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**WILL THE WELL RUN DRY?
THE FUTURE OF JEWISH GIVING IN AMERICA**

BY

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Friends and enemies, Jews and Gentiles all express amazement at the efficiency and effectiveness of the Jewish communal philanthropic apparatus. Perhaps more than any other group in American society, Jews have professionalized and organized their fund raising activity. They have taken what was once an amateur's pastime and refined it into a social art form. The phrase "I gave at the office" has become the punch line of many comedy routines. Comedy aside, Jews have been generous, have been charitable, have been responsible members of their voluntary community.

Recent trends, however, suggest that the experience of the past may well not predict the future. The assumptions, strategies and techniques of the past are likely to produce less and less in the future. Jewish fund-raising in the United States is likely to face a chronic drought in years to come.

Many adult American Jews can remember the blue and white pushka (the collection box) that stood in their parents' kitchen. Pennies, nickels, dimes, and an occasional quarter were put into the tin box so that trees might be planted in Israel, or orphans given a place to live, or "consumptives" sent to rest and recuperate in clean, healthy air. The Jews in America voluntarily taxed themselves to support a wide range of Jewish charitable and communal institutions. Children were given money to bring to their Hebrew Schools for Keren Ami--a kind of junior United Jewish Appeal. Over and above these institutions, Jews supported their local synagogues, YMHA's, and Community Centers. Even the poor gave. After all, some other Jew was probably poorer and in need of help. The remarkable thing about all of this giving was that it was voluntary.

The traditional Jewish community in Europe had the power to tax its members. At times the Jewish community exercised considerable ingenuity in raising the funds necessary to maintain its institutions. A Jew from Salonika related the following story:

The leadership of the Jewish community decided that it needed new medical facilities. To raise the money a tax was levied on cheese. The Jewish grocers, fearful that the price increase caused by the cheese tax would decrease sales, refused to collect the tax. The rabbinic leadership in turn declared all their cheese to be non-kosher. Shortly thereafter, presumably with the decidedly unwelcome prospect of pound upon pound of rotting

cheese on their hands, the grocers saw the justice of the cheese tax, and agreed to collect the tax. Miraculously, the cheese became kosher again.

We don't know if this particular tale is historically accurate; however, it is true even if not true. But the American Jewish situation is vastly different. The kind of coercive power which was the norm in Europe is absent in the United States, with the exception of small, ultra-orthodox and Hasidic communities. Overwhelmingly, American Jewish giving is voluntary.

Cynics among us (and we suffer no shortage) like to point to the fact that the American income tax structure makes it easy to give, particularly for those in high brackets. This is true in part, but like many partial truths, it is misleading. The potential giver would still have a healthy portion of his gift for his own use if he decided not to contribute. Furthermore, there is nothing in the law which makes it necessary to give to specifically Jewish causes.

Our cynics counter that Jewish organizations "stroke" the would-be contributor. They flatter him, make him feel important, decorate his walls with plaques, and feed and fete him at breakfasts, lunches and dinners. But, "different strokes for different folks." Why should these tactics work? Why should Jews value the recognition they receive from the Jewish community? In short why do Jews give, and will they continue to do so?

Why Jews Give

There are two basic alternative theories to explain why Jews give. These are the "division of labor" theory and the "more the more" theory. The division of labor theory argues that different Jews do different kinds of Jewish things. Some Jews (a few) pray. They keep God happy and keep the minyan alive for the rest of us when we might need it (God forbid). Other Jews think profound Jewish thoughts and maintain our tenuous tie to "the book" of which we are the people. Still another group forms, joins and leads Jewish organizations, insuring its own immortality on the ever growing letterheads that each of these organizations prints. And last of all are the philanthropoids who write checks and encourage their friends and neighbors to go and do the same. This theory is based upon the biological analogy in which the body survives through the contribution that each organ makes to the total organism.

The alternative, "the more the more", theory, is simpler but less progressive. It says that Jews are Jews; Jews who take seriously one aspect of Jewish life tend to respond in like manner to other aspects including philanthropy. Both sets of theories were tested with data made available from a survey conducted for Boston's Combined Jewish Philanthropies during 1975. Using face-to-face interviews, the survey elicited information about a wide range of Jewish activities including charitable giving. As will be shown in a moment, the Jewish communal reality is basically "the more the more."

In Table 1 the dollar value of a wide range of Jewish behaviors is presented. These behaviors include rituals, synagogue membership, synagogue attendance, and Jewish organizational memberships. The charitable giving of Jews who do and do not observe Jewish ritual, intellectual and communal mitzvot are compared. For each group of Jews, Table 1 reports (a) the proportion who gave anything at all to the Combined Jewish Philanthropies, (b) the average amount given to all Jewish causes exclusive of synagogues and (c) the average amount given, by givers only, to all Jewish causes exclusive of synagogues.

TABLE 1

Measures of Philanthropic Behavior by
Religious and Communal Mitzvot

		Percent Giving to the CJP	Average Total Donations to Non-Synagogue Jewish Causes (All Respondents)	Average Total Donations to Non-Synagogue Jewish Causes (Givers Only)
Attend Passover Seder?	No	8	\$ 28	\$ 37
	Yes	41	198	243
Keep a Kosher Home?	No	31	136	169
	Yes	54	337	430
Light Sabbath Candles?	No	28	94	117
	Yes	45	270	338
Have a Mezuzah on the door?	No	22	84	100
	Yes	47	246	319
Fast on Yom Kippur?	No	24	108	134
	Yes	45	224	279
Observe Passover dietary rules?	No	23	108	131
	Yes	44	218	279
Attend lectures or classes of Jewish interest?	No	26	108	133
	Yes	48	260	330
Regularly read newspapers or magazines of Jewish interest?	No	24	101	123
	Yes	53	278	360
Number of Jewish organizations to which respondent belongs	0	21	68	86
	1	40	180	223
	2 or more	57	353	427
Belong to a Synagogue?	No	25	70	87
	Yes	52	339	425
Religious Service Attendance:				
Less often than high holidays		15	80	103
High holidays		39	136	162
Every few months		53	243	314
Once a month or more		58	400	481

most of us pick and choose our mitzvot, we tend to do so in a pretty orderly fashion. Jewish involvement is usually not expressed in a random cafeteria sort of way with three desserts, no main course, and soup after dessert. Rather, we choose from a well-organized menu where the separate courses complement one another to produce a pleasant and satisfactory whole.

In addition to testing the relationship between Jewish behaviors and Jewish philanthropy, the effects of attitudes were tested as well. Among the attitudinal items tested were feelings about giving one's child a Jewish education, preference for Jewish friends and neighbors, hypothetical reactions to the possibility of one's child marrying a non-Jew, and the perceived importance of the state of Israel. We found that the behavioral measures of Jewishness were far more accurate predictors of Jewish giving. The attitudinal items barely reached statistical significance.

With all of the discussion of Jewish values and Jewish identity, this came as a surprise. Reflecting on the results, we concluded that the rabbinic sages were correct in saying, "Lo hamidrash haikar elah hamaaseh." "What counts is not the talk but the action." Or more freely rendered, talk is cheap. Expressed attitudes come and go responding to the verbal fashion of the moment. They require neither effort nor expenditure of time, neither energy nor substance.

It could be argued that observant and involved Jews are richer and that's why they are more likely to give and to give more. The argument does have a certain plausibility to it. Committed Jews tend to be "square," and financial rewards tend to go to more conventional people. Artists starve in garrets while businessmen prosper. But it is the case that committed Jews give a higher net percentage of income. For example, taking the six ritual mitzvot in the study and looking at the average effect of each ritual, we find that each additional mitzvah observance is worth \$56.45. A Jew who observes one ritual gives \$56.45 more than one who observes none. A Jew who observes two rituals gives twice \$56.45 or \$112.90 more than the Jew who observes none, and so on. Since it is true that higher income and higher observance are related, we want to eliminate the effect of income. Doing so, we find that the effect of a single mitzvah net of income is \$46.59, still a substantial amount.

In choosing ritual observance as our example we do not mean to suggest that ritual is the "essence" of Judaism. We find the same sorts of effects irrespective of which measure of Jewishness we employ. The more Jewish one's behavior (however measured) the more likely one is to give, the more one gives, and the higher the proportion of income given. Those who report that they read Jewish periodicals give \$260 on average, while those who do not give only \$101. Synagogue members give \$339 on average, while non-members give only \$70. The sums given by synagogue members are over and above dues and assessments (and Hebrew School tuitions and Yom Kippur appeals in many instances).

The table is strikingly clear. Jews who are committed to one or another aspect of Jewish tradition or communal life are far more likely to give at all. And when they give, they give much more. The mitzvot vary somewhat in their fund raising capability but each and every one of them has some impact.

So far at least the "more the more" theory seems to work. While there is some division of labor in the Jewish community, it is clear that it doesn't have very much to do with contributions to Jewish causes. As a matter of fact, the "more the more" theory accounts for the mitzvot as well. Jews who observe rituals, who read Jewish books, who belong to Jewish organizations, etc., etc., tend to be the same Jews. If we stop and think about it, this makes sense. Each of the mitzvot is an expression of Jewish awareness and commitment. While

The pattern is very clear. Jews who take their Jewishness seriously in their day-to-day lives accept their obligations to the Jewish community. They pay their dues in both a literal and a metaphoric sense.

The pattern of giving documented here makes sense since philanthropic behavior among Jews is a voluntary form of taxation. There is no Jewish communal I.R.S. to tell a Jew that he must give and just how much he must give. The fund-raiser, voluntary or professional, must appeal to the Jewish conscience and consciousness of the potential Jewish donor. Each of the measures of Jewishness that we have examined is both an expression of and creator of that Jewish conscience and consciousness. Why should an uninvolved Jew give to Jewish causes? If you tell him a tale of Jewish need, he can point to perhaps a greater need among other people who are not Jews. More than that, he may well decide that he and his family are his most deserving beneficiaries. Why give money to a bunch of strangers when you don't have all that you want within your own household?

For the concerned Jew, the ultimate recipients of his contribution are not strangers even if he does not know them. They are Jews who need his help. They are his own, his family, his fellowship, seen and unseen, known and unknown.

There is a counter-argument that requires acknowledgment and comment. Is Jewish giving really that voluntary? Isn't there card calling designed to "encourage" larger gifts? It is true that the big giver receives recognition, esteem. But from whom? From fellow Jews. There is no question but that some unknown and probably significant proportion of all Jewish giving results from social pressure. Not all Jews, however, are equally likely recipients of social pressure nor are they equally likely to take that social pressure seriously and respond by contributing to Jewish communal causes. Insofar as American Jewish giving involves coercion, it is a peculiarly voluntary form of coercion. The ability to coerce correlates with community involvement. Concerned Jews befriend other concerned Jews and want their esteem. One of the ways in which they earn esteem is through expressing Jewish concern through participation in Jewish communal affairs and through giving. Givers are part of a community of givers.

Portents and Policy

Till now, the Jewish fund raising enterprise has done very well--but will it do so in the future? If Jewish giving is a consequence of Jewishness, then when Jewishness declines, giving should decline as well. Looking about the Jewish community we see evidence both of growing and declining Jewish commitment. What seems to be occurring is that the Jewish Jews are becoming more Jewish, and the "non-Jewish" Jews, less Jewish. For first and second generation American Jews, Jewishness is reflexive. They are Jews and that is that. For third, fourth (and more) generation American Jews, Jewishness is increasingly a matter of choice. Those who wish to opt out of the Jewish community can easily do so. They feel little if any guilt and the larger American society welcomes them. Those who wish to remain Jewish and want their children to remain Jewish can no longer depend upon the Jewishness of the street. They no longer have direct access to the culturally rich Jewishness of parents or grandparents born and raised in the Jewish towns of Europe. They have no Jewish proxies in their homes.

These shifts have very important implications for the Jewish philanthropic enterprise. Until relatively recently, much of the leadership of local Jewish federations and welfare funds was in the hands of the more assimilated. They were the ones who understood the complexities of the bureaucratic organization which large-scale philanthropy required. And even if the more assimilated wanted to meet their philanthropic obligations through participation in general or non-Jewish

philanthropic leadership, they were made to feel unwanted precisely because they were Jews.

Both these conditions have changed radically. We now have a significant cadre of Jews who are at once seriously Jewish and at home in the American environment. They are far less likely to surrender leadership to less Jewish Jews. And Jews now feel more welcome in American society. Thus the indifferent, who were once kept within the Jewish communal fold by external pressure, can now leave easily.

The shift in Jewish philanthropic leadership is also reflected in the pattern of giving. Table Two shows the percentage of those who give and the amount they give per \$1,000 of income for two age groups and for different levels of Jewishness. The age groups are 30-44 and 45-60. To measure Jewishness we have taken all of the rituals and behaviors listed in the first table and have added them to one another. We then divided the population into high, medium and low Jewishness.

Table 2
Measures of Philanthropic Behavior
by Age and Jewishness

A. Percent Giving to the CJP			
A	JEWISHNESS		
	Low	Medium	High
Age 30 - 44	13 (204)	40 (168)	49 (147)
Age 45 - 60	59 (142)	46 (148)	77 (146)

B. Average Number of Dollars Per \$1,000 of Income given to all Non-Synagogue Jewish Causes			
	JEWISHNESS		
	Low	Medium	High
Age 30 - 44	1.35	6.97	11.09
Age 45 - 60	3.41	5.74	11.51

Overall, 61% of the older group reports giving to the CJP as compared with only 32% of the younger group, a difference of 29 percentage points. The older group contributes \$6.90 per \$1,000 of income to all Jewish causes, while the younger group contributes \$5.93 per \$1,000 of income. The older group is more likely to give and, when these Jews give, to give slightly more.

Some of the difference between the two age groups may reflect differences in familial needs. The younger group may be less well established; they may be burdened by bills to be paid for orthodontists, summer camp fees, and other familial expenditures. However, when we examine the pattern of giving taking into account age and Jewishness simultaneously, some interesting and important results emerge.

Over half (59%) of the older Jews who score low on Jewishness give something

to CJP but only 13% of the low Jewishness younger Jews do so. There is a 36 percentage point difference in giving anything at all between the high and low Jewishness groups of the younger set (i.e., 49% - 13%), while there is only an 18 percentage point difference in the older group (77% - 59%). Jewishness is a much more important factor in determining whether or not someone gives at all in the younger group.

When we look at the amount given per \$1,000 of income for the two age groups, we find that both age and Jewishness have an impact, but that Jewishness is more important than age.

Most interestingly, while age makes a significant difference among those whom we have classified as having low Jewishness, among those who are of medium or high Jewishness, age makes a trivial difference. When the most Jewish younger Jews give at all, they give about as much as the older most Jewish Jews.

What these numbers suggest is that while there is less money raised among the younger Jews, there is not an inevitable sharp decline in Jewish fund raising. Jewishness makes the difference.

The professional fund raiser might respond at this point that all of this is interesting but that everyone knows a successful campaign is based upon a small number of large gifts. Since the very large gifts (say \$10,000 or more) are few in number, we are unlikely to capture one in a typical sample survey. Thus we may not be doing justice to the financially most significant part of Jewish fund raising.

To this we have two answers. First, while we have no evidence one way or another, we suspect that even among the very rich, the more committed Jews give and give more. Second, even the smaller gifts make a difference. The average income of Jewish households in Boston at the time of the survey (1975) was \$23,290. Overall, including givers and non-givers alike, CJP receives \$7.93 per \$1,000 of income per Jewish household in Boston. However, if the community had different kinds of Jews, with different degrees of Jewishness and a different age composition, the amount received would have been far different (either up or down), even holding constant the income of Jews. Table 3 gives some indication of the cumulative effects of age and Jewishness for the American Jewish community as a whole.

Table 3

Predicted Total Donations (in \$ millions) to Non-Synagogue Jewish Causes Assuming Different Ages and Jewishness Levels ^a

	JEWISHNESS		
	Low	Medium	High
Age 30 - 45	57	292	465
46 - 60	143	241	483

a. Also assuming 1.8 million Jewish households and average income of \$23,290 (Boston 1975 average).

Therefore, while on the level of individual gifts the absolute dollar value associated with age and Jewishness might be dismissed as insignificant, cumulatively the differences are enormous.

There are somewhere around 1,800,000 Jewish households in the United States. If all were like the 30-44 low Jewishness households, the total collected would be \$57 million; if all were like the 45-60 high Jewishness households, the total would be \$483 million.

It is clear that we are not discussing trivial sums. The cumulative effects amount to hundreds of millions of dollars without taking into account the large gifts.

The message to the philanthropic establishment should be clear by now. Without recourse to sermonics or special pleading, the evidence clearly shows the necessity for Jewish "moral capital formation." Every businessman knows that if he were to consume all of his profits, he would soon go out of business. He must put some of his profits back onto the business for new machines, for maintaining the plant, and for research and development. He must continually replenish his capital stock. The capital stock of Jewish philanthropy is Jewishness. Without Jewish commitment, Jewish fund raising would be in very serious trouble. Our analysis suggests that the trouble is just around the corner: 33% of the 45-60 year age group has high Jewishness as compared with only 28% of the 30-44 year group--and only 8% of those in their twenties.

Now it might be argued that the lower level of Jewishness found among younger Jews is an expression of their immaturity. As they grow older, they will see the light and return to their ancestral traditions. They will read more Jewish books, will join synagogues, observe mitzvot. In other words, what we see as a decline in Jewishness is more apparent than real. To test this possibility, we went back and analyzed the earlier 1965 CJP interviews. Sad to relate, our original hypothesis holds true. At all ages, Jews in 1975 were generally less Jewish on average than were comparable Jews a decade earlier. Jewishness is declining. There is some maturation effect so that we can expect some increase in the Jewishness of contemporary younger Jews. However, the maturation effect will not bring the younger Jews to levels of Jewishness and Jewish giving characteristic of today's older Jews.

We are living off our capital. As a community, we are milking memories and sentiments. Rational, self-interested philanthropic leadership will invest in Jewish moral capital formation in order to stay in business. The business of Jewish philanthropy is the Jews.