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INCOME AND INVOLVEMENT IN THE JEWISH COMMUNITY

Do Identity, Marital Status, or a Child in the House Matter?

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The relationship between family income and each of two forms of Jewish involvement—synagogue membership and federated campaign contributions—is examined, as is the influence of Jewish identity, marital status, and the presence of a child aged 18 or under in the household. Income and identity are found to be important predictors of involvement, whereas surprisingly, marital status and the presence of a child aged 18 or under are not particularly good predictors of involvement.

Recently, the relationship of income to involvement in the Jewish community has found a place on the communal agenda. Clearly, a financial commitment and, therefore, financial resources are aspects of living Jewishly in the United States. Synagogues or Jewish Community Center dues, annual federated campaign contributions, and day or religious school tuition all call for the expenditure of discretionary funds. Thus, the Council of Jewish Federations has issued a report on the cost of Jewish affiliation (Levin & Winter, 1985), the matter has been discussed at regional professional meetings of Jewish communal professionals, and the American Jewish Committee has discussed Monson and Feldman's (1990) study of the cost of affiliation in Philadelphia.

In an earlier article published in the *Journal of Jewish Communal Service* (Winter, 1985), I provided estimates of the income level needed by a family of four to live Jewishly while maintaining a given standard of living. These estimates took into account the likelihood that the relationship between meeting the cost of

living Jewishly and the level of family income is neither simple nor direct. In particular, estimates were made of the influence of the level of Jewish identity on the decision as to how much money to commit to one form or another of Jewish involvement.

In a subsequent article, also published in this journal (Winter, 1989), I have shown that two forms of involvement—synagogue membership and contributing to a federated campaign—are not solely related to family income. The level of Jewish identity was also shown to be related to these two forms of Jewish involvement. That study, however, examined the relationships among income, identity, and involvement for only one type of family—a two-parent family with at least one child under 18 in the household. It was suggested that the dynamics of other family structures be examined in future studies. Cohen (1983, pp. 124-131) has also suggested that family structure, as reflected by marital status and the presence of children in the household, is related to Jewish involvement. This study is a step in the suggested direction. It examines the relationship between income and involvement and how it is affected not only by Jewish identity but also by marital status and the presence of a child 18 years of age or under.

Professor Winter spent his 1990-91 sabbatical year as a consultant to the Research Department of the Council of Jewish Federations concentrating on the recently completed National Jewish Population Survey.

METHODS

Sample

The respondents for this study were interviewed in three separate Jewish population studies: in San Francisco and the Bay area in 1986, in the Chicago area in 1981, and in the MetroWest area of New Jersey in 1983 (Policy Research Corp., 1982; Rapoport & Tobin, 1987; Tobin & Sassler, 1988). The data to be analyzed were provided by the North American Jewish Data Bank under the auspices of the Council of Jewish Federations in cooperation with the City University of New York, Brandeis University, and Hebrew University. These specific studies were selected because they represent different regions of the country and contained a range of variables needed to undertake this investigation.

A subsample of respondents aged 23 to 59 was selected from each of the total samples. 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. All respondents reported themselves to be Jewish by birth or conversion.

Measures

The assessment of family *income* is based on the response of the interviewee when asked to indicate where on a list of income ranges his or her family income fell. In all three studies, the income scale began with incomes of \$5,000 or less, and the next category was up to \$10,000. In the San Francisco and MetroWest studies, categories then increased by increments of \$10,000 up to \$50,000 and then, in increments of first \$25,000 and then \$50,000. However, although in the San Francisco study, the final category is \$500,000 or more, in the MetroWest study it is only over \$150,000. In the Chicago study, the third category was \$10,000 to \$20,000 followed by categories changing in increments of first \$5,000, then \$10,000 and finally \$15,000

up to \$75,000, followed by three final categories—\$75,000 to \$100,000, \$100,000 to \$150,000, and income above \$150,000.¹

Jewish *identity* is measured by a three-item scale. Each of the three items reflects a different aspect of Jewish identity: the religious, the informal, and the communal. Each also involves a form of behavior, rather than an attitude. Moreover, 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 for the San Francisco and MetroWest, NJ subsamples are (1) frequency of Shabbat candle lighting, (2) number of best friends who are Jewish, and (3) whether or not the respondent reads a Jewish newspaper² (MetroWest, NJ) or at least receives one (San Francisco). These items were asked of the entire San Francisco sample. However, due to the use of a split-sample technique, questions about Jewish friends and newspapers were asked of only a randomly selected half of the MetroWest study population (Rapoport & Tobin, 1987).

Similar items were used to construct an identity measure for the Chicago area study population: (1) frequency of saying Kiddish on Friday night, (2) percentage of all friends who are Jewish, and (3) whether or not the respondent reads a Jewish newspaper.

To facilitate scale construction, responses for the first two items were each dichotomized. Those who never light Shabbat candles (or never said Kiddish in the Chicago study) were differentiated from those who do at least some of the time. Similarly, those who said all of their three closest friends were Jewish, or in the

1. As is generally the case in survey research, the nonresponse rate on questions about income is relatively high compared to that on other questions. In San Francisco 18.4%, in Chicago 21.6%, and in MetroWest, NJ 23.6% of respondents did not provide income information.

2. All contributors to the MetroWest federated campaign were given subscriptions to the local Jewish community newspaper.

RESULTS

The study first reports the relationship, as measured by zero-order product-moment correlations, between income and each of the other measures—identity, marital status, and the presence of a child aged 18 or under—and each of the two forms of involvement, synagogue membership and campaign contributions. Then, the influence of each of the other measures on the correlation between income and first, synagogue membership, and then, campaign contributions, is “partialled out” or controlled for. The partial correlations indicate whether income, which is, of course, related to each of the other measures, has an influence over and above these other factors. Finally, the multiple regression equation for income, identity, marital status, and a child’s presence 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. Specifically, the multiple regression coefficient indicates joint predictive power, whereas the beta weights in the regression equation indicate the relative importance of each variable as a predictor of involvement; that is, its importance when the influence of the other variables is controlled for.³

In all of the three studies (Table 1), each of the zero-order correlations between the measures of income, identity, marital status, and a child’s presence, on the one

Chicago study, all or nearly all of their friends were Jewish, were distinguished from those who said fewer of the friends in question were Jewish. The responses about reading (or receiving) a Jewish newspaper were already dichotomized as “yes” and “no.”

The Jewish Identity Scale score is the sum of the three responses. Candle-lighting (or saying Kiddish), having only Jews among one’s three close friends (or all or nearly all of one’s friends), and reading (or receiving) a Jewish newspaper were each coded “2” and the other choice as “1.” Scores could range therefore from three (no such activities) to six (three such activities).

A respondent’s *marital status* was classified as (1) not currently married, i.e., single, divorced, widowed, or separated (27.4% in San Francisco, 32.6% in Chicago, 19.3% in MetroWest); or (2) currently married (72.6% in San Francisco, 67.4% in Chicago, 80.7% in MetroWest).

The *presence of a child under 18* was simply dichotomized as either “no” (1) or “yes” (2) based on responses to questions about who lived at home with the respondent. In San Francisco 52.1% of the households included at least one child 18 years of age or under compared to 40.2% in Chicago, and 67.8% in MetroWest.

Finally, two forms of Jewish *involvement* could be analyzed with the data available: synagogue membership and contributions to a federated campaign. In the San Francisco area, 48.9% of the respondents in the subsample were members of a synagogue compared to 44.8% in the Chicago area, and 59.8% in the MetroWest, NJ area. Contributions to federated campaigns were categorized by dollar amount in each study. As is often the case when asking about money, a number of respondents chose not to answer the question about contributions: 9.7% in the San Francisco area, 33.4% in the Chicago area, and 18.3% in MetroWest. Among those responding, the median contribution was under \$100 in each community.

3. More specifically, a beta weight indicates for a change of one standard deviation in an independent or predictor variable how much change there is, relative to its standard deviation, in the dependent variable. For example, the beta weight of .360 between identity and contributions in San Francisco (Table 3) indicates that for every change of one standard deviation in identity, there is a corresponding change of .360 of a standard deviation in contributions. The beta weight between income and contributions for San Francisco is .476, indicating that a change of one standard deviation in income is related to a larger change (.476 rather than .360) in contributions than is a similar change in identity.

Table 1
CORRELATES OF INVOLVEMENT^a

Correlate	Synagogue Membership			Campaign Contributions		
	SF	CHI	NJ	SF	CHI	NJ
Income	.31	.19	.27	.52	.46	.48
(N)	1239	724	942	1151	510	943
Identity	.50	.41	.44	.44	.31	.48
(N)	1510	917	607	1363	611	503
Marital status	.27	.19	.20	.21	.23	.21
(N)	1517	924	1232	1369	615	1026
Child < 18	.26	.18	.28	.07 ^b	.11 ^b	.12
(N)	1518	924	1233	1370	615	1027

^aUnless otherwise noted, $p < .001$.

^b $p < .005$.

hand, and each of the two forms of involvement, on the other, is statistically significant. However, the relative strength of the correlations differs for the two forms of involvement.⁴ Specifically, in each study, identity is the strongest correlate of synagogue membership. Income, marital status, and the presence of a child aged 18 or under are essentially equal and weaker correlates of synagogue membership.

The pattern for the correlates of campaign contributions is somewhat different. In the San Francisco and MetroWest studies, income and identity are about equally strong correlates of campaign contributions. Marital status and the presence of a child "lag" behind. The Chicago study differs in that income alone is the strongest correlate of contributions, whereas identity, marital status, and the presence of a child aged 18 or under, in that order, are less strongly correlated to contributions.

Interestingly, despite the statistically significant zero-order correlations between each measure and involvement (Table 2), statistical controls removing (or partialling out) the influence of identity, marital status,

4. In comparing correlations, I have adopted the convention of considering correlations differing by less than .10 as equal and those differing by .10 or more as "different."

Table 2
PARTIAL CORRELATES OF INCOME AND INVOLVEMENT^a

	Synagogue Membership			Campaign Contributions		
	SF	CHI	NJ	SF	CHI	NJ
<i>Zero-order</i>						
Income	.31	.19	.27	.52	.46	.48
(N)	1239	724	942	1151	510	943
<i>1st order</i>						
Identity	.23	.15	.20	.48	.44	.44
(N)	1231	716	467	1150	509	467
Marital status	.22	.13	.21	.49	.41	.44
(N)	1237	722	941	1150	509	811
Child < 18	.27	.16	.23	.52	.45	.47
(N)	1238	722	941	1150	509	811
<i>2nd order</i>						
Ident—marital	.19	.12	.17	.48	.41	.43
(N)	1230	715	466	1149	508	466
Ident—child	.20	.12	.18	.49	.43	.44
(N)	1230	715	466	1149	508	466
Marital—child	.22	.13	.20	.49	.41	.44
(N)	1236	721	940	1149	508	810
<i>3rd order</i>						
Ident—marital—child	.18	.13	.18	.48	.41	.42
(N)	1229	714	465	1148	507	465

^aFor each entry, $p < .001$.

and a child's presence, whether singly or in combination with each other, generally have little noticeable impact on the correlation between income and either form of involvement. Although the partial correlations between income and involvement are somewhat lower than the zero-order correlation, all remain statistically significant.

The multiple regression (correlation) coefficients (Table 3) indicate that the addition of measures of identity, marital status, and the presence of a child aged 18 or under to that of family income does improve the predictability of synagogue membership and campaign contribution. Specifically, the multiple correlation coefficient—that is, the relationships of all four variables taken together—to synagogue membership is .56 in San Francisco, .44 in Chicago, and .51 in MetroWest as compared to corre-

Table 3
BETA WEIGHTS AND MULTIPLE CORRELATIONS FOR INVOLVEMENT

	Synagogue Membership			Campaign Contributions		
	SF	CHI	NJ	SF	CHI	NJ
<i>Beta Weight</i>						
Income	.166 ^a	.109 ^a	.163 ^a	.476 ^a	.414 ^a	.412 ^a
Identity	.433 ^a	.377 ^a	.374 ^a	.360 ^a	.245 ^a	.415 ^a
Marital status	.024 ^d	-.024 ^d	-.008 ^d	.055 ^d	.030 ^d	-.038 ^d
Child < 18	.144 ^a	.101 ^c	.172 ^a	.065 ^c	.016 ^d	-.034 ^d
<i>Intercept</i>						
	-.087 ^d	.342 ^a	.142 ^d	-2.075 ^a	-1.251 ^b	-4.392 ^a
<i>Multiple Regression</i>						
	.56	.44	.51	.63	.52	.62
Min. paired N	1153	512	470	1153	512	470
<i>Significance</i>						
	^a $p < .001$.	^c $p < .01$.				
	^b $p < .005$.	^d Not significant.				

lation between membership and income alone, which is .31, .19, and .27 for the three communities, respectively. For campaign contributions, the multiple correlation coefficient is .63 in San Francisco, .52 in Chicago, and .62 in MetroWest as compared to the correlation between income alone and contributions of .52, .46, and .48 for the three communities, respectively. Thus, the predictive power (the square of the correlation coefficient) with respect to synagogue membership is at least tripled by "adding" the three other measures to that of income alone. With respect to campaign contributions, however, the increased predictive power is much more modest, about one-quarter to two-thirds.

The beta weights, a standardized indicator of the relative importance of a given measure's influence on the dependent variable, reveal a pattern similar to that of the zero-order correlations. As was true of the zero-order correlations, in each study, the equation (Table 3) predicting synagogue membership indicates that identity is the strongest factor. Income and the presence of a child are next in strength. Marital status is a relatively unimportant predictor of synagogue membership. Its relative unimportance is underscored by the fact that its beta weight is not significantly greater than zero statistically in any of the three studies.

Finally, as was true of the zero-order correlations, the equation predicting campaign contributions (Table 3) indicates income is the strongest influence in the San Francisco and Chicago studies with identity second. In the MetroWest study, income and identity are essentially equally strong "predictors." Marital status and the presence of a child aged 18 or under are not good "predictors" of campaign contributions. Indeed, with respect to marital status, it is noteworthy that the beta weight, the measure of its relative influence, is not statistically significant in any of the three studies. The beta weights for the presence of a child are similarly not statistically significant in either the Chicago or MetroWest study, but are in the San Francisco study.

DISCUSSION AND CONCLUSION

The results of the three studies reported above indicate, at least for those aged 23 to 59 studied here, that although income is indeed a correlate of Jewish involvement, the decision whether or not to affiliate with a synagogue or to contribute to a federated campaign is not solely a consequence of the level of family income. Jewish identity is also a factor. Indeed, with respect to synagogue membership, it is a stronger correlate than income. Marital status and the presence of a child aged 18 or under

in the household, although correlated with involvement, are surprisingly not particularly good predictors of it.

This study then has moved a step beyond my (Winter 1989) earlier investigation of the relationships among income, identity, and involvement. The earlier study examined these relationships as they occur in only one particular family structure, a two-parent family with at least one child aged 18 or under in the household. This study has investigated the influence of marital status and household composition. Interestingly, these factors, as just noted, are at best only slightly significant statistically. The presence of a child aged 18 or under, but not marital status per se, is a predictor of synagogue membership. Neither is a particularly good predictor of the level of contributions to a federated campaign.

It would appear then that money does indeed matter, more so for the level of campaign contributions than for synagogue membership. However, money is not all that matters. The level of Jewish identity also matters, and, in the case of synagogue membership, more so than money. In that case, household composition—specifically, the presence of a child 18 or under—also matters, albeit not marital status per se. It is not, of course, clear why income does not have a greater influence on the decision to join a synagogue. Perhaps, various forms of subsidy for low-income families are widespread enough to enable them to join synagogues. Perhaps, such membership is important enough for some, at least, that the needed money is indeed “found.” Future research is obviously needed to resolve the question of why family income does not influence synagogue membership to a greater degree. Family income, does, however, have a greater impact on the level of campaign contributions. Exactly why that is so and why income seems to play a different role in different forms of involvement are again matters for further research.

This study also leaves for further research the significance of three other factors I have earlier noted (Winter 1989, pp. 155–

156) as worthy of study: (1) the relationship of family income to other forms of involvement and to the cost of that involvement, particularly, a day school education, an expensive form of involvement; (2) the influence of demographic characteristics of the larger community, as suggested by differences among the three communities studied here in rates of synagogue membership and campaign contributions; and (3) a longitudinal study of Jewish involvement with particular emphasis on the relationship between identity and involvement. Presumably, as such research is completed, the relationships among income, identity, family life cycle, and involvement will be clarified and policies designed to ensure the affordability of the cost of Jewish living will be formed more intelligently.

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The discussion of the cost of living Jewishly will be continued in the Winter issue which contains an article by Rela Geffen Monson and Ruth Pinkenson Feldman, “The Cost of Living Jewishly in Philadelphia.”