA along with a synagogue and JCC membership (pattern XII). Moreover, the cost of day school would seem even further out of reach. Indeed, if only half (50%) of discretionary funds are used, even lowering the family standard of living would not put day school within reach of a family with funds (\$27,450) sufficient for an intermediate level budget. However, a family with the funds (\$41,150) to maintain a higher standard of living, if it chose to live at only an intermediate level, could afford all of the components of living Jewishly discussed here even if only half of its discretionary funds are used for such purposes. Moreover, the funds needed (\$49,370) are within the reach of the twenty-five percent of Jews who earned over \$50,000 (in 1981 dollars, \$54,000 in 1983 terms).⁸

Nevertheless, even if only half (50%) of a family's discretionary funds are available to meet the cost of living Jewishly, certain forms of such living are within budget. For example, membership in a Jewish community center (pattern II) is still within budget for all three budget levels, as is attendance at High Holiday services (pattern V). Indeed, JCC memberships and High Holiday attendance may be combined (pattern VI). Furthermore, a modest (\$100) contribution to a federated campaign (pattern VII) may be added to the combination at all three budget levels

even if only half the discretionary funds in the budget are used.

However, if only one-quarter (25%) of discretionary funds are to be used to defray the cost of living Jewishly, then only the intermediate and higher budgets can provide for the median cost of combining a JCC membership and High Holiday attendance with a modest (\$100) contribution to a federated campaign (pattern VII). Moreover, if only one-quarter (25%) of discretionary funds are to be used for the cost of living Jewishly, then even synagogue membership (pattern IX) will be "over budget". Furthermore, the lower family budget cannot cover the cost of both JCC membership and High Holiday attendance (pattern VI). Instead, a choice would have to be made between them, i.e., between JCC membership (Pattern II) and High Holiday attendance (pattern V). Similarly, if only one-quarter (25%) rather than half (50%) or more of one's discretionary funds are available for the cost of living Jewishly, options previously available within the intermediate or higher budgets would be "over budget". For example, the combining of JCC membership with a higher (\$500) contribution to the FJA (pattern IV) would no longer be within the intermediate budget. However, a more modest (\$100) contribution may still be combined with JCC membership and High Holiday attendance (pattern VI). Even with funds for a higher budget, a family willing to use only one-quarter, rather than half, of its discretionary funds for the cost of living Jewishly would find certain options "over budget". Indeed, the more expensive options (patterns VIII-XVI) would now appear over-budget. Only JCC membership, High Holiday attendance and a modest (\$100) contribution to FJA would now appear "affordable" to even those on a higher budget.

In sum, whether or not the cost of living Jewishly is regarded as affordable depends on at least three key factors: 1) the cost of the service or affiliation in question; 2) the level of available discretionary funds (which is, in turn, dependent on income, taxes and the standard of living described; and 3) the rate at which discretionary funds are used to meet the cost of living Jewishly as opposed to other purposes. The last two factors obviously involve matters of choice including the setting of priorities and the making of trade-offs. Indeed, they are matters of choice for institutions as well as for families. When determining who is to receive assistance, a Jewish institution too must determine, explicitly or implicitly, what standard of living it is willing to support among recipients of aid and at what rate discretionary funds can reasonably be expected to be spent for living Jewishly. Should such standards be set at unreasonable levels, then participation in Jewish institutions will be restricted only to the most committed and/or the most affluent. Unfortunately, their numbers may not be sufficient to insure that such institutions survive and thrive. In any case, not only the cost but the value of living Jewishly, both to the individual and to the institutions involved, will determine if the price of living Jewishly is to be paid.

This paper has sought to provide some useful information to Jewish institutions faced with such choices. The information provided is clearly merely suggestive and not definitive. Only estimates have been used. However, the steps involved in making the required choices have been outlined. First, the costs in question must be identified. Second, family income and the level of discretionary funds available to them

must be determined. Finally, some decision must be made as to the rate at which discretionary funds can be expected to be used to meet the cost of living Jewishly as opposed to other purposes. When these steps are taken, the institution will be in a position to make an informed decision as to who cannot and who can "afford" the cost of their contribution to living Jewishly.

References

1. One other attempt to estimate the cost of living Jewishly has been made in Gerald B. Bubis, "Evolving Community Policies to Serve the Jewish Elderly," in *Strengthening the Jewish Family Through Community Support Systems*, General Assembly Papers, New York: Council of Jewish Federations, mimeo, 1980, pp. 20-21. However, Bubis uses figures for the western region of the United States only, rather than national data, as does this paper. Moreover, Bubis derives his total budget estimate from the cost of housing, which he assumes is one-quarter of a total budget, rather than on data on each component of a budget as are used here.
2. Bureau of Labor Statistics: Autumn 1981 "Urban Family Budgets and Comparative Indexes for Selected Urban Areas," USDL 82-139, U.S. Department of Labor News, April 16, 1982.
3. Such a family may not now be typical, of course. Tables to adjust figures for various family compositions and for regional variations may be found in the Bureau of Labor Statistics report, *ibid.*, pp. 5 ff.
4. Paul Ritterband and Steven M. Cohen, "Will the Well Run Dry? The Future of Jewish Giving in America," *National Jewish Conference Policy Studies*, 1979, mimeo, January, 1979.
5. *Ibid.*
6. More complete comparisons are found in: J. Alan Winter, "A Preliminary Study of the Cost of Living Jewishly," Center for Jewish Studies and Contemporary Jewish Living, University of Connecticut, Storrs, CT, mimeo, 1984.
7. Steven M. Cohen, "The 1981-1982 National Survey of American Jews," *American Jewish Yearbook: 1983*, Volume 83, 1982, pp. 89-110.
8. *Ibid.*

Judaism as a Support System for Orthodox Jewish Parents of Mentally Retarded Children

RICHARD C. WOOLFSON, Ph.D.*
Child Guidance Centre, East Kilbride, Scotland

Parents of mentally-retarded children have to cope with many pressures. This article outlines a number of aspects of Judaism that can provide strength and comfort for Orthodox Jewish families that have mentally-retarded children.

THE birth of a mentally retarded child is a severe trauma that every parent hopes to avoid experiencing. The term "mental retardation" is very broad, covering a wide range of intellectual development from the mildly retarded child who may eventually be literate and numerate, to the profoundly mentally retarded who may never even be able to utter any words. Whatever the severity of intellectual retardation, the effect on the child's family is extensive and the parents in particular have to cope with many pressures. However, the Orthodox Jewish family with a mentally retarded child is in a unique position insofar as Judaism has a number of explicit principles to support them through their crisis. In this article I will explore some of these concepts.

Self-Acceptance: A fundamental principle expressed in the Talmud is that of self-acceptance. The Talmud asks: "Who is rich?" and the reply is "He who rejoices in his portion." (Ethics of the Fathers, Chapter 4). This is generally accepted by rabbinical scholars to mean fulfillment comes from acceptance of one's circumstances and one's self. This idea of Divine Providence is an integral part of Judaic philosophy. The Jewish family is thus obliged to accept and welcome their mentally retarded child in the same manner as they would their non-retarded child.

*Thanks are extended to Rabbi E. Prui of the Glasgow Kollel for his help in the preparation of this article.

Crisis as Challenge: Judaism also considers that any form of personal crisis is a challenge that has been constructed by God, and that strength of character is built by regularly dealing with a crisis. The family with a mentally retarded child are faced with a long-term challenge which requires deep commitment for them to manage. The Orthodox Jewish attitude is that the family in these circumstances will gain a higher level of spiritual purity.

Furthermore, Judaic philosophy contains the premise that God does not give a challenge to anyone who cannot meet it. So the Orthodox Jewish parents will feel they have the strength to cope or else they would not have been put in that situation by God. In practise of course it does happen that there are instances where an Orthodox family construe their mentally retarded child as being too awesome a challenge for them to meet. The Talmudic sages taught that nobody should judge another person until they are in his situation, with his strengths and weaknesses.

Loving-Kindness: According to Judaism, an essential component of a successful parent-child relationship is *chesed* (loving-kindness), which is described as occurring when a person gives something from himself knowing that he will get nothing in return. Coping with children in the context of the family is one way for parents to achieve *chesed*, by acting unselfishly. Loving-kindness is thought to be the highest