

Patterns of charitable giving among British Jews

This report documents for the first time the giving patterns of British Jews and their support for a wide range of both Jewish and other charities.

The report establishes a strong relationship between religious outlook and giving patterns. It is therefore likely that, in the long run, any further secularization of the Jewish community will have a negative effect on donations to both Jewish and other charities.

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Summary of key findings

The findings in this report are based on a 1995 postal survey of a sample of 2,194 British Jews.

Patterns of giving

- *Amount donated* The size of charitable donations in the year prior to the survey ranged from £2 to £70,000. Forty per cent of the sample gave under £100 in that year, while 13 per cent donated more than £1,000. Eighty per cent of the total sum donated was given by only 9 per cent of the donors. The mean average sum donated after weighting was high at £565 but the median donation of £100 is a more appropriate figure as it is unaffected by unusually large or small donations.
- *Type of charity* Fifteen per cent of the sample supported only Jewish causes, 25 per cent supported only non-Jewish causes and 44 per cent supported both types. Sixteen per cent were non-donors. The median donation for individuals who gave only to non-Jewish charities was £50 over the year. This figure rose to £150 for those supporting only Jewish causes (although the mean value was much higher at £1,602) and to the highest median value of £240 for those supporting both types of charity.
- *Age* There were significant differences. In particular, individuals aged between 40 and 49 years gave more to charity than those in their twenties.
- *First charitable priority* Overall, 42 per cent stated that their first priority was UK Jewish causes, 31 per cent chose general British causes, 15 per cent were in favour of supporting overseas aid for the poor, and finally, 12 per cent indicated that their priority was Israeli causes. Support for general overseas charities peaked in the 30-39 year age group, dropping to the lowest priority for those aged 80 years and above. The reverse pattern was the case for Israeli causes.
- *Income* There was, as expected, a significant relationship between income and size of charitable donations. Incomes above £40,000 were associated with significantly higher levels of contributions than lower income brackets.
- *Marital status* This was related significantly to size of contributions. Respondents who were married gave significantly more (mean donation £426; median £200) than those who were single (mean donation £183; median £60) or who were divorced/separated (mean donation £175; median £60). Respondents who were widowed

donated a mean average of £350 (median £150). Inter-faith marriage almost halved the propensity to give to Jewish charities.

- *Gender* The median sum donated by men—£150—was higher than the figure for women—£100.
- *Religious outlook* Non-givers comprised nearly one in four of the Secular and Just Jewish respondents (24 per cent), and this figure declined across the self-described religious outlook groups to only 3 per cent of the Strictly Orthodox. There was also a significant difference between the amounts donated to charity by Jews of different religious outlooks. The Strictly Orthodox group gave significantly larger sums of money to charity than any of the other religious outlook groupings; Traditional Jews donated more than the Secular and Just Jewish groups. There were no significant differences between the sums donated by Jews with a Secular, Just Jewish or Progressive religious outlook. Between 4 and 10 per cent of the latter three groups donated between £1,000 and £5,000, while 15 per cent of the Traditional Jews and 41 per cent of the Strictly Orthodox did likewise.
- Religious outlook also affected the choice of charities supported. Fifty-two per cent of the Secular favoured only non-Jewish charities as compared with 7 per cent of the Strictly Orthodox. In contrast, 53 per cent of the Progressives, 59 per cent of the Traditionals and 61 per cent of the Strictly Orthodox gave money to both Jewish and non-Jewish charities. Jewish-only charity ranged from only 6 per cent among the Secular to 29 per cent among the Strictly Orthodox.
- When asked to choose their top priority charitable category, 54 per cent of the Secular group chose general British charities compared with 3 per cent of the Strictly Orthodox. In contrast, 8 per cent of the Secular Jews favoured UK Jewish causes as compared with 80 per cent of the Strictly Orthodox.
- *Group identification* The median donation for those who defined themselves as more British or as equally British and Jewish was £100; for those who felt more Jewish, it was £200.

Cultures of giving

- Thirty-two per cent of respondents agreed that Jews had a special responsibility to give to charity. However, only 24 per cent of those in both their twenties and thirties agreed on this special responsibility as compared with 43 per cent of those aged over 70.

- There was a strongly significant relationship between religious outlook and a perceived responsibility to give to charity.
- Different methods of giving to charity tie in with the different sums donated. For the smallest donors (less than £20 over the year), the greatest percentage (45 per cent) of donations was given via collections, with 36 per cent buying tickets such as lottery tickets. In contrast, 56 per cent of the larger donations of between £200 and £500 were made in response to direct appeals. The percentage relating to the 'direct appeal' share of donations rises with the sums donated to 80 per cent of £1,000-5,000 donations and 86 per cent of donations over £5,000.
- The pattern of givers to the Jewish charities UJIA, JNF, Jewish Care, Norwood Ravenswood and British WIZO is almost identical across the five religious outlook groups. The Traditionals make up approximately 55 per cent of the donor base for each of these charities.
- While support for cancer research charities was evenly spread across all age groups, Oxfam appealed largely to younger donors and RNIB appealed more to older donors. The pattern of support for NSPCC was very different, with a peak in support among those in their thirties and forties.
- An examination of donations to Jewish charities across the age groups reveals age differences. Both British WIZO and Jewish Care emerge as appealing proportionately more to the 70-year-and-above age group than to younger respondents.

Profiles of Jewish donors to key charities

- A wide variety of both Jewish and general charities was supported including synagogues, local charities, *yeshivot* (religious seminaries), hospital funds and obviously non-Jewish charities such as Christian Aid. The choice of Jewish charities was not unexpected; in the general charity sphere the tendency was to support health- and child-related causes. The Jewish charities United Jewish Israel Appeal (UJIA), Jewish National Fund (JNF), Jewish Care, Norwood Ravenswood and Federation of Women Zionists of Great Britain and Ireland (British WIZO), and the non-Jewish charities Royal National Institute for the Blind (RNIB), cancer research charities (an amalgamated category), National Society for the Prevention of Cruelty to Children (NSPCC) and Oxfam were selected for further analysis in terms of their donors.
- Oxfam emerged as the sole specified charity which derived 50 per cent of its Jewish support from men and 50 per cent from women. The balance of support for UJIA was slightly towards the female respondents. The ratio of female to male donors for the majority of the remaining Jewish and non-Jewish charities was approximately 60:40, with the Jewish charities of Norwood Ravenswood and particularly British WIZO appealing primarily to women donors.
- The profile of donors to the NSPCC and cancer research charities is almost identical, showing that approximately 20 per cent of their support comes from Secular Jews with a slight decline across to the Progressive group. The Traditionals, however, make up between 35 and 40 per cent of their donors. The percentage of support from Strictly Orthodox donors continues the general decline. There was a relatively low proportion of support for Oxfam by Traditional and Orthodox Jews.

Abbreviations and acronyms

CAF	Charities Aid Foundation
FES	Family Expenditure Survey
JIA	Joint Israel Appeal
JNF	Jewish National Fund
NCVO	National Council for Voluntary Organisations
NJPS	National Jewish Population Survey (USA)
NSPCC	National Society for the Prevention of Cruelty to Children
ONS	Office for National Statistics
RNIB	Royal National Institute for the Blind
RSPCA	National Society for the Prevention of Cruelty to Animals
UJA	United Jewish Appeal (USA)
UJIA	United Jewish Israel Appeal
(British) WIZO	Federation of Women Zionists of Great Britain and Ireland
YBG	Young Business Group

1 Introduction

Definition

Charitable giving represents a wide range of philanthropic gestures and motivations including: anonymous giving to specific or umbrella organizations; designated giving; buying goods or tickets for which donations are made to charity, including National Lottery tickets and 'scratch cards'; donations of goods, services or premises; and membership fees to societies. Volunteering—i.e. giving time rather than money—is an important form of contribution by individuals to a charitable cause, but this topic will not be dealt with in this report.¹ Thus charitable giving, as defined for our purposes here, represents a far narrower concept than the biblical Jewish idea of *zedakah*—righteousness or social justice.

General philanthropy in the UK

A recent survey of more than 1,000 adults by the National Council for Voluntary Organisations (NCVO), which was presented at its annual conference in January 1998, found that 89 per cent of the respondents believed charities played an essential role in British society.² As of the end of February 1998, the Charity Commission recorded the total number of registered charities in the UK as 181,826 with a total annual income of approximately £18.3 billion (although this figure depends on how the sector is defined). Among these charities, approximately 70 per cent have an income of under £10,000 a year and they comprise less than 2 per cent of the sector's total annual income. For these very small charities, individual donations are a particularly important source of income. In contrast, just 5 per cent of charities receive over 85 per cent of the total annual income recorded.

Support for charitable causes is subjectively based and affected by public sentiment rather than measurable need. According to research by the Charities Aid Foundation (CAF), the UK-based organization which helps individuals and organizations to improve the quality and value of their donations to charity, the general British population is a keen supporter of animal and environmental causes. Five of the thirty top fundraising charities are devoted to these causes

(the National Trust, Royal Society for the Protection of Cruelty to Animals, Guide Dogs for the Blind Association, People's Dispensary for Sick Animals and World Wide Fund for Nature UK). In fact, Battersea Dog's Home receives more voluntary income than the mental health charity SANE; similarly, the Cat Protection League receives more voluntary income than the Cystic Fibrosis Research Trust.

The world of British philanthropy, like other areas of society, is undergoing rapid change. A weekly National Lottery was established in November 1994. More recently, a mid-week draw was introduced, as was the use of Lottery scratch cards. The latter innovation has been particularly controversial and is the subject of psychological research into gambling. Camelot, the organization which operates the National Lottery, was granted a seven-year licence during the course of which the average distribution of the Lottery pound has been estimated as follows: 50 per cent goes to draw prizes; 28 per cent goes to good causes; 12 per cent goes in government and treasury duty; 5 per cent is paid to the retailer in commission; and the remaining 5 per cent is taken by Camelot in running costs and profit. The UK government established five good causes among which the 28 per cent cut is divided, namely: the Arts Council; the Heritage Lottery Fund; the Millennium Commission; the National Lottery Charities Board; and the Sports Council. (The New Opportunity Fund (Health and Education) has been discussed as a possible sixth good cause.) According to figures obtained from the National Lottery, the total sum distributed to charitable causes across the five boards totalled £1,257.5 million in the year 1996-7. There has been much debate over the potential adverse impact of the National Lottery on the income of UK charities, the hypothesis being that people buy Lottery tickets instead of donating money directly to charity. Research carried out by CAF finds no evidence of such an impact on the income of CAF's top 500 charities, a list that includes a number of Jewish voluntary organizations.³

One charity which has received considerable press attention as a result of the circumstances surrounding its establishment is The Diana, Princess of Wales Memorial Trust. The Trust was awarded charitable status on 4 September 1997, just four days after the death of Diana, Princess of Wales, as a practical means of funnelling the public outpouring of emotion. The Trust received over £40 million during its first six months in

1 The 1994-5 Office for National Statistics (ONS) survey estimates that the UK voluntary sector employs 318,000 full-time equivalent (FTE) paid workers. However, they are dwarfed by the contribution of volunteers to charities which amounts to a further 3 million FTE workers. See Office for National Statistics, *Charities' Contribution to Gross Domestic Product: The Results of the Office for National Statistics (ONS) Survey of Charities* (ONS Publications 1996).

2 See 'Blurred vision—public trust in charities' in *Research Quarterly*, no. 1, 1998.

3 Cathy Pharoah, 'The numbers game—counting voluntary income after SORP' in *Dimensions of the Voluntary Sector* (CAF 1997), 163-9.

operation, with further income expected from a number of sources. The charity was already among the top forty in overall income in the UK and in the top ten in the USA even before its mission statement had been finalized and an executive director appointed.

This Trust, and the speed with which it was established, is clearly unique. In the long term, it will be interesting to see whether corporate and individual donations were made on a one-off basis in memory of the Princess, or whether direct support for the charity by way of donations will be more enduring. Whether or not donations have been made to the Trust as well as, or instead of, the usual charities supported by these individuals and organizations is clearly of concern to many UK charities, and it remains to be seen whether they have been adversely affected. Levels of charitable giving are affected by a wide range of external factors including competition from other charities and competition from other leisure expenditure (as with the National Lottery). It now appears that both general and Jewish UK-based and overseas charities operate in a fast changing market and few can take for granted the unwavering allegiance of British donors in the long term.

Charities must face the fact that accountability is a public concern and what were once unthinkable questions are now being asked of charities by potential donors: Is it worth giving money to this charity? Will it be well spent or misused? Will my donation really make a difference? On what exactly will my donation be spent? In addition, there is a debate about response to new needs. Polly Ghazi noted, in a recent analysis of overseas aid agencies such as Oxfam and the Red Cross, that 'the major aid groups, several now half a century old, are failing to respond to the demands and needs of a rapidly changing world'.⁴ It may equally be said that these changes in demands and needs are true of both the general and Jewish population of the UK as well as of Israeli society.

Jewish philanthropy in the UK

The Jewish voluntary sector in the UK is a large, well-developed, independent non-profit cluster with an annual turnover of tens of millions of pounds. Its guiding spirit is the concept of *tzedakah* referred to earlier. Moreover, the wide definition of the term 'Jewish voluntary sector'—used to cover the entire organized Jewish community—is also in keeping with the historic *kehilla* system of self-governing community organization.

⁴ Polly Ghazi, 'Begging bowl or helping hand?' in *The Usual Causes?* (The *Observer* in association with Charities Aid Foundation 1997), 5.

Beyond its legal and political mandate, the medieval *kehilla*, like today's voluntary sector, existed to help the community achieve its religious, cultural and humanitarian ends as stipulated in biblical and rabbinic literature. As envisaged by rabbis like Maimonides, it incorporated a philanthropic system built upon a number of *khevrot*, or brotherhoods. Individual *khevrot* dowered brides, saw to the needs of the sick and took care of the elderly and itinerants. The most prestigious of these groups was the 'Holy Brotherhood', or *khevra kadisha*, which buried the dead. The successful operation of these brotherhoods required that each male member of the community had an intimate knowledge of his fellows. There were no professionals, and in a sense there were no volunteers as we now know them. The opportunity to participate in the life of a brotherhood was not open to all. These guild-like bodies recruited the most prestigious members of the community. To become a member of a brotherhood, you did not volunteer as you might in a contemporary non-profit organization: you were vetted by those already recognized by the community as persons of probity, piety and—in some instances—wealth. To serve in a brotherhood was an honour bestowed, rather than a position sought.

On their return to Cromwellian England in the mid-seventeenth century, the Jews were obliged to promise that they would not become public charges and that they would also take responsibility for their poor. From the perspective of the ruling authorities, this was a way of limiting whatever burdens the Jews might impose upon the established church and state. From the perspective of the Jews, taking care of their own did not require making a pledge to the authorities. This is what they expected, what their tradition demanded and what they understood to be in their own best interests.

During the eighteenth and nineteenth centuries, a series of events radically changed the nature of Jewish communal life across Europe. The intimate community of the *shtetl* (small town) gave way to the impersonal big city, particularly among migrants to the West. The emancipation and the Enlightenment shattered the religious-cultural consensus, as well as the institutions built upon that consensus. Waves of Jewish immigrants came to Britain—a country that allowed for, and encouraged, voluntarism but did not encourage the autonomous, self-regulating community that was the traditional norm for Jews in Eastern Europe and the Mediterranean world. Towards the end of the nineteenth century, the care of immigrants and the downtrodden, and

provision for education and health in the British Jewish community, became more structured. These areas became the focus of the newly emerging field of social work. These trends, together with modern notions of efficiency and effectiveness, led to the creation of networks of professionalized service agencies, dependent on income from charitable giving by members of the Jewish community. From then on there would be donors, professional workers, volunteers and clients.

In the early twentieth century, Jewish women began to play a prominent role in the community's voluntary sector. Historically, women have both created and developed innovative and enduring philanthropic and other non-profit organizations, especially those devoted to improving the lives of women and children.⁵ However, it is also important to bear in mind that for many Jewish women, charity work was the only arena within which they could attain influence and prestige.

Jewish voluntary organizations developed independently of the governmental or commercial sectors of British society. The Jewish voluntary sector now includes: social welfare agencies which provide care services; membership associations and clubs; self-help and mutual-aid groups; synagogues and confederations of synagogues; fund-raising charities; grant-making trusts; educational institutions, including schools and museums; housing associations; pressure groups or 'advocacy' groups; *ad hoc* consultative or event-organizing groups; and umbrella, intermediary and representative bodies.⁶ Many organizations fall into more than one of these categories, as Margaret Harris has noted:

By any definition, the Jewish voluntary sector is part of the broader UK voluntary sector. Many of today's Jewish welfare agencies have grown in parallel with equivalent secular and Christian organizations; for example, the historical roots of Jewish Care (formerly the Jewish Board of Guardians) are in the same Victorian tradition of philanthropy which gave rise to agencies like Barnardos and the National Society for the Prevention of Cruelty to Children (NSPCC). Today, institutions run by and for Jews encompass the whole range of voluntary sector groupings and organizational forms—from large bureaucratized service-delivering agencies,

synagogues, pressure groups and umbrella bodies to small, informal self-help groups and clubs. Thus, the Jewish voluntary sector is unlikely to be immune from the challenges which are facing the general UK sector.⁷

As the largest UK Jewish charity, Jewish Care was formed in 1990 by the merger of the Jewish Blind Society (established 1819) and the Jewish Welfare Board (established 1859). It currently provides services for over 5,000 elderly, mentally ill, visually impaired and physically disabled people and their families every day.⁸ As Anglo-Jewry's largest social services organization, it emerges as thirty-fifth in CAF's list of the top 500 fundraising charities. In the year ending December 1995 it had a total voluntary income of just over £13 million, with an overall income of £30.5 million (making it twenty-third on the list according to overall income). Norwood Ravenswood is another newly established charity, formed in 1996 by the merger of the Norwood (established 1795) and Ravenswood (established 1953) charities. Their combined overall incomes in 1995-6 were close to £19 million, with the majority of the income being derived from trading fees or contracts. In its new form, Norwood Ravenswood is now the largest Jewish child and family services charity in Europe. It has a clientele of over 6,000 children, youths and adults with learning disabilities.

In the UK there is no communal centralization of local fundraising and less co-ordination still for overseas charities. However, historically the Joint Israel Appeal (JIA) and now UJIA (established 1997) has dominated the Israel-oriented causes in terms of the funds. The United Palestine Appeal was established in 1944, bringing together all the major fundraising organizations for Jews in Mandatory Palestine. In 1947 some of these organizations split off and the Joint Palestine Appeal was established. Only in October 1973 did the Joint Israel Appeal emerge from this organization, culminating in the United Jewish Israel Appeal towards the end of 1997. The establishment of UJIA reflects its agendas of the 'Rescue of Jews from countries of distress and the Renewal of Jewish life in the UK'. Although UJIA is not a registered charity, most of its charitable work is carried out through its associated registered charity, the Joint Jewish Charitable Trust, and other registered charities. The overall income of the charity varies from year to year, particularly during times of crisis, with enhanced levels of donations at the height of the emigration to Israel from the former Soviet Union

5 See Susan A. Ostrander and Joan M. Fisher, 'Women giving money, women raising money: what difference for philanthropy?' in Charles H. Hamilton and Warren F. Ilchman (eds.), *Cultures of Giving II: How Heritage, Gender, Wealth, and Values Influence Philanthropy*, New Directions for Philanthropic Fundraising, no. 8, Summer 1995 (San Francisco: Jossey-Bass 1995), 69.

6 See Margaret Harris, *The Jewish voluntary sector in the United Kingdom: its role and its future*, JPR Policy Paper no. 5, May 1997.

7 *Ibid.*, 7.

8 *The Jewish Year Book* (London: Vallentine Mitchell 1998).

and during the 1991 Gulf War. UJIA predicts that its income for 1998 will be in the region of £14 million.⁹

The pattern of Jewish charitable giving in the UK has been the predominant role played by a number of very wealthy and generous individuals. In the Victorian age, this was the realm of the Jewish 'cousinhood' aristocracy, while more recently a small number of successful business entrepreneurs have assumed this role.¹⁰ In contrast to American Jewry, there is less of a tradition of mass giving among British Jews. Rather, there is a reliance on a small section of the population for substantial donations, with the community being slow to increase its rate of participation (see Figure 1).

General and Jewish philanthropy in the USA

Just as Jewish charitable giving needs to be seen within a British national context, it also needs to be placed in a comparative Jewish context. The most obvious parallel is the largest Diaspora Jewish population, that of the USA. The differences between the British and the United States voluntary sectors largely reflect the differences between the two societies and the histories and traditions of their social policies. The welfare state was established in the UK after the Second World War. In contrast, in the USA public health and human services are far less developed, resulting in a greater dependence on charitable organizations and networks. Thus, the observable prominence of the voluntary sector in the USA as compared with the UK is the result of a relative lack of state provision for many human services and welfare needs. However, there is increasing evidence in the UK that the economic and social structure and elements of social policy are beginning to mirror those of the USA, with the government increasingly absolving itself of dealing with welfare issues, such as care of special populations including the elderly and those with mental health problems. Another feature of US philanthropy is the United Way, a system of corporate business support of workplace-based fundraising for general local community causes. This general community chest operates on a system of general allocation whereby donations are made to an umbrella organization which allocates funds to voluntary agencies via allocation committees.

Religious organizations are part-and-parcel of the American social and economic system. This

situation reflects the overall higher levels of religiosity and religious affiliation in the USA compared with Europe (Jews excepted). In recent years, the American religious voluntary sector has grown in organizational sophistication and efficiency and has become imitative of the modern business corporation. Americans are charitable people and religious organizations receive the bulk of the \$90 billion of philanthropic contributions made annually, including the majority of individual donations. Local houses of worship provide significant social and welfare services and often act as community centres.¹¹

The study of the history and sociology of Jewish philanthropy is much more developed in the USA.¹² Beginning in Boston in 1895, American Jews established their own local community chests which developed into a broad national system that encouraged the organizational consolidation of voluntary agencies and the rationalization of their fundraising. These local Jewish Welfare Federations were inter-denominational and independent of synagogue ties. Their concerns were Jewish welfare, health, recreational, social and cultural needs. After the Second World War, the local Federations slowly began to merge with the highly effective system of overseas philanthropy, the annual United Jewish Appeal (UJA), which was mainly concerned with fundraising for Israel. The emotive Israel connection meant that the joint local/overseas UJA-Federation campaigns raised progressively higher sums of money, leaping to over \$800 million during the Operation Exodus campaign in the early 1990s which was geared to re-settling former Soviet Jews in Israel and the USA. However, by 1997 the picture looked very different and, taking inflation into account, there had been a decline in real terms in donations to UJA-Federation annual campaigns. Another negative trend was a fall in the overall number of donors and a concomitant serious over-reliance in this campaign on a few very substantial individual donors. Even some large donors were increasingly giving beyond the community chest and earmarking their gifts for particular causes. Wertheimer noted that these shifts in patterns of philanthropy were 'taking place against a backdrop of far-reaching demographic and cultural change. One shift is generational, and its effect can be seen in changing philanthropic tastes . . . within the Jewish community, the

⁹ Personal communication to the authors of this report.

¹⁰ See also Stephen Brook, *The Club: The Jews of Modern Britain* (London: Constable 1989); and Chaim Bermant, *The Cousinhood: The Anglo-Jewish Gentry* (London: Eyre and Spottiswoode 1971).

¹¹ Barry A. Kosmin and Seymour P. Lachman, *One Nation Under God: Religion in Contemporary American Society* (New York: Harmony Books 1993).

¹² See, for example, Barry A. Kosmin and Paul Ritterband (eds.), *Contemporary Jewish Philanthropy in America* (Rowman and Littlefield 1991).

umbrella-like activities of the Federations founded by the "GI generation" are losing ground to smaller "hands-on groups" appealing to baby boomers'.¹³

Kosmin has estimated that already by the mid-1980s, two-thirds of the US Jewish population's charitable dollars were donated to non-Jewish causes.¹⁴ Clear evidence of these changes was provided by an examination of the tax returns of 200 family foundations which revealed that most grants were allocated to non-Jewish causes, indicating a decline in the share of philanthropy to Jewish institutions. These trends in charitable statistics have been used as general indicators of social change among Jews. Referring to the indirect effects of assimilation and intermarriage on charitable priorities, Wertheimer concluded that 'what has been lost is a sense of balance, and the strong commitment to taking care of one's own . . . this may reflect an attenuation of identity'. In fact, it has been contended that Jewish philanthropy serves not only as a means of finance for a range of programmes, but also as a form of community building: 'A strong philanthropic campaign reflects a coherent and well-integrated Jewish community. A weak campaign implies a partial unravelling of the ties that bind Jews together'.¹⁵

Why people give

Why some people in society are more charitable than others and how one motivates larger numbers of donors are questions of interest to social scientists as well as to charities. Clary and Snyder proposed a functional approach to understanding charitable giving which focuses on the goals of the donor and the purposes that may be served by giving money.¹⁶ In terms of what they describe as the 'values function', giving is viewed as an opportunity to assert and act on values that are central to the individual. Commenting on findings from the Independent Sector's 1992 national survey of giving and volunteering in the United States, they found that the greater the feeling of a moral responsibility to help others, the greater the likelihood that an individual was a donor. A perceived religious imperative to give to charity thus clearly falls within the 'values function'. 'Social function', on the other hand, refers to the real or perceived

social pressures to give. Such pressures could come from a friend or relative, or indeed from a social group which has a tradition of giving. It would seem that learning by example would also be particularly appropriate under this function, with familial socialization having an impact not only on the imperative to give, but also on the types of causes it is deemed worthwhile to support. Clary's and Snyder's 'career function' encompasses the financial benefits conferred on an individual in terms of tax advantages and career-related benefits such as networking.

Barry Chiswick's 'club' membership view of philanthropy adds a further perspective to the latter functions.¹⁷ He proposed a model in which individuals maximize utility or economic well-being by consuming 'commodities', one set of commodities being membership of philanthropic groups or clubs. Chiswick noted that 'whereas altruism implies identification with the recipient, club membership implies identification with other donors', a sense of belonging being a basic human need. Some 'club' memberships may even be viewed as a substitute for extended family ties. Philanthropic organizations may highlight their club memberships through a variety of methods such as issuing membership cards or running charity balls. It is likely that the key to the success of such clubs, the Jewish Federation campaign in the USA being one example, derives not only from the social networks and the prestige associated with involvement, but also from the direct approach that is made to individuals for donations. Research has shown that a direct approach for a donation is an important determinant as to whether a donation is given and indeed of its magnitude: the greatest donations are made when the solicitation is face-to-face and when the solicitor is known to the individual.¹⁸

The final three functions identified by Clary and Snyder seem to reflect the psychological aspects of giving. The 'protective function' is a way in which charitable donations may serve to combat negative feelings resulting from an inner psychological conflict. Using this perspective, giving may alleviate feelings of guilt. The positive corollary is the 'enhancement function', whereby charitable giving may serve to enhance the feel-good factor, increasing self-esteem and personal satisfaction. The final mechanism is the

13 Jack Wertheimer, 'Politics and Jewish giving', *Commentary*, December 1997, 33.

14 Barry A. Kosmin, 'The dimensions of contemporary American Jewish philanthropy' in Kosmin and Ritterband, 17-29.

15 Steven M. Cohen, 'Trends in Jewish philanthropy' in *American Jewish Year Book*, vol. 80, 1980, 31.

16 Gil Clary and Mark Snyder, 'Motivations for volunteering and giving: a functional approach' in Hamilton and Ilchman, 111-23.

17 Barry R. Chiswick, 'An economic analysis of philanthropy' in Kosmin and Ritterband, 3-15.

18 Stephen H. Long, 'Social pressure and contributions to health charities', *Public Choice*, winter 1976, 56-66.

'understanding function', with the goal of achieving cognitive growth and development. The proposed mechanisms of charitable giving that have been outlined may operate in isolation from one another, but it is more likely that a different combination of factors is relevant for each individual. This has implications for the fundraising strategies employed by charitable organizations—that different strategies will target and motivate different types of individuals to give.

The JPR Survey data

The questionnaire used in the 1995 JPR Survey of the Social and Political Attitudes of British Jews included a number of items concerned with philanthropy, including general attitudes towards charitable organizations, preferred methods of giving and specific Jewish and non-Jewish charitable causes supported. Although the results of the Survey are interesting in themselves, they would be much more interesting if they could be compared with the answers to similar questions asked at an earlier point in time—in order to measure trends and change. Unfortunately, because the JPR Survey was the first of its kind, there is very little with which to compare its results as far as the Jewish population in the UK is concerned. However, a national survey carried out on behalf of CAF in 1994 investigating 'Individual Giving and Volunteering in Britain' allows some comparisons to be made with the attitudes of the general population of the UK.¹⁹ But the CAF questions do not relate to Jewish issues or the relationship between religious outlook and attitudes towards giving. Where appropriate, comparisons have therefore also been drawn with data collected for the 1990 Council of Jewish Federations National Jewish Population Survey (NJPS) in the United States.²⁰ The JPR survey did not cover volunteering in any depth, and therefore this important form of charitable contribution could not be analysed in detail.

The findings presented in this report are based on 2,194 self-completed questionnaires obtained through a postal survey of British Jews between July and October 1995. The methodology was designed to generate a random sample of self-identifying Jews using three sampling strategies:

- The first strategy was implemented in areas of high Jewish population density—where the Jewish population constituted more than 15 per cent of the general population—and involved

sending questionnaires to approximately every thirtieth household, anticipating that a given proportion would reach Jewish households.

- In areas of low Jewish population density—less than 15 per cent of the general population—households were randomly targeted on the basis of a selection of distinctive Jewish names on the electoral register.
- The third strategy was designed to compensate for the fact that the second strategy would tend to overlook intermarried Jewish women: a snowball sample—wherein respondents found by adverts in newspapers are invited to pass the questionnaire on to others—was implemented in areas of low Jewish population density and aimed at intermarried Jewish women.

The overall response rate was approximately 60 per cent, which compares well with other questionnaire-based surveys. This represents the largest and most representative sample yet obtained of the British Jewish community. It was also the first nation-wide survey of its kind not based on synagogue or organizational lists.

However, problems arise because the Jewish population cannot easily be reached in its entirety. Whilst the sample was representative in most ways, it had to be weighted for age and sex on the basis of the known demographic profile of the British Jewish population published by the Board of Deputies of British Jews' Community Research Unit.²¹ The analyses presented in this report reflect findings from the weighted sample.

Limitations of findings

There are limitations inherent in every research design which should be taken into consideration when interpreting the findings. Of particular relevance to the topic of charitable giving is the lack of detailed questionnaire data available on the sensitive topic of income. Although information was obtained about the respondents' personal gross annual income, this was in wide bands (e.g. between £20,001 and £40,000) which did not lend itself well to detailed donation by income analyses. Even with this 'light touch', it is noteworthy that 13 per cent of respondents refused to answer the income item, which further restricts the validity of the data. Furthermore, personal gross annual income is neither the same as personal disposable income nor an indication of

¹⁹ *Individual Giving and Volunteering in Britain*, 7th edition (CAF 1994).

²⁰ As reported in Gary A. Tobin and Adam Z. Tobin, *American Jewish Philanthropy in the 1990s*, Research Report 13 (Brandeis University 1995).

²¹ Steven Haberman and Marlena Schmool, 'Estimates of the British Jewish population 1984-1988', *Journal of the Royal Statistical Society*, vol. 158, part 3, 1995, 547-62.

personal wealth, two variables likely to have an impact on charitable donations. In fact, in most families, the majority of domestic economic decisions are based on the combined household income. Research in the USA has supported this distinction with the finding that overall wealth rather than income is of particular importance when considering the philanthropy of major donors. This indicates that large donations derive from assets rather than earned income.²² A lack of precision in the data available on income therefore restricts complex analyses.

A pivotal issue in the context of charitable giving concerns the size and distribution of donations across the different charities. It is also important to remember the valuable contribution that volunteers can make to charities. The questionnaire did not ask about volunteerism specifically, although one question addressed it indirectly by asking whether respondents agreed or disagreed with the statement 'I would rather donate money to a charity than give my time for it'. As a result, this report only addresses volunteering briefly and comparisons cannot be made with other studies.

It is also interesting to examine where donations are made—whether to Jewish or to non-Jewish causes. One question asked respondents whether they had supported any Jewish and/or non-Jewish causes in the past year and, if so, whether they could say which ones. They were also given the option to tick 'none'. Altogether, 762 individuals ticked 'none' for Jewish charities and 467 for non-Jewish charities, with 309 respondents ticking 'none' for both questions. However, we know from another question that only 31 respondents (just over 1 per cent) indicated that they did not give charity in the previous year in any of a number of ways, including buying lottery tickets, responding to appeals or giving in street collections. These figures do not cohere and further investigation revealed that, in fact, 77 respondents who ticked 'none' actually volunteered the sum they had donated over the year including several substantial donations. Various explanations of the discrepancy are possible. For example, respondents could have recalled giving in a street collection but not whether it was for a Jewish or non-Jewish cause. They could have bought lottery tickets from which the funds were spread over a number of unnamed causes, both Jewish and non-Jewish. Alternatively, they may simply have

been unwilling to name the charities to which they had given on the basis that it was a private matter. A decision was therefore taken to distinguish in the analysis between those who had given to Jewish causes alone, non-Jewish causes alone, both Jewish and non-Jewish causes, or to no named causes, with the understanding that the majority of individuals in the latter group probably did give some charity via one method or another.

When completing the questionnaire, respondents had the opportunity to name specific charities to which they had made donations during the previous year. These charities were then assigned code numbers so that the data could be entered. At this point in the research process, all charities concerned with cancer research or care were amalgamated into one category for data entry. As a result, the number of donors supporting cancer research charities is substantially greater than those giving money to any other charity and specific cancer charities cannot be examined individually.

Finally, when it comes to estimating donations to charity over a period of one year, measurement error is bound to creep in with either under- or over-recording by respondents. Smaller charitable donations are usually unpremeditated and go unrecorded; they are therefore often forgotten. Larger donations should be relatively immune to this as they would tend to be made using more tax-efficient methods and as such would be recorded by the individual.

Statistical tests

Various techniques have been used to analyse the data in this study in order to determine their statistical significance. For a finding to be statistically significant it is unlikely to be a chance occurrence. In other words, as the statistical significance of a finding rises, it becomes more improbable that it is due to chance. For example, if a finding that suggests a discrepancy on the amounts donated to charity by respondents with different religious outlooks has a 'p' value of 0.05, then there is only a 5 per cent (or 5 in 100) likelihood that the discrepancy is a chance occurrence. If the 'p' value is 0.0001, the likelihood that it is a chance occurrence is 0.01 per cent (or 1 in 10,000). Such a finding has a very high statistical significance. Another indication of statistical significance is an F value. As the F value rises, so does its statistical significance.

The following asterisk symbols are used in this report to indicate the degree of statistical significance of findings: $p < 0.05$ (*), $p < 0.01$ (**), $p < 0.001$ (***) . Further details of the techniques

²² Paul G. Schervish and John J. Havens, 'Wherewithal and beneficence: charitable giving by income and wealth' in Hamilton and Ilchman, 81-109.

used to analyse the data are available on request.²³

When examining the percentages tabulated in this report it is important to take into account what is known as the confidence level, which is based on the size of the sample. Statistical calculations enable us to be 95 per cent certain that the true

sample proportion is within 2 to 3 per cent in either direction of the figure we report. For example, if we report that 44 per cent of the sample supported both Jewish and non-Jewish causes, we can be 95 per cent confident that the true proportion who acted this way is between 41 and 47 per cent of the sample.

²³ The techniques used include Chi-square analyses (χ^2) and Analyses of Variance (ANOVA). The report will generally indicate the outcome of such analyses without referring to the specific methods used. One final technique used is the post hoc Scheffe analysis, which is helpful for discovering the relative statistical differences between different subsets of data or, in this case, groups of people. It is used, for example, to find whether respondents in adjacent income brackets give significantly different amounts to charity.

2 Patterns of giving

We would expect both the propensity to give and the size of gifts to be higher among British Jews than among the general population due to a combination of factors including comparatively higher levels of socio-economic status, educational qualifications and income. For example, 24 per cent of the sample who are currently employed have an annual income greater than £40,000 as compared with 3 per cent of the general population, as reported by the JPR Survey (see Figure 6 for total population).

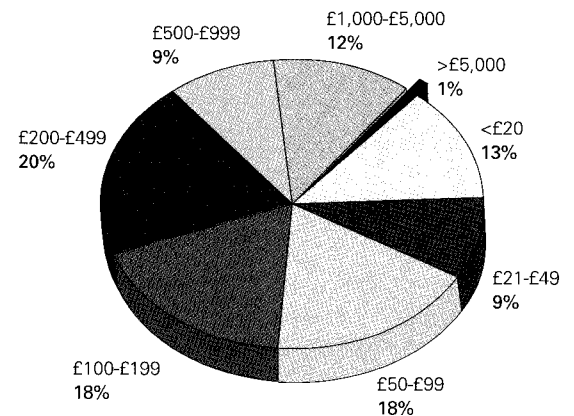
Amount donated

Respondents were given the opportunity to provide an estimate of the amount they had donated to charity in the year prior to completing the questionnaire. Of the total sample, 989 respondents declared this information and thus any analyses concerned with size of donation in relation to other factors are based on this sub-sample. The total sum donated to charity by all these individuals totalled £638,056 over the year, with the size of donation reported varying widely between a minimum of £2 and a maximum of £70,000. An often quoted statistic is that 80 per cent of charitable income is donated by 20 per cent of donors.²⁴ The JPR figures, when weighted, show that 80 per cent of the total sum donated was given by only 9 per cent of the donors. The mean average sum donated after weighting was high at £565 but this figure is skewed by a few very large donations; the median donation (the value of the mid-point when donations are arranged in numerical order) of £100 is a more appropriate figure, and it will be used predominantly throughout the report as it is unaffected by the size of very large or small donations. CAF publishes annual reports on the average total giving by individuals in the UK, the most recent of which (1997) found average monthly donations to be between £8.30 and £10.30. This equates with donations of between £99 to £124 per annum, which is similar to the JPR findings. Figure 1 shows the range of total sums donated by JPR respondents. Forty per cent of the sample gave under £100 over the year, while 13 per cent donated more than £1,000.

Type of charity

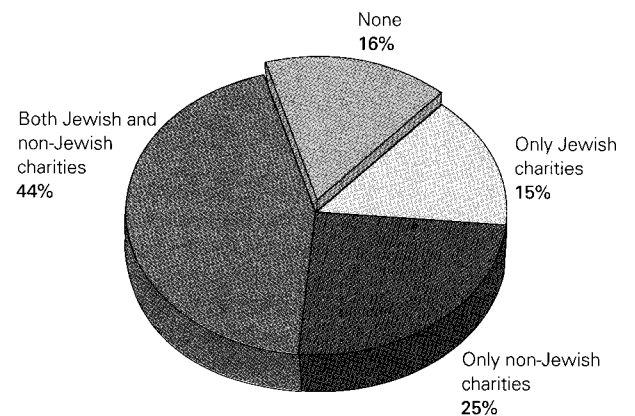
The questionnaire asked respondents if they had supported any Jewish and/or non-Jewish causes in the previous year. A typology of three different patterns of charitable giving emerged. While 15 per cent of the sample had supported only Jewish

Figure 1: Charitable giving by size of donation



causes, 25 per cent had supported non-Jewish causes alone and 44 per cent had supported both types. Sixteen per cent had supported neither.²⁵ The overall distribution of charitable donations among these types of charities is shown in Figure 2.

Figure 2: Distribution of charitable gifts



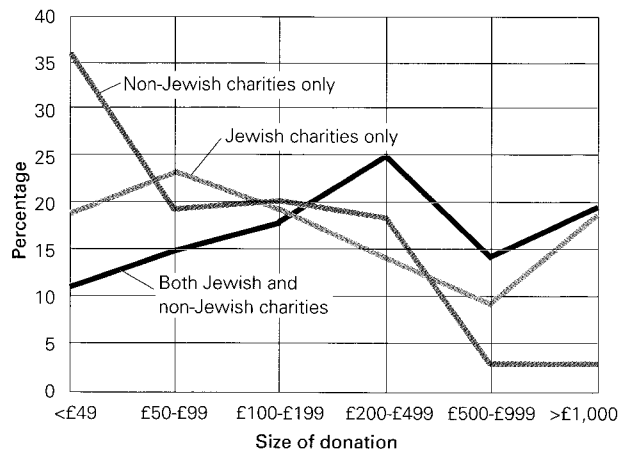
When the respondents' size of donations are plotted for each of the three charity types, an interesting pattern is revealed, as shown in Figure 3.

Figure 3 shows that while 55 per cent of individuals who gave only to non-Jewish causes donated less than £100 over the year, only 3 per cent of those supporting only non-Jewish charities gave over £1,000 to their chosen causes. This contrasts sharply with the amounts donated by individuals supporting only Jewish causes or a combination of Jewish and non-Jewish: of those who supported only Jewish causes, 41 per cent gave less than £100 over the year and 18 per cent

24 Laurence R. Iannacone, 'Skewness explained: a rational choice model of religious giving', *Journal for the Scientific Study of Religion*, vol. 36, no. 2, 1997, 141-57.

25 However, we know from another question that many of these individuals did support charities through, for example, buying lottery tickets—see Figure 10.

Figure 3: Distribution of size of donation by charity type



gave over £1,000, while of those who supported both types of charities only 26 per cent gave under £100 and 19 per cent donated over £1,000. Looking once again at the median donation (the mid-point of donations), we find that individuals who gave to non-Jewish charities alone donated an average of £50 over one year. This figure rose to £150 for those supporting only Jewish causes (although the mean value was much higher at £1,602) and to the highest median value of £240 for those supporting both types of charity.

Age factor

The 1994 CAF survey found that the propensity to donate among the general British public was highest among the 25-34 age group, with 86 per cent making a donation, and that this inclination to give declines steadily with age to the lowest level of 66 per cent for the 65-plus age group. Several factors limit the reliability of such data from the JPR Survey, the primary one being that the vast majority of individuals gave money via one or more methods such as buying National Lottery tickets. It was possible to obtain a more realistic picture from a question concerning donations to Jewish and general charities. The answers to this item indicated that the propensity to give was almost level across the Jewish population: in fact, the highest proportion was among the 60-69 age group (88 per cent) and the lowest, at 80 per cent, was in the very youngest and oldest age groups.

The CAF survey also found that the 35-44 age group gave the highest average donation of £212 per annum. The indication was that the relationship between the age of donors and the level of their donation was weak and not statistically significant. These general UK patterns of giving may be compared to those of British Jews (bearing in mind the limitations referred to earlier). At this point the outliers, or unusually large donors (over £5,000 donated in the previous

year), were removed from the analyses as presentation of the range of donations was distorted by its reliance on these few values. Unlike the CAF findings, our data showed that there was a significant difference between the amounts donated by respondents of different age groups (***) in particular, individuals aged between 40 and 49 years gave more to charity than those in their twenties, presumably due in part to their higher levels of income and/or disposable income. Table 1 shows the number of respondents in each group along with the mean, standard deviation and median of donations to charity by each group. It is important to note that the standard deviation values are all higher than their respective mean scores, indicating that within each age group there is a substantial range of donations (despite having removed values greater than £5,000) with minimum donations of between £2 and £5, and maximum donations of between £2,000 and £5,000. Thus, the mean donations of each age group should be taken only as a broad indication of the patterns of giving.

Table 1: Median, mean and standard deviation of contributions to charities by age of JPR respondents

Age group	Number of respondents (%)	Median donation £	Mean (s.d.) donation £
18-29	392 (19)	70	183 (339)
30-39	365 (18)	150	402 (737)
40-49	314 (15)	150	479 (880)
50-59	273 (13)	150	349 (492)
60-69	281 (14)	150	385 (625)
70-79	276 (13)	100	256 (455)
80+	174 (8)	200	509 (644)

Key: s.d. = standard deviation

N.B. As outliers have been removed, these figures do not necessarily tally with those reported on page 11.

Table 2 shows in more detail the distribution of donations across the age groups for respondents who declared this information. It shows that the level of contributions, including those above £5,000, was spread across the entire age range.

Table 2: Percentage distribution of size of donation by age group for JPR respondents (n=876)

Age group	n	£1-£20	£21-£49	£50-£99	£100-£199	£200-£499	£500-£999	£1,000-£5,000	£5,000+	Total %
18-29	91	26	10	19	23	12	3	7	-	100
30-39	194	14	8	16	15	23	11	12	1	100
40-49	231	10	5	17	18	24	7	16	3	100
50-59	154	8	9	19	16	18	13	14	3	100
60-69	143	13	8	16	18	21	10	13	1	100
70+	175	7	12	20	17	22	11	10	1	100

Age- or cohort-related patterns appeared not only in the size of donation but also in terms of charitable priorities. Respondents were asked to select their charitable cause with the highest priority from four different types of charities. Overall, 42 per cent stated that their first priority was UK Jewish causes, 31 per cent chose general British causes, 15 per cent were in favour of supporting overseas aid for the poor and, finally, 12 per cent indicated that their priority was Israeli causes. This is only an indication of where priorities lie, as indeed people generally support more than one charity and do not necessarily restrict themselves to one type of charity. For example, we know from another question that 26 per cent of respondents supported Israeli charities. When these priority causes were examined according to age, some interesting patterns emerged, as shown in Figure 4.

Figure 4: Charitable cause with the highest priority by age group

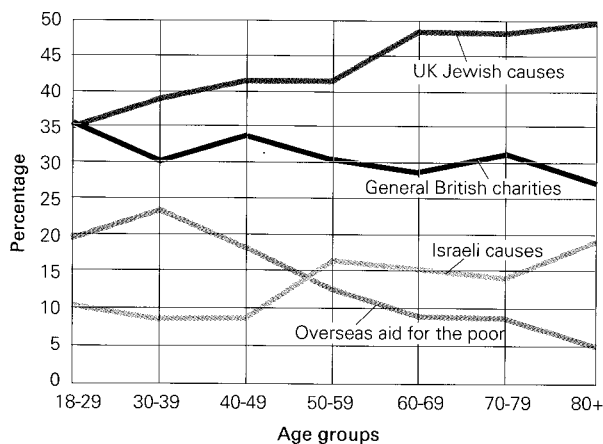


Figure 4 shows that for all age groups overseas aid for the poor and Israeli causes are lower on the list of priorities than Jewish causes in the UK and general British charities. Support for overseas charities can be seen to peak in the 30-39 year age group, dropping to the lowest priority for those aged 80 years and above. There is a cross-over effect with Israeli causes, which are the lowest priority for those in the youngest age groups, gain support among respondents aged over fifty and peak in the 80+ age group.²⁶ Particularly interesting is the interplay between the choices of Jewish causes in the UK and general British charities. They are equally appealing (35 per cent for each cause) for respondents in their twenties, but diverge

²⁶ Many factors are involved in support for Israeli causes. See Barry Kosmin, Antony Lerman and Jacqueline Goldberg, *The attachment of British Jews to Israel*, JPR Report no. 5, November 1997.

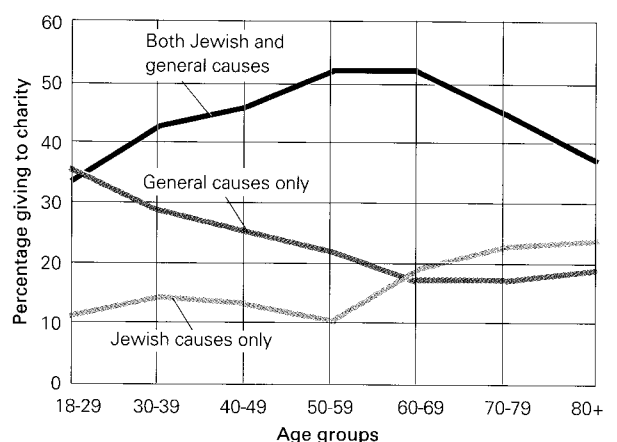
increasingly across the age groups to a point where 50 per cent of the over-80s selected UK Jewish causes as compared with 27 per cent for general British charities.

The theoretical and ideological basis for this pattern of charitable priorities can be identified since respondents were asked elsewhere in the questionnaire whether they agreed with the statement 'We should support more charities which benefit people in Britain, rather than people overseas'. Analysis of the answers showed a strong linear relationship by age (***) . There was no difference in attitude between those in their twenties and thirties, with an average score representing 'uncertain' in this question. However, there was subsequently progressive disagreement with this statement between each of the older age groups suggesting distinct age differences in global charitable priorities. In other words, younger respondents were more likely to be uncertain over the issue of whether support should go to charities with British beneficiaries as opposed to those overseas, while each older age group was more likely to believe that the majority of charitable funds should go overseas. Presumably, the perceived need to support Israeli causes is an important contributory factor to this view.

Giving patterns across the age groups were also investigated in terms of donations to Jewish and/or non-Jewish causes. Respondents were invited to name the charities to which they had made contributions during the year prior to completing the questionnaire, and were then classified according to whether they had given to Jewish causes alone, general non-Jewish causes alone, or to both Jewish and general causes. The results are presented in Figure 5.

Figure 5 shows a steady decline across the groups up to age 60 of those supporting general

Figure 5: Composition of each age group's support for the three types of charitable giving

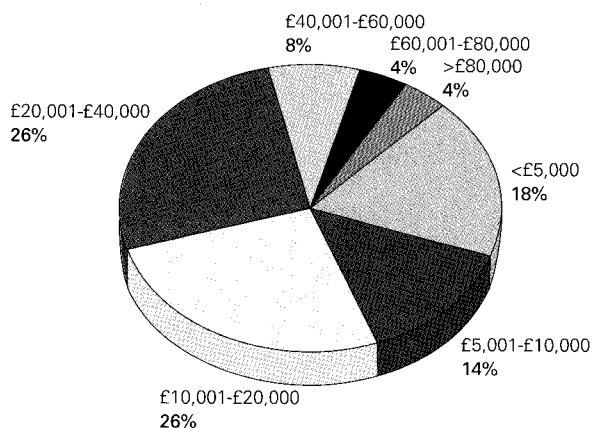


causes alone, with an incline in the number giving charity to Jewish causes alone after this age group. In fact, the percentage of each age group giving to Jewish causes alone remains fairly constant between the 18-29 year group and the 50-59 year group, after which there is a distinct percentage increase. However, the majority of those aged 30 and above tend to divide their charitable pound between both Jewish and general causes, reflecting a range of priorities concomitant with the varying interests and loyalties of many British Jewish adults.

Income

The questionnaire asked respondents to classify their current personal annual gross income within brackets ranging from under £5,000 to over £80,000. The overall weighted distribution of income across all respondents is illustrated in Figure 6.

Figure 6: Annual income of respondents (n=1,779)

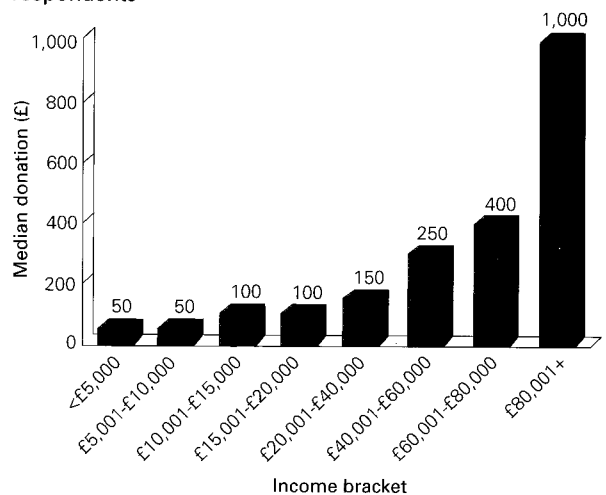


Information about wealth, assets, household and disposable income (i.e. net worth) was not requested. This probably accounts for some discrepancies in the relationship between income and charitable contributions. For example, 3 per cent of those earning under £5,000 per annum had given between £1,000 and £5,000 to charity in the previous year, indicating that their contributions came from assets or even family trusts rather than from personal income. Nevertheless, there was the expected significant relationship between income and size of charitable donations (***) , with further analyses showing a cut-off income band of £40,001-60,000 associated with significantly higher levels of contributions than lower income brackets.²⁷ Those in the £60,001-80,000 and over-£80,000 income brackets gave progressively more money to charity. This is

27 Post hoc Scheffe analyses.

illustrated in Figure 7. Research carried out in the USA using the Survey of Consumer Finances allowed an analysis of the relationship between philanthropy and wealth, i.e. net worth rather than simply income. The findings were that virtually all of the rich were contributors, that they gave very large amounts to charity, and that they gave 'greater proportions of their income to charity than do the poor or the merely affluent'.²⁸

Figure 7: Median donation to charity by income for JPR respondents



The Family Expenditure Survey (FES), which annually surveys approximately 7,000 households in the UK, asks participants to keep two-week spending diaries which include information on charitable gifts. As this survey is carried out annually, time series data on charitable giving is available for analysis. Banks and Tanner pooled data from ten years of FES data (1984 to 1993-4), thereby including information from over 70,000 households. They found that a 10 per cent increase in income increased the probability of giving by 1 percentage point. Looking at the interplay between age, education and income, 'older people are more likely to give and also likely to give more, conditional on their level of income. The effect of increasing the age of the head of the household by 10 years is to raise the probability of giving by 4 percentage points . . . Education and occupation have additional positive effects on charitable giving over and above income'.²⁹

Marital status

The majority of the full sample were either married or living as married (68 per cent), while 7 per cent were divorced or separated, 9 per cent

28 Schervish and Havens, 106.

29 James Banks and Sarah Tanner, 'Charitable giving: an economic perspective', *Dimensions of the Voluntary Sector* (CAF 1997), 57-63, 59.

were widowed, and 16 per cent had never been married. Analysis showed that there was a significant relationship between marital status and size of contributions (***)). Further analysis indicated that respondents who were married gave significantly more (mean donation £426; median £200) than those who were single (mean donation £183; median £60) or who were divorced/separated (mean donation £175; median £60).³⁰ Respondents who were widowed donated a mean average of £350 (median £150), which was closer to the contributions of married respondents than to those of single people. The propensity of individuals who are married or living as married to give higher contributions to charity than those who are single reflects both the number of dual income households and the age factor: individuals who are married are likely to be older than those who are single. Likewise, divorce or separation is likely to have further negative financial implications for the individual, thereby influencing the size of donations made.

An investigation of the relationship between marital status and philanthropy must take into account an additional factor—whether an individual Jew is married (or living as if married) to another Jew or to a non-Jew. Inter-faith marriage (or living as if married) is itself the result of a social process and one would expect it to influence, and be influenced by—at least in part—the individual’s experiences and attitudes. Table 3 shows the cross-tabulation of the choices of Jewish, non-Jewish or both types of charities with the marriage of respondents within or outside of the Jewish population. It shows quite clearly the significant relationship between these two variables. Individuals who have intermarried are much more likely to give to non-Jewish causes alone and less likely to give to Jewish causes alone or to a combination of the two (***)). Inter-faith marriage almost halves the propensity to give to Jewish charities. It is important to stress that this is not necessarily a causal relationship but a transactional one which reflects different sets of priorities, identities and outlooks.

Table 3: Support for types of charities by household marriage pattern

Type of charity	In-married households		Intermarried households	
	N	%	N	%
Non-Jewish only	240	22	183	57
Jewish and non-Jewish	629	58	106	33
Jewish only	224	20	33	10
Total	1,093	100	322	100

Key: N = number of respondents

³⁰ Post hoc Scheffe analyses.

Gender

Of those who indicated the sums they had donated to charity, 52 per cent were men and 48 per cent were women. There was no significant difference between the amounts donated by male and female respondents to charitable causes, although the median sum donated by men was higher at £150 than the figure of £100 for women.

The change in the economic and occupational situation of Jewish women is, however, creating a new philanthropic environment. For example, 50 per cent of female respondents in the JPR sample were in paid employment, with 55 per cent of them working full-time. In terms of employment status, 65 per cent of women working were employees, while 35 per cent were self-employed. Furthermore, over half of the employed women work in professional or managerial roles. When women’s incomes were examined, it was found that, although about 40 per cent of respondents had a personal annual income of under £10,000, over 30 per cent earned above £20,000 per annum. Yet with the more recent changes in the status of Jewish women, charities need to be aware of any gender differences in the methods and reasons for giving to voluntary organizations. It is also important for charities to realize that they need to target women as well as men in the search for new patrons and significant donors for the future. An awareness of the roles women play as individuals and within the family context in making philanthropic decisions can only contribute towards a fuller understanding of their choices and approach to charitable giving.

Region

No pattern was found when the donations were examined in relation to the regional location of respondents; donations were made across the full range in each region of the United Kingdom. The patterns of giving were again found to be similar when the size of donations from respondents living in inner and outer London were compared with those living elsewhere.

Religious outlook

The questionnaire asked respondents to choose one of five statements that best represented their

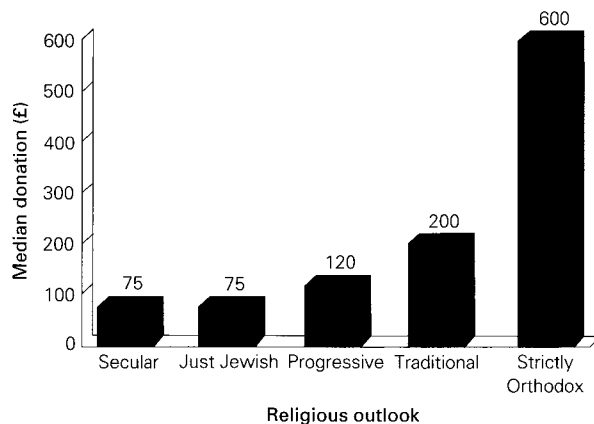
Table 4: Distribution of the sample across religious outlook categories

Religious outlook	% of sample	Frequency
Non-practising (Secular) Jew	23	470
Just Jewish	20	408
Progressive (e.g. Liberal, Reform)	15	306
Traditional (not Strictly Orthodox)	32	649
Strictly Orthodox (e.g. will not turn on lights on Sabbath)	10	214
Total	100	2,047

religious outlook. Table 4 shows how responses were distributed among the five available choices.

In view of the importance placed by more observant Jews on *tzedakah*, it is not surprising to find that there was a significant difference between the amounts donated to charity by Jews of different religious outlooks (***) . The median average sums donated by each group are represented in Figure 8 below.

Figure 8: Median average donations to charity by Jewish religious outlook



Further analysis showed that the Strictly Orthodox group gave significantly larger sums of money to charity than any of the other religious outlook groupings and that the Traditional Jews donated more than the Secular and Just Jewish groups. There were no significant differences between the sums donated by Jews with a Secular, Just Jewish or Progressive religious outlook. A closer examination of the larger donations showed that between 4 and 10 per cent of the latter three groups gave between £1,000 and £5,000 over the previous year, while 15 per cent of the Traditional Jews and 41 per cent of the Strictly Orthodox did likewise.

This finding of a relationship between religious outlook and charitable giving supports research undertaken as part of the Johns Hopkins Comparative Non-profit Sector Project in the USA, Germany and France.³¹ Comparisons of the results of surveys carried out in these countries were made with the understanding that Germany and France have developed far more complete public systems of social welfare than the USA. Therefore, problems that are left to private charitable support in the USA are more commonly handled through state support in Europe. The

³¹ Helmut K. Anheier, Lester M. Salamon and Edith Archambault, 'Do patterns of private giving and volunteering vary by country?' in *Dimensions of the Voluntary Sector* (CAF 1996), 167-72.

researchers looked at charitable giving in terms of religious activity, as shown in Table 5.

Table 5: Religious activity of respondents who had given to charity during the previous 12 months (Johns Hopkins Comparative Non-profit Sector Project)

Level of religious activity	Percentage of each level of religious activity giving to charity		
	USA	Germany	France
Frequent	84	58	62
Less frequent	63	43	47
Rarely or never	57	29	40

It appears that although religious affiliation itself across the three nations had little effect on giving, the degree or level of religiosity did. A significant drop in levels of giving was found as levels of religious activity declined in all three societies. One reason for this finding is that much religious giving actually occurs in churches.

Religious outlook also affects the choice of charities. Table 6 gives a broad indication of the types of charities chosen by British Jews of different religious outlooks and it can be seen that there was a strongly significant difference (***) . Looking firstly at the non-giving pattern, nearly one in four of the Secular and Just Jewish respondents (24 per cent) did not give to Jewish or non-Jewish charities, and this figure declined across the Progressive (14 per cent) and Traditional (12 per cent) religious outlook groups to the lowest figure of only 3 per cent of the Strictly Orthodox. A similar decline across the religious groupings emerged when we examine donations to non-Jewish charities alone, with 52 per cent of the Secular favouring this charity type as compared with 7 per cent of the Strictly Orthodox. In contrast, three groups of religious and synagogue-affiliated respondents had similar patterns of giving, with 53 per cent of the Progressives, 59 per cent of the Traditionals and 61 per cent of the Strictly Orthodox giving money to both Jewish and non-Jewish charities. Jewish-only charity was favoured in the expected religious direction. It ranged from only 6 per cent among the Secular to 29 per cent among the Strictly Orthodox.

An insight into how a worldview impacts on philanthropy is provided by the statement 'When it comes to a crisis, Jews can only depend on other Jews'. Here we find that between 38 and 44 per cent of those giving only to Jewish or to a combination of both Jewish and non-Jewish causes disagreed with this statement as compared with 75 per cent of those giving to non-Jewish causes alone. Thus, it seems that respondents

Table 6: Types of charities supported by religious outlook group of JPR respondents (%)

Charity type	Secular (n=397)	Just Jewish (n=336)	Progressive (n=268)	Traditional (n=587)	Strictly Orthodox (n=159)	Total (n=1,748)
None	24	24	14	12	3	16
Non-Jewish	52	34	19	8	7	25
Jewish and non-Jewish	18	30	53	59	61	44
Jewish only	6	12	14	21	29	15
Total percentage	100	100	100	100	100	100

with more outward-looking and trusting viewpoints are more likely to reflect this stance in their choice of charitable causes. The most popular Jewish and non-Jewish charities are discussed on pages 21-4.

Similar patterns of parochialism versus universalism are revealed when priority charitable causes are examined by religious outlook. When respondents were asked to choose their top priority charitable category from between general British charities, overseas aid for the poor, Jewish causes in the UK and Israeli causes, there was a strongly significant difference by religious outlook. While 54 per cent of the Secular group chose general British charities as their top priority, this trend decreased linearly to only 3 per cent of the Strictly Orthodox, with a similar pattern for overseas aid for the poor. In contrast, 8 per cent of the Secular Jews favoured UK Jewish causes with a linear increase to 80 per cent of the Strictly Orthodox.

Group identification is another way of looking at the strength of Jewish and British identity. Respondents were asked whether they felt more British, more Jewish or both equally. Overall, 20 per cent of the sample felt more British than Jewish, 27 per cent felt more Jewish than British and 55 per cent felt equally British and Jewish (3 per cent were unsure). When these group identifications were examined for size of donation, it was interesting to find that the median donation for those who defined themselves as more British and equally British and Jewish was £100, while for those feeling more Jewish it was twice that amount at £200. This once again reflects the perceived imperative to give of those identifying themselves primarily as Jewish.

Charitable priorities and support given

Now that the charitable priorities of this sample and the pattern of donations to both Jewish and general charities have been presented, it is possible to determine whether the respondents behaved in accordance with their stated theoretical convictions. Table 7 shows the strongly significant correlation between charitable priority and type of charity supported (***) . So for

example, between 44 and 47 per cent of those attaching a priority to general British charities or to overseas aid for the poor gave to non-Jewish charities alone. At the same time, it appears that those who indicate a priority for these types of non-Jewish charities are twice as likely to give no financial support to these causes as those who name Jewish or Israeli causes as their priorities.

Table 7: Relationship between highest charitable priority and type of charity supported (%)

Type of charity supported	Charitable priority			
	General British charities	Overseas aid for the poor	Jewish causes in the UK	Israeli causes
None	21	21	13	10
Non-Jewish only	44	47	5	7
Both Jewish and non-Jewish	30	27	59	58
Jewish only	5	5	23	25
Total	100	100	100	100

Significance level: $p < 0.0001$

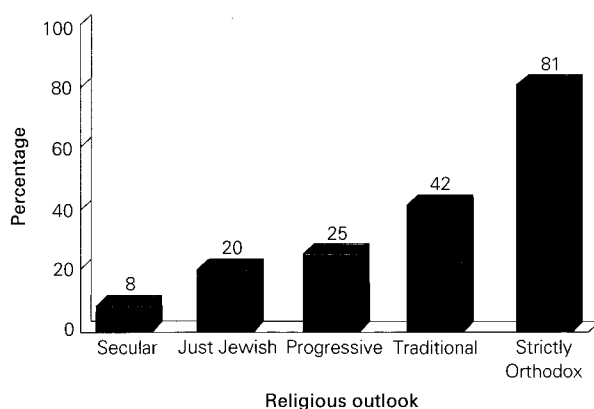
Attitudes towards charity and cultures of giving

It seems logical to expect that individuals will give money to causes with which they have some affinity. Analysis of the JPR Survey data identified some of the key factors involved in the choice of charity or charities. Philanthropy, or *tzedakah*, has traditionally been emphasised as an important obligation in Jewish religious and communal life. Marketing studies in the USA identified four major motivations of American Jews who gave to charity—supporting the social and human services provided by the Jewish community; supporting programmes which help build the Jewish community;³² supporting causes related to Israel, including not only support for the state and its programmes, but also fostering Diaspora-Israeli connections; and supporting the community at large with particular emphasis on doing so through the relevant Jewish organizations.

³² See Tobin and Tobin.

The JPR Survey asked respondents whether they thought Jews had a special responsibility to give to charity because they were Jews or whether they had the same responsibilities as others. Overall, one in three (32 per cent) agreed that Jews had a special responsibility to give. However, there was a strong age effect (***) , with only 24 per cent of those in both their twenties and thirties agreeing on the special responsibility as compared with 43 per cent of those aged over 70. Figure 9 shows the pattern of agreement to this statement according to the respondents' religious outlook. The replies to this question reveal the strongly significant relationship between religious outlook and a perceived responsibility to give to charity (***) . The more traditional the religious identity, the stronger the belief in a special Jewish responsibility.

Figure 9: Percentage of those agreeing that Jews have a special responsibility to give to charity, by religious outlook



This perceived responsibility to give to charity was mirrored in the responses to a question asking whether respondents agreed or disagreed with the statement 'I can't refuse when someone comes to the door with a collecting box'. In fact, 56 per cent agreed that it was difficult to refuse, with 10 per cent unsure and the remaining 34 per cent disagreeing with the statement. When this was examined according to religious outlook, analyses indicated that the Strictly Orthodox, followed by the Traditional respondents, were significantly more likely to feel that they could not refuse a door-to-door collection than respondents who defined themselves as Progressive, Just Jewish or Secular in their outlook (***) .

The findings of this and other research point to the important role that normative religious ideology plays for some Jews in underpinning their motivations to give to charity, be they causes

that support Jewish or non-Jewish client groups. This ideological stance was reflected when considering volunteering as an alternative way of supporting a charity—in other words, giving time rather than money. Traditional and Strictly Orthodox Jews were more likely than other respondents to be uncertain or to disagree with the statement 'I would rather donate money to a charity than give up my time for it' (***) . There was also an age effect, with respondents over 70 years old being more likely to agree that they would rather donate money than volunteer time, compared particularly with individuals in their thirties and fifties. This question was the only item in the survey concerned with volunteerism and, as it is not known how many of the respondents actually contribute time to their chosen charities, only very limited conclusions can be drawn.

Clearly, the perceptions of donors and potential donors regarding the running of charitable organizations will have an effect on whether or not they make a donation to a particular charity. Research carried out by CAF in the UK suggests that it is of paramount importance that a charity be perceived to be using funds efficiently.³³ The overall responses to the JPR Survey were uniformly distributed, with one-third agreeing with the statement 'Most charities are wasteful of their funds', one-third being uncertain and one-third disagreeing. Those aged 60 and older were significantly more likely to agree that charities were wasteful of their funds than younger respondents, who tended to be more uncertain or to disagree (***) .

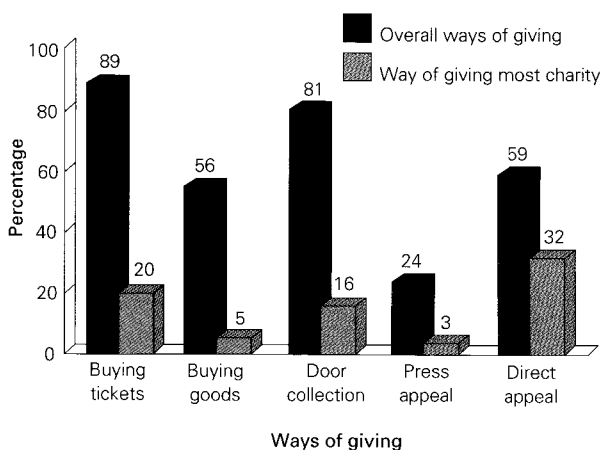
When attempting to discriminate between charities of differing merits, a majority of 65 per cent of respondents believed that it was difficult to decide which charities to support as there were so many. There was no significant difference when this was examined according to religious outlook. However, there was a difference by age with older respondents finding it more difficult than younger respondents to select appropriate charities.

In regard to the methods by which people are asked to give to charity, the most frequent method was by buying tickets (e.g. raffle, theatre, lottery), followed by giving in door-to-door or street collections, responding to a direct mailshot appeal, buying goods being sold for charity (e.g. from a charity catalogue, fete, charity shop) and, finally, by responding to an appeal in the press, on

³³ Peter Halfpenny and Debbie Lowe, *Individual Giving and Volunteering in Britain: Who Gives What and Why?* (CAF 1994).

radio or on television. Figure 10 shows the percentages of those giving in each of these ways over the year and the method by which respondents believed they gave the most charity. Thus, although 89 per cent bought tickets in support of charity, only 20 per cent believed this to be the way in which they gave the most charity. Looking at the right-hand columns, it can be seen that responding to a direct appeal by cheque, covenant or subscription was the most popular method by which individuals gave the most charity at 32 per cent. Interestingly, 24 per cent of respondents failed to answer the question as to which method they used to give the most charity, possibly implying that they did not feel they gave significant amounts by any of the methods suggested or that they merely did not remember or keep records.

Figure 10: Methods of giving by respondents: comparison of overall participation in method and largest gift by method



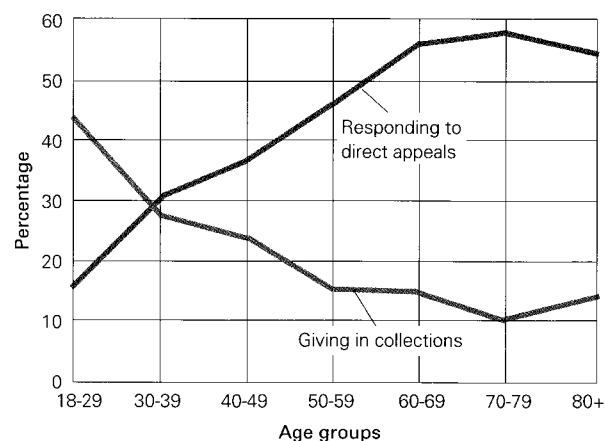
There is a correlation between favoured methods and religious outlook. While responding to press appeals came low on the list for all respondents, none of the Strictly Orthodox gave substantial sums of money in this way, instead favouring written appeals (48 per cent) and giving in door-to-door or street collections (37 per cent). The Traditional religious group also favoured written appeals, while the next most utilized method of giving was buying tickets in support of charity.

Among Jews who self-identify religiously, over 40 per cent cited responding to written appeals as the method they used to give most charity. However, as such individuals were those most likely to belong to synagogues and thus to be on some communal list, they would also be the most likely to receive mailings from Jewish charities. It is also expected that individuals with a religious imperative to give substantial sums to charity will allocate their donations by a more

conscious and tax-efficient method rather than by the impulsive method of street collections.

In addition to religious outlook there were significant differences between the chosen methods of giving by those in different age groups (***)). Comparing two methods of giving charity—the more unplanned method of giving in door-to-door or street collections and the more organized response to a direct appeal by cheque, covenant or subscription—we can see distinct linear relationships by age as shown in Figure 11. Among those in their twenties, 44 per cent found collections to be the method by which they gave the most charity; only 15 per cent cited response to direct appeals. This pattern is reversed when we look at those aged 60 and above, where over 55 per cent gave primarily in response to direct appeals as compared with only 10-14 per cent in collections. Figure 11 shows a cross-over in the thirties age group where methods of giving to charity change.

Figure 11: Distribution of two key methods of giving the most charity across age groups



As one might expect, the different methods of giving to charity tie in with the different sums donated. If we examine the total sums donated by individuals according to the key methods they identify as most important, it turns out that of annual donations totalling less than £20 over the year the greatest percentage (45 per cent) was given via collections, with 36 per cent buying tickets such as lottery tickets (these results are not tabulated here). In contrast, 56 per cent of the larger donations of between £200 and £500 were made in response to direct appeals. The percentage relating to the direct appeal share of donations rises with the sums donated to 80 per cent of £1,000-5,000 donations (n=85) and 86 per cent of donations over £5,000 (n=10). This tells us something about the sums involved with

different methods of making donations and the level of planning and organization associated with each method.

It is also interesting to compare methods of giving the most charity according to income. As Table 8 shows, there were distinct differences between the methods selected by respondents in different

income brackets. For example, giving primarily in response to written appeals increases along the income continuum, from 24 per cent of donations made by individuals earning under £5,000 per annum, to 39 per cent of those in the £15,001-20,000 bracket, 54 per cent of those earning £40,001-60,000, and 65 per cent of those earning over £80,000 per annum.

Table 8: Methods used to give the most charity by income level

Income level	Number of respondents	Buying tickets %	Buying goods %	Collections %	Press appeals %	Direct appeals %	Total %
Under £5,000	218	25	11	37	3	24	100
£5,001-£10,000	182	22	12	26	4	36	100
£10,001-£15,000	194	28	7	20	4	41	100
£15,001-£20,000	171	26	7	24	4	39	100
£20,001-£40,000	393	29	8	23	4	36	100
£40,001-£60,000	124	17	5	22	2	54	100
£60,001-£80,000	54	30	2	14	3	51	100
Over £80,000	57	19	1	14	1	65	100

3 Profiles of Jewish donors to key charities

The report has so far addressed the key variables concerned with general attitudes towards giving to charity. The next step is to identify the Jewish and non-Jewish charities selected by respondents and to compile composite profiles of donors. Respondents were invited to name up to eight Jewish and eight non-Jewish charities which they had supported over the past year. The majority of individuals supported between one and three charities and Table 9 ranks these respondents'

Table 9: Key Jewish and non-Jewish charities supported

Jewish charities	Number of respondents donating
UJIA	278
Norwood Ravenswood	259
Jewish Care	244
JNF	220
British WIZO	158
Jewish Blind and Physically Handicapped Society	99
Non-Jewish charities	
Cancer research	504
NSPCC	229
Oxfam	118
RNIB	122
Salvation Army	90
RSPCA	89
Barnados	63
Age Concern	61
SCOPE	59
Amnesty International	46

N.B. The category 'Cancer research' is an amalgamation of several charities.

key Jewish and non-Jewish causes. Where there have been changes in the naming or structure of the organizations concerned, Table 9 represents the most recent position—e.g. the Joint Israel Appeal (JIA) is now known as the United Jewish Israel Appeal (UJIA), and the Norwood and Ravenswood charities have now merged to form Norwood Ravenswood. In the latter case, donors have been identified as those giving to either one or both of the charities—thus the fifty individuals who gave to both organizations have been counted only once.

Table 9 tabulates the key charities supported by respondents, but there were numerous other named charities and organizations including synagogues, local charities, *yeshivot* (religious seminaries), hospital funds and obviously non-Jewish charities such as Christian Aid. The choice of Jewish charities is not unexpected. In the general charity sphere, the tendency was to support health and child-related causes. However, the wide support for charities with strong Christian ties suggests a strong spirit of ecumenism among Jewish donors.

The patterns of support for charities reflected groups of respondents' charitable aims and priorities as shown in Table 7. For instance, there were overlaps and significant correlations on social and demographic indices between the donors to the general charities of Oxfam and Amnesty International and likewise to the Jewish charitable sector—JNF and UJIA (***)³⁴. The relationship between the hypothetical priority types of charitable causes and actual donations to both Jewish and/or non-Jewish charities was

Table 10: Donors to specific Jewish and general charities according to their first charitable priority (%)

Charity	General British charities	Overseas aid for the poor	Jewish causes in the UK	Israeli causes	Total
Jewish charities					
Jewish Care	16	4	68	12	100
UJIA	11	4	58	27	100
JNF	11	6	58	25	100
Jewish Blind and Physically Handicapped Society	15	6	62	17	100
Norwood Ravenswood	16	3	65	16	100
British WIZO	20	3	56	21	100
Non-Jewish charities					
Amnesty International	31	58	8	3	100
Oxfam	25	54	17	4	100
Cancer research	40	5	41	14	100
NSPCC	34	18	36	12	100
RSPCA	44	17	34	5	100
Salvation Army	30	7	60	3	100
Age Concern	31	9	49	11	100

³⁴ Kendall correlation coefficients for relationship between Oxfam and Amnesty International donors, $r=0.23$ ($p<0.0001$); JNF and UJIA, $r = 0.33$ ($p<0.001$).

addressed above and this can now be examined according to the key individual charities that emerged. Table 10 shows the percentage of respondents who gave to each particular charity according to their type of charitable priority—general British charities; overseas aid for the poor; Jewish causes in the UK; and Israeli causes.

At first glance, this table reveals some apparent anomalies. For example, whereas logically 68 per cent of those who gave to Jewish Care highlighted Jewish causes in the UK as their first charitable priority, so, more surprisingly, did 60 per cent of those supporting the Salvation Army and 49 per cent of those giving to Age Concern. However, we know that individuals frequently support more than one charity and that they will therefore have first, second and third charitable priorities which do not necessarily detract from support for another sector. Nevertheless, over half of those making donations to Oxfam and Amnesty International cite their primary charitable concern as being to support overseas aid for the poor, indicating a direct association between priorities and action taken.

Characteristics of donors to specific charities

This report has revealed a number of patterns in charitable giving and it is now of interest to discover whether there are any discernible relationships between the donors to specific charities. In other words, are individuals with a Strictly Orthodox religious outlook more likely to be donors to a particular charity than those who describe themselves as Secular? For this purpose, a diverse sample of the key Jewish and non-Jewish charities and their donors has been selected for more in-depth analysis. The Jewish charities selected are UJIA, JNF, Jewish Care, Norwood Ravenswood and British WIZO, and the non-Jewish charities are RNIB, cancer research, NSPCC and Oxfam. As mentioned above, the category of cancer research charities is an amalgamation of causes. This category may therefore include charities with a Jewish perspective (see page 9).

To give a preliminary overview, Table 11 shows the proportion of male and female respondents making up the donor base for key charities. Oxfam emerges as the sole charity which derives 50 per cent of its support from men and 50 per cent from women, with the balance of support for UJIA shifting only slightly towards the female respondents. The ratio of female to male donors for the majority of the remaining charities is approximately 60:40, with the Jewish charities of Norwood Ravenswood and particularly British WIZO appealing primarily to women donors. It is

not surprising to find skewed support for WIZO as this is a charity that is run by women.

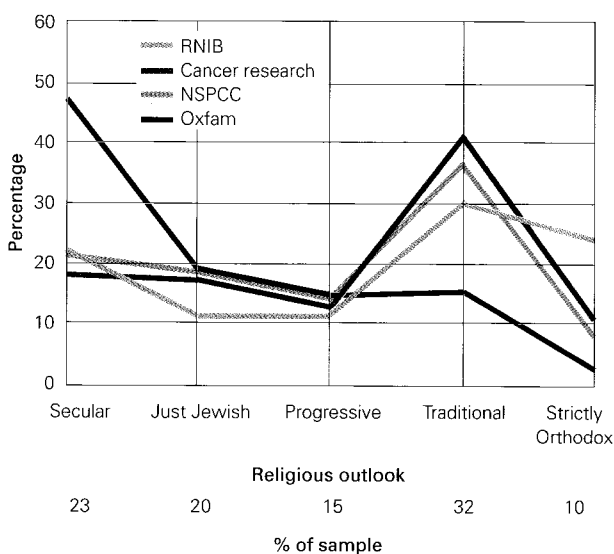
Table 11: Support for general and Jewish charities by sex

Charity	Men donors to charities %	Women donors to charities %	Total %
General charities			
Oxfam	50	50	100
NSPCC	39	61	100
Cancer research	37	63	100
RNIB	36	64	100
Jewish charities			
UJIA	45	55	100
JNF	41	59	100
Jewish Care	40	60	100
Norwood Ravenswood	32	68	100
British WIZO	19	81	100

N.B. Weighted sample of adult Jewish population is 45 per cent men, 55 per cent women.

Figure 12 illustrates the percentage of givers to specific non-Jewish charities across the five religious outlook groups. The graph shows that Secular Jews, in this sample, represent nearly half of Oxfam's Jewish donor base, far exceeding their proportion of the Jewish population, while less than 5 per cent are Strictly Orthodox.

Figure 12: Religious composition of support for specific general charities

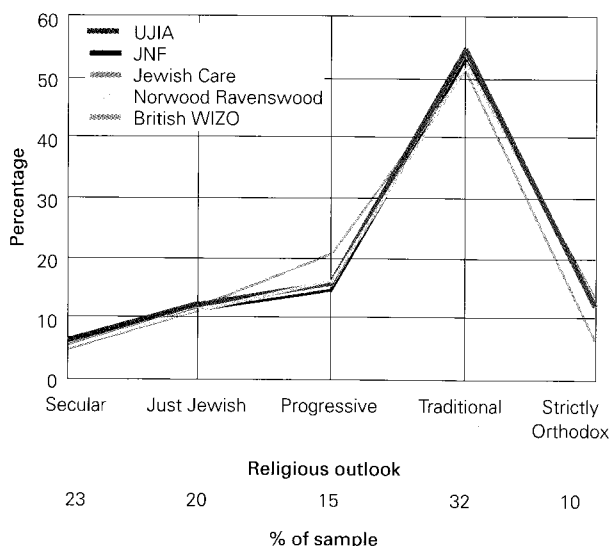


Of the four charities represented in Figure 12, Oxfam is unique in that it is the only charity which is specifically concerned with overseas aid. The pattern of donors to the NSPCC and cancer research charities is almost identical, showing that approximately 20 per cent of their support

comes from Secular Jews with a slight decline across to the Progressive group. The Traditionals, however, make up between 35 and 40 per cent of the donor base as represented by the spiked line at this point with a continuation of the general decline by the percentage made up of Strictly Orthodox donors. Yet, although Traditional Jews form the largest single donor group for RNIB, the Strictly Orthodox are also a significant proportion of the donors. The relatively low proportion of support for Oxfam by Traditional and Orthodox Jews may reflect the feeling that this charity, and indeed Amnesty International, have on occasion been perceived to be anti-Israel and unsympathetic to Jewish concerns. This pattern of support for Oxfam may also reflect the youthfulness of the Secular population.

This process was repeated for key Jewish charities as shown in Figure 13. It is interesting to note that the pattern of givers to the Jewish charities UJIA, JNF, Jewish Care, Norwood Ravenswood and British WIZO is almost identical across the five religious outlook groups but the pattern is less representative of the religious make-up of the population. The Traditionals, who comprise 32 per cent of the sample (see Table 4), make up approximately 55 per cent of the donor base for each of these Jewish charities, with the points representing the proportion of the donor base made up from the Secular and Just Jewish groups being virtually indistinguishable. A slight differentiation is apparent between the Progressives and the Orthodox, with the greatest proportion of Progressive charity going to British WIZO and the lowest to the JNF, the reverse being true for Orthodox donors.

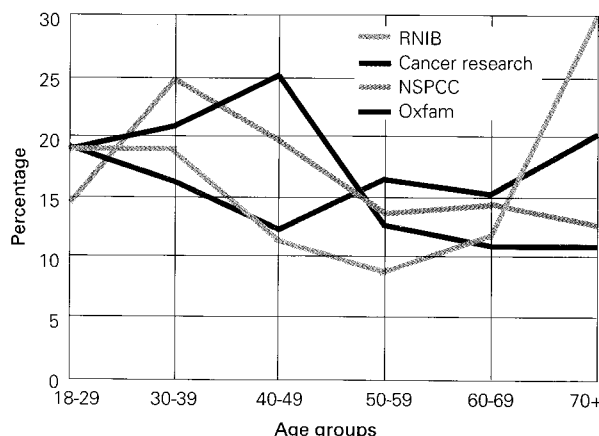
Figure 13: Religious composition of support for specific Jewish charities



To summarize, there was greater differentiation in Figure 12 (representing giving to general charities) than in Figure 13 (representing giving to Jewish charities) indicating that, perhaps surprisingly, there is apparently greater ideological influence in respondents' choices of general charities than among Jewish charities. An overall consensus in patterns of giving to Jewish charities is counter-intuitive to current communal observers. In other words, it appears that the larger Jewish charities operate above this fray. It is also possible that the choice of Jewish causes reflects a historical lag whereby the giving patterns of many respondents were established years ago and have not caught up with the present polarization within the Jewish community. It is noteworthy that the Progressive and the Orthodox groups discriminate most among the Jewish charities and that their giving patterns are almost mirror images of each other. Nevertheless, this Progressive-Orthodox differentiation between causes operates within a narrow margin of approximately 10 per cent.

The analysis of patterns of giving to specific general and Jewish charities was then repeated by age group. Figure 14 shows the support for non-Jewish charities by age group and reveals clear differences between the ages of donors to these causes. Oxfam appears as a charity for the younger generations with almost 70 per cent of its donors aged under 50 years. In contrast, RNIB emerges as mostly supported by those aged above 70 years, who make up 30 per cent of its donors. Less than half of this proportion of donors come from those in their sixties and even fewer from those in their fifties. It is possible that the experience of failing eyesight associated with ageing highlights the importance of RNIB's work, but this does not explain why the other peak in the donor pattern is from those in their twenties and thirties.

Figure 14: Age distribution of donors to named general charities



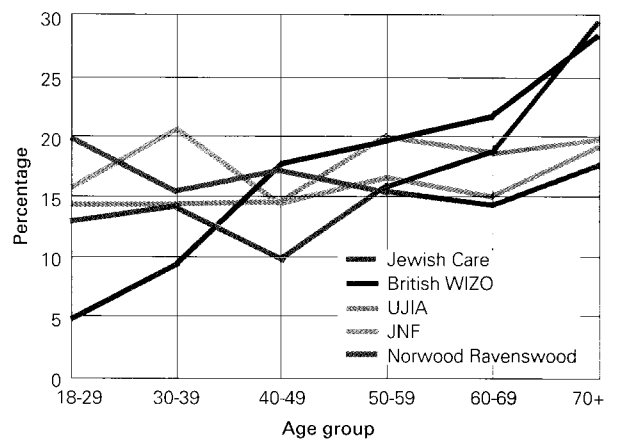
The line representing the donors to cancer research charities remains fairly constant across the age groups, suggesting that it is of equal priority to those of all ages. However, the pattern associated with giving to the NSPCC is very different. Those in their twenties, fifties, sixties and seventies each make up between 12 and 17 per cent of the donor base to the NSPCC, yet there is a peak in those in their thirties and forties. This peak corresponds with the period in life when many respondents are likely to have young children in the home, this possibly increasing awareness or priming them of the importance of the work carried out by the NSPCC.

When we examine donations across the age groups to Jewish charities, Figure 15 shows that British WIZO has a particularly striking pattern of donations according to age, with the proportion of donors increasing linearly across the age groups to a peak among those aged over 70 years. It is unusual in that less than 5 per cent of its donors are aged under 30 as compared with between 13 and 20 per cent of donors to Jewish Care, UJIA, JNF and Norwood Ravenswood. There is no doubt that different charities tend to be supported by different age groups and that this is due to a combination of factors including the role of the charity, the image it portrays to the general public and the fundraising strategies it employs. Both British WIZO and Jewish Care emerge as appealing proportionately more to the 70-year-and-above age group than to younger respondents, although not necessarily for the same reasons. Table 11 showed that 81 per cent of WIZO's donors are female and we know from demographic data of the Jewish population that women are over-represented in the older age groups, these factors interacting to produce the pattern of giving revealed. Jewish Care, on the other hand, provides services for the elderly

within the Jewish community, and those in the 70+ age group may either feel they are likely to require such services themselves in the foreseeable future or to see their contemporaries and friends as being in receipt of care at present. These factors may contribute towards the increased imperative to give in older, as compared with younger, respondents.

In addition to their main operations, many Jewish charities have well established youth and young adult branches, and it is likely that their programmes of public activities within these sections of the population not only raise funds but also raise the profiles of the charities. This could explain in part why support for some charities such as JNF, UJIA and Norwood Ravenswood is fairly evenly distributed across the age groups. The flat pattern in Figure 15, which reflects equal appeal across the age spectrum, demonstrates the effectiveness of this type of marketing towards different segments of the population.

Figure 15: Age distribution of donors to named Jewish charities



4 Concluding remarks

This report has unravelled some of the complex issues surrounding Jewish philanthropy. The findings show clearly that individuals do not give charity indiscriminately, but that a number of factors including religious outlook, group identification, income and age are involved in the choice of particular causes. However, it is as well to remember that the relationships between these factors and charitable giving are not necessarily causal in nature and thus it cannot be said that one factor directly causes an individual to give money to one type of charity rather than another. For example, an individual's age—or, in this context, age cohort—represents the experience of a unique segment of history which is likely to impact upon identity, group identification and the factors associated with stage of life and its concomitant priorities and needs.

Cultures of giving and actual giving are not fixed. Patterns of charitable giving are open to change and development in response to a wide variety of personal and social factors. This is especially the case with the receipt of crucial large donations from single donors which is a particular feature among British Jews. We have ascertained that the 80:20 rule of giving is an even more skewed 80:9 ratio for the JPR sample (80 per cent of the money being donated by 9 per cent of donors). Furthermore, if we assume that these proportions are roughly equivalent for both Jewish and general charities there is over-reliance on a small proportion of the relatively affluent Jewish population.

Taking into account the relationship that has been established between religious outlook and giving patterns, it is likely that any further secularization of the community will have a negative effect on donations to both Jewish and general charities in the long term. The greater philanthropic consciousness and behaviour of the strictly observant Orthodox population marks it out from the rest of British Jewry. This illustrates one of the core Jewish values that has been lost through the secularization process. The organized Jewish community depends for its existence on voluntary giving and this suggests a need to re-establish traditional Jewish concepts of *tzedakah* among mainstream Orthodox, Progressive and Secular Jews. The obvious mechanism for this input is Jewish education and greater prominence for this issue in the Jewish media. Again, we can look to the United States where a similar process of erosion of the philanthropic tradition has necessitated the inclusion of curricular inputs relating to *tzedakah* and project work in early

teenage education across all the Jewish denominations.

The findings of the JPR Survey have particular implications for Israeli charitable causes.³⁵ Fundraising has long been a central component of the relationship between Diaspora Jews and Israel, this being particularly the case at times of crisis such as the Six-Day War of 1967 and the Yom Kippur War of 1973. For years, it has been taken for granted that Israel is the primary focus of communal fundraising, in terms both of priority and the amount of money raised. However, these priorities and ensuing funds have rested on a deep ideological and emotional sense of attachment to Israel. Those who are closest to Israel are now far more likely to be Orthodox by synagogue affiliation or by religious outlook, and it is the Traditional and Orthodox who are more likely to have tangible social ties to Israel. Correspondingly, they are also far more likely than other kinds of Jews to support Israeli causes. What now seems to be happening is a narrowing, in religious terms, of the base of attachment to Israel in the British community. The JPR Survey shows that financial support for Israel comes from a shrinking group among whom are a number of elderly people and individuals with large foundations who give substantial donations. It could be argued that Israel has now grown up and that it no longer requires the support of Diaspora Jews as it once did. In the meantime, British Jews are turning increasingly to the problems of their own community or the world in general. This may be a more normal position—a reflection of the success of the Zionist project—and those whose primary concern is Israel may simply have to adjust to this new philanthropic reality.

It would seem that the promotion of a culture of giving is of importance to Jewish and general charities alike. The data has shown that charities such as British WIZO derive most of their support from older donors, and for these charities it is particularly important that they periodically set about restocking their donor bases. This may involve using a variety of different methods including, for example, modernizing the charity's image to appeal to new sectors of the population. The findings of this report suggest that the segmentation of charity donor bases to reach different sections of the population by age and religious outlook could be especially beneficial. It also seems that giving to charity is likely to become habit-forming and therefore it is important for charities to consider ways in which

³⁵ See Kosmin, Lerman and Goldberg.

they can socialize the younger generations into donating their time and money.

Charities are rethinking their priorities and public images in the same way as commercial organizations. Times change and in order to retain their 'market share' voluntary organizations must rethink their public relations' strategies. For example, large traditional charities for disabled people such as SCOPE and RNIB have been criticized by disabled activists for trading in outdated images of disability, exaggerating dependence and invoking pity—all in order to raise money. As a result they have changed their public image.³⁶ For many Jewish causes, new approaches have proved to be very successful. One such approach has been implemented by the Young Jewish Care branch, which aims to involve younger people in its work on either the fundraising or the volunteering side. In early 1997 the Young Business Group (YBG) was established in order to bring together young professionals aged between 25 and 35 in a friendly networking environment, giving them the opportunity to begin or continue their support for the Jewish community. They hold sponsored receptions every few months in a central London location, where invited speakers give a presentation and then answer questions from a 400-strong audience. YBG believes that people come to the event primarily to hear the speaker, but that this provides them with an environment in which they are 'comfortable' giving to charity. These events are therefore successful not only in raising between £4,000 and £7,000 each time for the charity, but also in introducing individuals to the charity—and to its database.

As Survey respondents indicated, they find it difficult to decide which charity to support. The US system, with its community chest and allocations committee, therefore seems a particularly appropriate model. Under this system, the less glamorous and appealing charities can receive equitable support. On the other hand, there does appear to be a need for individuals to designate donations to specific causes in order for them to forge a sense of common interest, with the result that emotive and self-help causes tend to receive the lion's share of donations. In the USA there is also a national campaign by the independent sector to persuade the public to give 5 per cent of its net income to charity—in other words, to return to the biblical Jewish tithing model. Further research could gather opinions on the appropriateness of such a campaign within British Jewry.

The analyses that have been carried out for this report, based on the 1995 JPR Survey, are important for the purpose of establishing a framework and baseline to use in planning for the future. We now know something about the general Jewish public's pattern of charitable giving, but we remain largely uninformed about the critical group of major donors from whom the vast majority of charitable funds originate. Access to these donors for research purposes is difficult. Another effective option is a large-scale in-depth investigation of the financial resources of the Jewish voluntary sector. Such an investigation would enable us to determine and delineate, among other things, the place of Jewish charitable giving in the overall economy of the Jewish community.

³⁶ See Peter White, 'Serving two masters' in *The Usual Causes?*, 7.

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