Strangers Among Us:
Analysis of Low-Income American Jews in 1989

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Abstract

The organized Jewish American community has not yet recognized the extent to which Jewish American poverty is a significant problem. The current study, which is a secondary analysis of the 1990 National Jewish Population Study data, outlines some preliminary socio-demographic and religious characteristics of low income Jews and identifies the prevalence of poverty among Jewish Americans in 1989. Findings indicate that somewhere between 7.8% to 15.5% of Jewish Americans are living below the poverty line, many of whom have little communal involvement, but many strongly identify as Jewish and engage in many Jewish religious behaviors. Implications for further study are outlined.

Literature Review

The limited amount of existing literature regarding Jewish American poverty, especially over the past thirty years, is astounding. Today, the American Jewish community continues to deny that poverty is a significant reality in our community. In a paper presented in 1975, Lerner (1985) outlined the four primary myths of Jewish American poverty.

(1) There are no Jewish poor in America.

(2) If Jewish poor do exist in America, the numbers are so insignificant as to not be considered a serious problem

(3) The Jewish poor and near-poor are almost exclusive concentrated among seniors

(4) Jews 'take care of their own' and therefore, have solved the problem of domestic Jewish poverty.

The acceptance of these myths, Lerner explains, has only contributed to the Jewish community's failure to recognize the depth and breadth of the impoverished Jewish community.

According to Wolfe (1972), "the transition from a foreign-born, immigrant group to an Americanized second and third generation community has important consequences for the structure of the Jewish community, and for the ways in which American Jews live (p. 260)." Largely, Wolfe argues, the upward mobility which so many Jews enjoyed lead to an overwhelming sense of equinimity and self-satisfaction. The American Jewish community's complacency was only intensified by the hordes of statistics that showed American Jewry enjoying higher than average incomes and greater academic success than the general population. "In 1970, Jews had completed a mean of fourteen years of schooling compared to less than twelve years among non-Jews (Heilman, 1998). In that same year, the median income of American Jews was $16,176, which was 55 percent greater than the $10,431 their non-Jewish counterparts earned (Heilman, 1998, p.48)."

Yet not all Jews found such economic success or upward mobility. "A study undertaken in 1963 and 1964 by the Columbia University School of Public Health and Administrative Medicine, show that in 1963, 10 percent of the Jewish population was sustaining itself on $3,000 a year or less (Wolfe, 1972, p. 263). The federal poverty threshold in 1963 for a family of four was $3,128 (U.S.

Census Bureau website, 2002). For the foreign born Jews in New York City, this figure rises to 15.7 percent."

A 1967 study conducted by the Jewish Employment and Vocational Service of Philadelphia, reveals that among their caseload of more than 700 Jewish men and women, one third had incomes below $2,600 the previous year, and five in six had an annual income below $4,000 (Wolfe, 1972). The federal poverty threshold in 1966 was $2,588 for a family of three, $3,317 for a family of four, and $3,908 for a family of five (U.S. Census Bureau website, 2002). The Philadelphia study also found two overlapping tendencies among their clientele - sixty percent of those seeking employment assistance had various disabilities (classified primarily as emotional), and forty percent had problems related to aging or physical health (Wolfe, 1972). It is important to note the limited scope of the Philadelphia study, since the sampling frame consisted of solely unemployed persons and was not intended to reflect a trend present in the entire Jewish population. However this study commands recognition of the coexistence of trends in poverty, aging, and disability.

In 1972 there were an estimated 700,00 to 800,000 Jewish poor in the United States, approximately 15% of the entire American Jewish population at the time (Wolfe, 1972). Of those poor, the elderly and the Hasidic Jews were thought to be two major components.

A study released in 1973 by the Federation of Jewish Philanthropies of New York, entitled "New York's Jewish Poor and Jewish Working Class: Economic Status and Social Needs," provided some of the most comprehensive

data on Jewish poverty accumulated at that time. According to the study, 191,000 Jews living in New York subsist below the poverty line, and an additional 81,000 live in near-impoverished conditions (Levine & Hochbaum, 1974). These nearly 272,000 individuals living in substandard poor and near-poor conditions represent 15.1 percent of New York's 1.8 million Jews (Levine & Hochbaum, 1974). Perhaps as important was the finding that another 430,000 Jews had incomes between the near-poor poverty level and moderate level – the Jewish working class.

According to Comar (1974), national estimates of the Jewish poor have ranged from 400,000 to a million. Comar then indicates that the high end of these estimates seem unlikely, but indicates the research department of the Jewish Federation of Metropolitan Chicago has estimated a national poor Jewish population of about 480,000 to 509,00 (Comar, 1974).

According to a 1990 study conducted by the Metropolitan Council on Jewish Poverty in New York, there were approximately 145,000 New York Jews with family income at or below the poverty line. The study also found that another 100,000 Jews in New York live "on the brink of poverty, in constant fear of the shove – loss of job, accident, divorce – that could push them over (Beiser, 1995)." During the 1990s, nearly 100,000 former Soviet Jews arrived in New York - at least half of them officially poor according to Met Council Executive Director William Rapfogel. The nearly 200,000 poor Jews in New York City represented the largest concentration of poor Jews in America in 1995 (Beiser, 1995).

Trends in American Jewish Poverty

Among the American Jewish poor, seniors and orthodox Jews are thought to be the two major constituencies (Wolfe, 1972). During the early 1970s, elderly Jews constituted the largest group of American Jews living in poverty (Wolfe, 1972). The 1973 study of New York's Jewish poor exemplified this trend indicating that nearly 66 percent of the Jews in poverty were above the age of 60, while demographic data for the general population indicated that only 25 percent of the general poor were above age 60 (Levine & Hochbaum, 1974).

The concentration of poverty among Jewish seniors is, in part, a result of Jewish demographic trends. Jewish seniors have and continue to represent a much higher percentage of the Jewish population, than American seniors do among all Americans.

Another factor leading to the concentration of poverty in the senior population was the large-scale flight of upwardly mobile Jews to the suburbs during the sixties and seventies. "There is a myth that [New York City's Lower East Side], once the portal for the large, energetic Eastern European Jewish immigration, has changed completely: that blacks and Puerto Ricans dominate the neighborhood, while all the Jews who to live there have now moved to Borough Park, Forest Hills, the Upper West Side, or Scarsdale (Cowan, 1972)." A 1971 Human Resources Administration report, however, indicates that a significant number of Jews remained in the Lower East Side neighborhood unable, or

perhaps unwilling, to follow their successful brothers and sisters, sons and daughters to the more affluent suburbs (Cowan, 1972).

These primarily immigrant seniors now found themselves locked into their old neighborhoods and disenfranchised from the Jewish people with whom they most strongly identified (Heilman 1998, Wolfe 1972, Cowan 1972). Ironically, the very inclusion that was Jewry's largest success in America may also have been its biggest downfall. It was largely this historical context that set the stage for a complete disconnect between the well-to-do suburbanized Jews and the invisible Jewish poor.

It is important to note that those Jews who remained in the old Jewish neighborhoods might have done so to maintain their connection to Jewish tradition. "Many old Jews genuinely prefer the threatening streets of the Lower East Side to the half-goyishe suburbs where their assimilated children live (Cowan, 1972)." In the old Jewish neighborhood, "they know where to find glat kosher butchers, stores that observe the proper Sabbath, [and] Orthodox shuls that preserve the traditions they learned as children (Cowan, 1972). Modern Americanized neighborhoods leave them depressed and disoriented" not to mention the negative feelings brought on by their children's assimilatory tendencies.

It is difficult to identify the relationship between these Jews' decision to maintain a more traditional lifestyle and their lower socio-economic status. However, studies indicate that next to seniors, the most impoverished group of Jews are the orthodox. Franck (1969) provides some insight into the economic

status of the Hasidic Jew. "The more orthodox a Jew is in his practices, the more likely he is to be removed from the economic mainstream, and the Hasidic Jew is an extreme example. It would be unfair to plead poverty for the entire Hasidic community, as it would be unfair to say that they are the only Jews who are poor. But the fact is that many Hasidic Jews are poor. They have large families. Kosher foods are very expensive. The hours they [spend learning Torah] and their appearance prevent them from being hired for jobs where they are visible." "In 1972, there were approximately 80,000 Chassidic Jews in New York City, a group that ranked third highest in concentrated poverty in the state (Wolfe).

Methodology

The current study is an exploration of Jewish American poverty and the nature of low-income American Jewry. The data used for this study is from the 1990 National Jewish Population Study.

Parent Study

The present study is a secondary data analysis of data collected for the 1990 National Jewish Population Study (NJPS). From this point forward, the parent study will be referred to as the NJPS. The 1990 NJPS was the first comprehensive study of the American Jewish community, undertaken by the Council of Jewish Federations (CJF), the National Technical Advisory Committee on Population Studies (NTAC), and the ICR and Marketing Systems Group (also known as Genesys Sampling Systems). A three-stage data collection process was employed.

Stage I, the screening inphase, involved contacting 125,813 American households through a computer-assisted number selection and interviewing process. The sample was identified through use of a Random Digit Dialing (RDD) procedure from a sampling frame consisting of all households in the United States with telephones. This procedure is free from listing bias, since all possible phone numbers had an equal possibility of selection from the sampling frame. The sampled households represented all religious groups in the continental United States as well as secular households. This initial survey was designed by

the NTAC to preliminarily identify "Jewish" households. These four questions were asked in the following order:

(1) What is your religion? If not Jewish, then...

(2) Do you or anyone else in the household consider themselves Jewish? If no, then...

(3) Were you or anyone else in the household raised Jewish?

(4) Do you or anyone else in the household have a Jewish parent?

After screening, NTAC initially identified 5,146 households as "Jewish" and therefore eligible for follow-up in Stage II, the inventory stage. During the inventory stage, all households classified as Jewish in Stage I were re-contacted for in depth requalification. Due to various changes in household composition, relocation and disqualification after further review of their "Jewish credentials (Goldstein,1996, p.26)," many households were dropped from the sample pool.

During Stage III – the data collection phase - the 2,441 households identified as "Jewish" were administered an extensive computer-assisted telephone survey, assessing a wide range of socio-demographic and economic characteristics.

Present Study

For the purposes of the present study, the terms low-income and impoverished will be used to reflect households of families and unrelated individuals whose income levels fall below the federally determined poverty line

for a family of five. In 1989, the poverty level for a family of five was identified at $14,990.

According to the U.S. Department of Commerce, Bureau of the Census, families and unrelated individuals are classified as being above or below the poverty level using the poverty index, which originated from the Social Security Administration in 1964, and was revised by Federal Interagency Committees in 1969 and 1980. The poverty index is contingent solely on monetary income and does not reflect any non-cash benefits received by many low-income families, such as food stamps, Medicaid, and public housing. The index is calculated based on the Department of Agriculture's 1961 Economy Food Plan and reflects the different consumption requirements of families based on their size and composition. It was determined from the Department of Agriculture's 1955 Survey of Food Consumption that families of three or more persons spend approximately one-third of their income on food. The poverty level for these families was, therefore, set at three times the cost of the Economy Food Plan. For smaller families and persons living alone, the cost of the Economy Food Plan was multiplied by factors that were slightly higher in order to compensate for the relatively larger fixed expenses of these smaller households. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index (CPI-U).

The present study is a secondary analysis utilizing the data collected in the 1990 NJPS. There are a number of distinct advantages to using the 1990 NJPS data to explore the nature of American Jewish poverty. One of the core limitations of previous studies on poverty is the reluctance of individuals and families to discuss economic circumstances (Lerner, 1985). Because the 1990 NJPS was a large-scale descriptive study of general socio-demographic characteristics, respondents may have been more likely to report accurate financial information. The 1990 NJPS is also the most comprehensive study of Jewish American life available to date. As such, this study has the unique opportunity to explore the relationship between Judaic involvement and economic status, by exploring relationships between group means.

The primary analysis focuses on income differences among individuals and household groups with a variety of social and religious characteristics. The dependent variable used for these analyses is Household combined income for 1989. For descriptive purposes, median and modal measures of central tendency will be presented with regard to the dependent variable.

The 1990 NJPS variable *Household combined income for 1989* was collected within discrete ordinal categories but, due to the continuous nature of the twelve income categories, the variable will be treated as continuous in order to explore mean differences in income based on various independent variables. It is important to note that all reported mean income levels represent points on the ordinal scale of Household Combined Income for 1989 rather than true income

values. The mean income levels and their correlate true values are outlined in the frequency table below (Table A).

Table A. Frequency Chart and Mean Income Levels on the Ordinal Scale of Household Combined Income for 1989 Variable

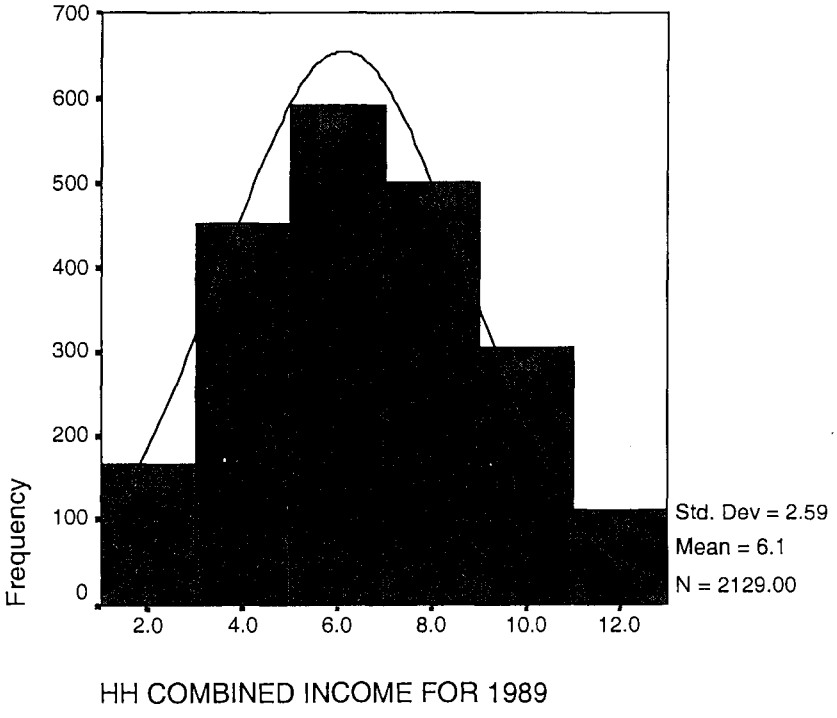
	True Values	Mean Levels	Frequency	Percent	Valid Percent	Cum Percent
Valid	LT $7,500	(1)	84	3.4	3.9	3.9
	$7,500-12,499	(2)	83	3.4	3.9	7.8
	$12,500-19,999	(3)	162	6.6	7.6	15.5
	$20,000-29,999	(4)	289	11.8	13.6	29.0
	$30,000-39,999	(5)	322	13.2	15.1	44.2
	$40,000-49,999	(6)	270	11.1	12.7	56.8
	$50,000-59,999	(7)	222	9.1	10.4	67.3
	$60,000-79,999	(8)	278	11.4	13.1	80.3
	$80,000-124,999	(9)	256	10.5	12.0	92.3
	$125,000-149,999	(10)	51	2.1	2.4	94.7
	$150,000-199,999	(11)	47	1.9	2.2	96.9
	$200,000+	(12)	65	2.7	3.1	100.0
	Total		2129	87.2	100.0	
Missing	Don't Know		80	3.3		
	Refused		232	9.5		
	Total		312	12.8		
Total			2441	100.0		

In order to compare between group means, the dependent variable must satisfy assumptions of normalcy. To determine normalcy a histogram was run

(Table B) on the *Combined Household Income for 1989* variable. The distribution of the variable was examined and found to satisfy the assumption of normal distribution (skewness = .133; kurtosis = -.495).

Table B. Frequency Distribution of

Household Combine Income for 1989



Between group means will be calculated utilizing the Combined household income for 1989 variable as the dependent variable and the following independent variables:

Jewish Identificaiton:

- Jewish identification of respondent (nominal)
- Jewish identification of household (nominal)

- Jewish Ethnicity (nominal)
- Importance of being a Jew to respondent (ordinal)

Jewish Religious Behaviors:

- Household member had Bar-Mitzvah or Bat-Mitzvah (nominal)
- Lights candles on Sabbath (ordinal)
- Household member attends Passover seder (ordinal)
- Lights Hanukkah candles (ordinal)
- Buys kosher meat (ordinal)
- Uses separate meat and dairy dishes (ordinal)
- Fasts on Yom Kippur (yes or no)
- Refrains from handling money on Sabbath (yes or no)
- Attends Purim celebration (yes or no)
- Celebrates Yom Hatzmaut (yes or no)

Jewish Communal Involvement:

- Household member currently member of synagogue or temple (yes or no)
- Ever received any type of Jewish education (yes or no)
- Dues paying in Jewish organization (yes or no)
- Household contribution to Jewish charity (yes or no)
- Household contribution to Jewish Federation or UJA in 1989 (yes or no)

Findings

The current study addresses four primary research questions:

1) What is the prevalence of poverty among the American Jewish population?
2) Is there a relationship between Jewish identification and income levels?
3) Is there a relationship between Jewish religious behaviors and income levels?
4) Is there a relationship between Jewish communal involvement and income levels?

Prevalence of Jewish American Poverty

Base levels of poverty among Jewish American households were calculated by running a frequency test and an histogram on *the Household combined income for 1989* variable. An description of the H*ousehold combined income for 1989* variable, as well as a frequency table (Table A) and an histogram (Table B), can be found in the methods section.

Due to the ordinal measurement of the income variable in the parent study, rather than a true continuous measurement, the percent of Jewish American households living below the poverty line can only be identified as ranging between 7.8% and 15.5%. The use of this range is due to the lack of clarity regarding how many of the overall 7.6% of respondents falling in the income category of $12,500-19,999, actually fall above or below the poverty line of $14,990 for a family of five.

The discrete measurement of the income variable also precludes the current researcher from looking at differences in Jewish identification, Jewish religious behaviors, and Jewish communal involvement among Jews in poverty and Jews living above the poverty line, since these two groups are not specifically identifiable. As such, the remainder of this study will be an exploratory look at overall income difference based on Jewish identification, Jewish religious behaviors, and Jewish communal involvement.

Jewish Identification

In order to determine the relationship between Jewish Identification and income levels, a series of Analysis of Variance tests were run on four independent *variables – Jewish identification of individual respondent, Jewish identification of household, Jewish ethnicity,* and *Importance of being Jewish.*

To determine if income levels vary based on individual Jewish identification, an Analysis of Variance was run on the *Household combined income* variable and the *Jewish identification of individual respondent* variable ($F = 9.73$; $df = 5, 2123$; $p = .000$). Findings indicate that a statistically significant income difference exists between respondents who identify their current affiliation as Jewish and respondents who indicate they were Jewish and those consider themselves Jewish in some way but practice another faith. On average, those Jews who identify their current affiliation as Jewish have incomes .98 points higher on the ordinal income scale than respondents who indicate they were Jewish and 1.03 points higher on the ordinal income scale than respondents who

consider themselves Jewish in some way but practice another faith. An income difference also exists between respondents who identify themselves as Jews by choice and those who indicate they were Jewish and those that consider themselves Jewish but practice another faith. On average, Jews by choice have incomes 1.39 points higher on the ordinal income scale than respondents who indicate they were Jewish, and 1.44 point higher on the ordinal income scale than respondents who indicate they consider themselves Jewish in some way but practice another faith. Lastly, an income difference exists between respondents who identified themselves as ethnic or secular Jews and respondents who consider themselves Jewish in some way but practice another faith. On average, those who are ethnic or secular Jews have incomes .69 points higher on the ordinal income scale than respondents who consider themselves Jewish in some way but practice another faith.

To determine if income levels vary based on household Jewish identification, an Analysis of Variance was run on the *Household combined income* variable and the *Jewish identification of household* variable ($F = 27.43$; $df = 2, 2126$; $p = .000$). Findings indicate that a statistically significant income difference exists between households who identified themselves as having no core Jews and households that are mixed (Jewish and Non-Jewish) or are entirely Jewish. On average, mixed households have incomes 1.35 points higher on the ordinal income scale than households with no core Jews, and entirely Jewish households have incomes 1.07 points higher on the ordinal income scale than households with no core Jews.

To determine if income levels vary based on household Jewish ethnicity (Sepharadi, Ashkenazi, Russian, etc...), an Analysis of Variance was run on the *Household combined income* variable and the *Household Jewish ethnicity* variable. Findings indicate that no significant income difference exists between various Jewish ethnicities.

To determine if income levels vary based on the respondents self-reported importance of being a Jew, an Analysis of Variance was run on *the Household combined income* variable and the *Importance of being a Jew* variable. Findings indicate that no significant income difference exists between respondents who report that being a Jew is not important, not very important, somewhat important, or very important to them.

Jewish Religious Behaviors

The literature has clearly identified Orthodox Jews as being the second largest group of Jews in poverty. Although adequate data regarding such denominational categorization is not available, the current study seeks to isolate orthodoxy by operationalizing the term to include tradition dogmatic practices. In order to determine if income levels vary based on the degree to which respondents observe various Jewish religious traditions, a series of Analysis of Variance tests and a series of independent t-test were run.

To determine if income levels vary based on whether a household member has become a Bar/Bat Mitzvah, an Analysis of Variance was run on the *Household combined income* variable and the *Had Bar/Bat Mitzvah* variable ($F = 37.46$; $df = 2, 2122$; $p = .000$). Findings indicate that a significant income difference exists between respondent households with a member who had a Bar/Bat Mitvah and households with no member having had a Bar/Bat Mitzvah. On average, households with a member who had a Bar/Bat Mitzvah have incomes .97 points higher on the ordinal income scale than households with no member having had a Bar/Bat Mitzvah. No significant difference exists between those who had an adult Bar/Bat Mitzvah, and those who either had a childhood Bar/Bat Mitzvah or did not have a Bar/Bat Mitzvah.

To determine if income levels vary based on lighting Shabbat candles, an Analysis of Variance was run on the *Household combined income* variable and the *Anyone in household lights candles on Friday night* variable. Findings

indicate that no significant income difference exists between households that do and do not light candles on Friday night.

To determine if income levels vary based on Passover Seder attendance, an Analysis of Variance was run on the *Household combined income* variable and the *Anyone in household attends Seder* variable ($F = 29.59$; $df = 3, 2120$; $p = .000$). Findings indicate that a significant income difference exists between households with anyone attending a Passover Seder "all the time" and households where someone attends a Seder either "never" or "sometimes". On average, households where anyone attends a Seder "all the time" have incomes 1.21 points higher on the ordinal income scale than households who "never" attend a Seder, and .81 point higher on the ordinal income scale than households that "sometimes" attend a Seder. A significant income difference also exists between households with anyone who "ussually" attends a Seder and households with anyone who either "never" or "sometimes" attends a Seder. On average, households with anyone usually attending a Seder have incomes 1.00 point higher on the ordinal income scale than household that "never" attend a Seder, and .60 points higher on the ordinal income scale than households that ""sometimes" attend a Seder.

To determine if income levels vary based on lighting of Hanukkah candles, an Analysis of Variance was run on the *Household combined income* variable and the *Anyone in household lights Hanukkah candles* variable ($F = 26.84$, $df = 3, 2122$; $p = .000$). Findings indicate that a significant income difference exists between households that light Hanukkah candles "all the time"

and those that either "sometimes" or "never" light Hanukkah candles. On average, households that light Hanukkah candles all the time have incomes 1.05 higher on the ordinal income scale than households that "never" light Hanukkah candles and .87 point higher on the ordinal income scale than households that sometimes light Hanukkah candles. An income difference also exists between households that "usually" light Hanukkah candles and those that either "sometimes" or "never" light Hanukkah candles. On average, households that light Hanukkah candles "usually" have incomes .99 points higher on the ordinal income scale than households that "never" light Hanukkah candles and .87 points higher on the ordinal income scale than households that "sometimes" light Hanukkah candles.

To determine if income levels vary based on buying kosher meat, an Analysis of Variance was run on the *Household combined income* variable and the *Anyone in household buys kosher meat* variable ($F = 2.83$; $df = 4, 2116$; $p = .023$). Findings indicate that a significant income difference exists between households that "never" buy kosher meat and households that buy kosher meat "all the time". A significant difference also exists between households that "sometimes" buy kosher meat and households that buy kosher meat "all the time". On average, households that "never" buy kosher meat have incomes .59 points higher on the ordinal income scale than households that buy kosher meat "all the time", and households that "sometimes" buy kosher meat have incomes .62 points higher on the ordinal income scale than households that buy kosher meat "all the time".

To determine if income levels vary based on separating meat and dairy dishes, an Analysis of Variance was run on the *Household combined income* variable and the *Anyone in household uses separate meat and dairy dishes variable* ($F = 3.48$; $df = 4, 2119$; $p = .008$). Findings indicate that a significant income difference exists between households that "never" separate between meat and dairy dishes and households that do so "sometimes". On average, households that "never" separate have incomes .82 points higher on the ordinal income scale than households that "sometimes" separate meat and dairy dishes.

To determine if income levels vary based on Yom Kippur observance, a T-Test was run on the *Household combined income* variable and the *Respondent fasts on Yom Kippur* variable. Findings indicate that a significant household combined income difference exists between respondents who fast on Yom Kippur and respondents who do not fast ($t = 3.48$; $df = 2033.81$; $p = .001$). On average, respondents who fast on Yom Kippur have household combined incomes .39 points higher on the ordinal income scale than respondents who do not fast on Yom Kippur.

To determine if income levels vary based on refraining from handling money on the Sabbath, a T-Test was run on the *Household combine income* variable and the *Respondent refrains from handling money on the Sabbath* variable. Findings indicate that a significant household combined income difference exists between respondents who refrain from handling money on the Sabbath and respondents who do not refrain from handling money on the Sabbath ($t = -4.60$; $df = 279.66$; $p = .000$). On average, respondents who refrain from

handling money on the Sabbath have household combined incomes .82 points lower on the ordinal income scale than the household combined income of respondents who do not refraining from handling money on the Sabbath.

To determine if income levels vary based on attending Purim celebration, a T-Test was run on the *Household combined income* variable and the *Anyone in household attends Purim celebration* variable. Findings indicate that a significant income difference exists between households that do and do not attend Purim celebrations ($t = 5.41$; $df = 2115$; $p = .000$). On average, households with at least one member attending a Purim celebration have incomes .74 points higher on the ordinal income scale than households that do not have a member attending a Purim celebration.

To determine if income levels vary based on celebration of Yom Hatzmaut, a T-Test was run on the *Household combined income* variable and the *Anyone in household celebrates Yom Hatzmaut* variable. Findings indicate that a significant income difference exists between households with at least one member celebrating Yom Hatzmaut and households with no members celebrating Yom Hatzmaut ($t = 3.86$; $df = 374.97$; $p = .000$). On average, households with at least one member celebrating Yom Hatzmaut have incomes .65 points higher on the ordinal income scale than households that do not have a member celebrating Yom Hatzmaut.

Jewish Communal Involvement

In order to look at income difference based on Jewish communal involvement a series of tests will be run using the following variables: Anyone in household currently a Synagogue member, Jewish education of respondent, Anyone in household currently dues paying to Jewish organization, Contribution to Jewish charity and Contribution to Jewish Federation or UJA.

To determine if income levels vary based on Synagogue membership, a T-Test was run on the *Household combine income* variable and *the Anyone in household currently a Synagogue member* variable. Findings indicate that a significant income difference exists between households with at least one member belonging to a Synagogue and households with no members belonging to a Synagoguge ($t = 8.62$; $df = 1195.46$; $p = .000$). On average, households with at least one member belonging to a Synagogue have incomes 1.05 points higher on the ordinal income scale than households with no member belonging to a Synagogue.

To determine if income levels vary based on Jewish education, a T-Test was run on the *Household combined income* variable and *the Respondents ever received any Jewish education* variable. Findings indicate that a significant household combine income difference exists between respondents who have and have not received any Jewish education ($t = 8.62$; $df = 1195.46$; $p = .000$). On average, respondents who have ever received any Jewish education have

household combined incomes .85 points higher on the ordinal income scale than respondents who have not had any Jewish education.

To determine if income levels vary based on dues paying to Jewish organizations, an Analysis of Variance was run on the Household combine income variable and the Anyone in the households dues paying to Jewish organization variable. Findings indicate that no significant income difference exists between households that have a member who pays dues to a Jewish organization and households that do not have a member who pays dues to a Jewish organization.

To determine if incomes vary based on contributions to Jewish charities, a T-test was run on the *Household combined income* variable and *the 1989 Household contributions to Jewish Charity* variable. Findings indicate that a significant income difference exists between households that do and do not contribute to a Jewish Charity ($t = 8.99$; $df = 2059.64$; $p = .000$). On average, households that do contribute to a Jewish charity have incomes 1.0 point higher on the ordinal income scale than households that do not contribute to a Jewish charity.

To determine if incomes vary based on contributions to the Jewish Federation or UJA, a T-Test was run on the *Household combined income* variable and the *1989 Household contribution to Jewish Federation or UJA* variable. Findings indicate that a significant income difference exists between households that do and do not contribute to the Jewish Federation or UJA ($t = 7.98$; $df = 1178.82$; $p = .000$). On average, households that do contribute to the Jewish

Federation or UJA have incomes .99 points higher on the ordinal income scale than households that do not contribute to the Jewish Federation or UJA.

Limitations

There are a number of limitations to the current study that are important to expound upon. First, due to the secondary nature of this analysis, the depth and breadth of the parent study data significantly inhibited the scope and accuracy of the current study. While the literature on poverty among American Jews clearly identifies seniors and orthodox Jews as the primary groups of Jews in poverty, the data from the 1990 NJPS did not prove helpful in exploring these factors. The 1990 NJPS did not record age-related data nor did data regarding Jewish denominational affiliation prove particularly helpful, as the extensive list of denominational categories were not mutually exclusive. The 1990 NJPS data on income also proved difficult to use in isolating Jews with incomes below the poverty level because the data were collected categorically rather than in true continuous fashion. Because the poverty level actually fell in the middle of the a category, it was impossible to determine how many respondents in that income bracket actually fell above or below the poverty line. As such, frequencies of Jewish American poverty can only be reported as falling within a frequency range and between group comparisons of Jewish identify, Jewish religious behaviors, and Jewish communal participation were not possible.

There are a number of threats to the internal validity of the current study. Due to the sampling method used in the parent study and the limited spectrum of inclusion in the sampling frame, the content validity of the current study is somewhat questionable. The sampling method used by the 1990 NJPS included all households with working phone numbers in the sampling frame. This method,

however, excluded all households without working phone numbers and all those who do not live in households, such as individuals and families who are homeless. Of significant note, those who may not have been included in the sampling frame of the parent study due to the above stated circumstances are those who would most likely fall within lower-income levels. This sampling bias may results in a frequency measurement of poverty that is below the actual level and may also be a contaminant to the comparisons with all independent variables in the current study.

Another limitation to the current study is criterion validity - the degree to which income variables accurately measure poverty. While income is the primary measure used by the United States Bureau of the Census to determine poverty, there are a number of factors that are excluded from this index. Non-cash benefits from local and federal government programs are not included in poverty determinations, but may be of varying significance to individuals and families depending upon the degree to which they access and are granted such benefits. Another factor that is not included in income based poverty determinations is cumulative assets. Retired seniors, for example, may appear impoverished by measures of income but may have substantial savings, material assets, or retirement funds that would not be categorized as income.

The final threat to the internal validity of the current study is social desirability bias - the degree to which responses are more indicative of respondents' hesitation to answer accurately when certain questions clearly have a more socially accepted or socially respected response. Respondents, for example,

may have reported their incomes at a higher level than their actual income due to embarrassment, fear of condemnation or alienation, or due to any number of other factors.

Discussion and Implications

Due to the limitations previously described, the implications of the current study are somewhat limited. The literature clearly identifies both seniors and Orthodox Jews as the two largest groups of American Jews in poverty. As discussed in the Limitations section, the 1990 NJPS data did not allow for direct analysis of these two trends within the current study.

There are a number of findings, however, that do have some significant implications for the field of Jewish Communal Service. The primary role of this study is to add the existing literature and begin to explore the some of the socio-demographic and religious characteristics of poor Jews. While nearly all the findings here command future exploration, they do provide a preliminary look at the nature of Jewish American poverty and the characteristics of these Jews.

Prevalence of Jewish American Poverty

The literature suggests that in the middle to late twentieth century up to 15% of American Jews were living in poverty. This study had similar findings - in 1989 somewhere between 7.8 and 15.5% of American Jews (excluding homeless Jews or Jews living in households without working phones) were living below the poverty line. This finding suggests that not only does Jewish American poverty exist, but the prevalence has remained largely unchanged over the past thirty to forty years. It is incumbent upon the organized Jewish community to recognize and accept that there are a significant number of "strangers among us" who are not enjoying the economic success so often attributed to Jews in

America. In so doing, the organized Jewish community must undertake further studies to understand the nature and severity of Jewish American poverty, and begin to identify ways in which the community can mobilize on behalf these impoverished Jews. Implications for further study will be discussed later in this section.

In order to study specific trends among impoverished Jews and Jews living above the poverty line, the two groups would need to be identified and split into mutually exclusive groups. Once again, the ordinal nature of the income variable precludes such distinctions. Instead, this study sought to identify trends in overall income based on various factors related to Jewish identification, Jewish religious behavior and communal involvement.

Income and Jewish Identification

Although this study does not identify any distinct correlations, findings of this study indicate that as a general trend, respondents and households who identify more strongly as Jewish have higher incomes.

Respondents who identify their current affiliation as Jewish and Jews by choice both have higher incomes than respondents who indicate they were Jewish and respondents who consider themselves Jewish in some way but practice another faith. Respondents who identified themselves as ethnic or secular Jews also had higher incomes than respondents who consider themselves Jewish in some way but practice another faith. In addtion, households with no core Jews have incomes lower than both mixed households and entirely Jewish households.

Findings do indicate that there are no significant income differences among various Jewish ethnicities (Ashkenazi, Sephardi, Russian, etc...) nor are their differences based on respondents who report various levels of importance regarding being a Jew.

It is difficult to make any far-reaching conclusions regarding low-income Jews and Jewish identification from these findings. The implication of these findings, however, suggests that future studies be undertaken to establish whether these income differences continue to hold true or are amplified when cross-tabulated among groups of impoverished Jews and Jews who live above the poverty line.

Income and Jewish Religious Behavior

The literature indicates that next to Jewish seniors, Orthodox Jews constitute a large majority of Jews in poverty. The Jewish denomination variable in the 1990 NJPS was not conducive to exploring this relationship. This study, instead, looks at the relationship between income and religious observance behaviors.

Findings from this study indicate that, on average, households with members that (1) have had a Bar/Bat Mitzvah, (2) attend Passover Seders more regularly, (3) light Hanukkah candles more regularly, (4) fast on Yom Kippur, (5) attend some from of Purim celebration, and (6) celebrate Yom Hatzmaut, have higher incomes.

Interestingly, households that (1) buy kosher meat more regularly, (2) separate meat and milk dishes more regularly, and (3) refrain from handling money on the Sabbath, have significantly lower incomes.

From these findings it is difficult to make any far-reaching conclusions regarding the nature of poverty and religious observance. Implications of these findings do suggest, however, that future studies be undertaken to determine the relationship between orthodoxy and low income.

Income and Jewish Communal Involvement

The literature identifies lack of communal involvement as one of the primary reasons for the invisibility of impoverished Jews in American. The current findings support these assertions.

Findings from this study indicate that, on average, households with members that (1) belong to Synagogues, (2) have had Jewish education, (3) contribute to Jewish charities, and (4) contribute specifically to the Jewish Federation or UJA, have higher incomes.

The implications of these findings suggest that future research explor why low income Jews tend to have less communal involvement. In order to most effectively cater communal services – be them social, recreational, educational, spiritual, or cultural – to meet the needs of lower income individuals and families, the organized Jewish community must identify the wants and needs of impoverished Jews and the barriers they face in accessing Jewish communal services.

Implications for Further Study

The current study provides an exploratory nationwide analysis of low-income American Jewry in 1989. A similar secondary data analysis of the 2000 NJPS, when those data become available, will allow for a more up-to-date analysis of income and Jewishness within the American Jewish Community.

Future studies of the national Jewish population should consider adapting the interview tool to aid future analysis of poverty. Due to the limitations in identifying impoverished Jews using the 1990 NJPS data, it is difficult to address issues of Jewish identification, Jewish religious behavior, and Jewish communal involvement among the Jewish poor. In addition, it is impossible to assess the degree to which the Jewish poor access educational, spiritual, cultural, or social services. Future studies might obtain appropriate date to explore these issues.

The income variable should also be collected in a fashion that would allow for utilization based on nationally determined poverty levels. An income category of $12,500-$19,999 is not particular helpful when the poverty level is identified at $14,990, since it is impossible to determine what percent of the respondents in the above stated category fall either above or below that poverty level. The current researcher suggests that collection of income data be done in true continuous fashion or, at a minimum, in ordinal fashion with smaller income categories. In addition, collection of data regarding the number of children per household is necessary to most accurately identify impoverished families based on the federally established poverty index.

Another adaptation to data collection that would aid future analysis of poverty would be to break down income variables into both household (as was done in the 1990 NJPS) and individual respondents. This data would allow for more precise analysis of relationships between income levels and education, employment, Jewish identification, and Judaic involvement among individuals rather than allowing only for analysis by household. Tracking data on individual respondents with regard to other variables would also facilitate analysis of other possible relationships such as age and gender.

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For the purpose of providing a comprehensive well-outlined overview of the existing literature, the researcher includes the following works that have been cited incorrectly in the existing literature and were not located. It is important to note that the following citations are shown as cited in the existing literature, and the parenthetical notes in italics following each citation indicate the components of the work the current researcher found to be incorrect.

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