Charitable giving among Britain’s Jews:
Looking to the future

David Graham and Jonathan Boyd
The Institute for Jewish Policy Research (JPR) is a London-based independent research organisation, consultancy and think-tank. It aims to enhance the prospects of Jewish communities in the United Kingdom and across Europe by conducting research and informing policy development in dialogue with those best placed to positively influence Jewish life.

Authors

Dr David Graham is a Senior Research Fellow at JPR and Honorary Associate at the Department of Hebrew, Biblical and Jewish Studies, University of Sydney. He has spent many years writing about Jewish identity and the demography of Jews in Britain, and has published widely for academic, professional and general interest audiences both nationally and internationally. His most recent publications include a series of papers examining the Jewish population of the UK based on 2011 UK Census data, two major studies of Australian Jewry based on the 2011 Australian Census, and a flagship report on Jews in the UK based on data from the 2013 National Jewish Community Survey. He holds a DPhil in geography from the University of Oxford.

Dr Jonathan Boyd is Executive Director of JPR. A specialist in the study of contemporary Jewry, he is a former Jerusalem Fellow at the Mandel Institute in Israel, and has held professional positions in research and policy at the JDC International Centre for Community Development, the Jewish Agency, the UJIA and the Holocaust Educational Trust. He holds a doctorate in educational philosophy from the University of Nottingham, and a BA and MA in modern Jewish history from University College London.

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Key findings

Based on in-depth analysis of JPR’s National Jewish Community Survey, the most important factors that predict the charitable giving habits of British Jews were found to be their age, the nature of their Jewish identity and their income.

Age
- Age is the most important predictor of charitable ‘generosity’ (i.e. giving according to one’s means) in that older people are more generous than younger people.
- Younger people appear to be more spontaneous in their giving habits, whereas older people are more habitual.
- Younger people are more likely than older people to give exclusively to Jewish charities or exclusively to non-Jewish charities; older people are more likely to give to both sectors.
- The proportion of their total donations that Jews give to Jewish charities increases with age.

Jewish identity
- Strength of Jewish identity is the most important predictor of the prioritisation of Jewish over other charities.
- The more religious and Jewishly-engaged respondents are, the more money they tend to give to charity (both Jewish and general) and the more generous they tend to be relative to their means.
- The religious and Jewishly-engaged are far more likely to prioritise Jewish charities over non-Jewish charities than is the case for secular and non-practising Jews.
- Although religious Jews favour Jewish charities and secular Jews favour non-Jewish charities, the extent to which secular Jews are biased against Jewish charities is far greater than the extent to which religious Jews are biased in favour of Jewish charities.

Income
- Personal income is by far the most important predictor of the total amount of money given to charity, whether that is to Jewish or non-Jewish charities.
- The higher the income, the greater the proportion of all giving that is devoted to Jewish charities.
- The very wealthy are far more likely than all others to consider giving to be a very important aspect of their sense of Jewishness, even though they are no more or less religious than others.

The three variables which our statistical analysis highlighted as being most strongly and independently associated with charitable behaviour—age, Jewish identity and income—appear to shape Jewish giving in unique ways. Whilst age is the key predictor of charitable generosity, with older respondents tending to be more generous than younger ones, higher levels of Jewish religiosity and Jewish
engagement predict how likely people are to prioritise Jewish over non-Jewish charities. Finally, the larger a person’s income, the greater the overall amount they give to charity, be it to Jewish or general causes.

Looking to the future, we emphasise the importance of the context in which Jewish charitable giving is taking place. In particular, three major social and demographic changes are occurring in the British Jewish community that have the potential to significantly impact future giving trends:

1. The increasing secularisation of the mainstream Jewish population, with the associated possibility of a steady decline in giving in general, as well as declines in giving to Jewish charities in particular.

2. The retirement of the baby boomer generation, accompanied by a potential increase in charitable giving, then tailing off as this cohort enters old age.

3. The strong growth of the strictly Orthodox population is likely to reduce the overall wealth of the Jewish community, and lead to more focused giving to certain Jewish charities, as well as increased Jewish charitable need.
Introduction: understanding Jewish charitable giving

Giving to the poor or needy has always been a fundamental principal of Judaism. Strongly grounded in the Torah, the rabbis of the Talmud adopted the Hebrew term tzedakah (justice or righteousness) to describe the concept, arguing that charity should not be seen simply as a favour to those in need, but rather, as something that the needy have a right to receive and that everyone is obliged to give. Today, there are over 2,300 Jewish charitable organisations and foundations operating in the United Kingdom facilitating the collection and distribution of charitable donations for a wide range of needs inside and outside the Jewish community, both in the UK and overseas. In addition to the obvious benefits to recipients, it is contended that Jewish philanthropy also plays a key role in community building. It is argued that strong philanthropy reflects “a coherent and well-integrated Jewish community” that helps bind Jews together, and that it often has a “strong social component to it, including face-to-face solicitation and often solicitation in public settings among peer groups. Philanthropy also creates pools of potential lay leaders, and thereby serves as a mechanism for recruiting volunteers who make it possible for many organisations to function.”

The centrality of the Jewish charitable sector to Jewish life demands that we pay very careful attention to Jewish giving habits. The aim of this report is to provide Jewish charitable organisations with information that will help them to develop their fundraising strategies and better plan for the future of Jewish service provision. It focuses less on describing the health of the charitable sector itself (although we do address this briefly), and more on the Jews who currently support the sector and those who may or may not choose to do so down the line.

About the data

JPR’s National Jewish Community Survey (NJCS) 2013 paints a nationwide picture of British Jewish giving habits for the first time in eighteen years. It is based on 3,763 responses from across the UK and across the Jewish religious and cultural spectrum, and is one of the largest and most detailed survey datasets ever compiled on Jews in this country (see Appendix). In our initial findings from that survey we highlighted several important statistics relating to Jewish charitable giving. We revealed that most British Jews gave between £100 and £500 to charity in 2013, and that their charitable priorities were wide-ranging, rather than biased towards exclusively Jewish causes. As previous studies have also shown, we noted that the nature of respondents’ Jewish identity, as well as their age, sex and income, all exhibit strong relationships with giving habits. However, since our report on NJCS was designed to be a summary of our initial findings, we were unable to examine these data at the level of detail they warranted. Nevertheless, we noted in that publication that future work would focus on identifying the key variables underlying Jewish charitable outcomes, and explore new data on what prompts a donation in the first place. By addressing these issues directly, this report builds on JPR’s initial findings as well as the results of


JPR’s earlier pioneering work in the 1990s on Jewish charitable giving.7

**What motivates Jewish charitable giving?**

Charitable giving is rarely an entirely spontaneous act. It is a function of many different drivers, and a key aim of this report is to broaden our understanding of what some of these drivers might be and which are the most important. Statistical analyses of our data reveal that of the many variables we tested, three stand out as having especially strong associations with particular aspects of Jewish charitable behaviour. These are age (differences between younger and older people), Jewish identity (differences in levels of Jewish religious observance, socialisation, and cultural practice) and income (differences in how much people earn, measured both by their personal and household income). Our analyses also took into consideration other variables, including gender, educational attainment and political leaning. We typically found that compared with age, identity and income, all of these other variables exhibited weaker associations with charitable giving and had far smaller impacts, and thus we have chosen not to present this aspect of the analysis here.8

What follows then is a brief overview of the health of the UK’s Jewish charitable sector, after which we report on an in-depth analysis of these three key variables—age, Jewish identity and income. We then discuss how the findings could play out in the context of significant social and religious change in Britain’s Jewish community, which prompts us to pose a number of critical questions that the charitable sector needs to consider going forward.

7 Goldberg and Kosmin (1998), op. cit.

8 See the Appendix for a summary. Details are available on request.
The British Jewish charitable sector in context

In 2013, there were almost 164,000 registered charities in England and Wales and a further 24,000 in Scotland. In England and Wales the annual gross income of all these charities, from all sources, was £61 billion, or about £370,000 per charity, although three out of four charities had incomes of £100,000 or less. In 2014, UK adults donated an estimated £11 billion to charity. What proportion of these charities is focused on serving the needs or interests of the Jewish community? The last time any such survey was carried out was in 1997 when JPR estimated that there were approximately 1,910 financially independent Jewish voluntary organisations in the UK. That study estimated their combined total income to be just over £500 million, with the majority of this heavily concentrated in a few large organisations (the top 4% generated 70% of the total income). JPR also noted that the Jewish charitable sector punched well above its weight, with the total Jewish charitable income at around six times more than might be expected given the size of the UK Jewish population at the time.

Our current best assessment—based on data from the Charity Commission—strongly suggests that the Jewish charitable sector has expanded since the late 1990s despite the Jewish population’s size remaining static. We estimate that there are currently in excess of 2,300 Jewish charities registered in Britain (approximately 1.4% of all charities in the country). The combined income of these charities is around £1.1 billion per annum, of which about half comes from charitable donations. However, this is almost certainly an over-estimate as it takes no account of funds transferred between Jewish charities and should therefore be treated with some caution. On the other hand, this figure is restricted to donations made to Jewish charities only, and the evidence in this and other reports clearly demonstrates a strong leaning within the Jewish population towards giving to non-Jewish charities as well. Thus, whilst this study was not designed to make a fully accurate assessment of the total amount Jews contribute to Jewish and non-Jewish charities, the fundamental finding from the 1997 study that the Jewish charitable sector punches well above its weight must surely hold true today. Bearing in mind that Jews constitute less than 0.5% of the UK population, even the most conservative estimates of Jewish charitable giving would demonstrate that the combined contribution Jews make to British charities outside of the community is substantially disproportionate to their number.

Our Charity Commission data analysis further shows that there are almost 200 Jewish charities in the UK with an income of over £1 million per annum, including eighteen with incomes in excess of £10 million. These largest charities include some of the best-known in the Jewish community (e.g. Jewish Care, Norwood and UJIA), as well as a number of less well-known trusts and foundations operating primarily within the Orthodox and haredi (strictly Orthodox) sectors. However, as in the general charitable sector, the vast majority of Jewish charities are not in this financial league, as most (61%) have annual incomes below £100,000. Thus, the overarching picture of the Jewish...
charitable sector is one of a highly charitably active community, with a continuing and wide ranging commitment to giving.

**Jewish giving habits: an overview from the National Jewish Community Survey**

How important is charitable giving to Jewish identity? One way of assessing this is to ask people how much importance they place on the principle of giving within what we might term their ‘Jewish consciousness’ (as opposed to the importance they place on charitable giving in general ethical terms). When we do this we find that more than three out of four people (77%) regard charitable giving to be an important or very important part of their Jewish identity (Figure 1). While that does not necessarily mean these people are charitable (since attitudes may not reflect actual behaviour), this does allow us to contextualise the place of charitable giving within the Jewish mindset. Examined in this way, we find that in general, Jews place the importance of charitable giving (77%) above supporting Israel (69%), marrying another Jew (65%) and keeping kosher (50%), but below remembering the Holocaust (91%) or feeling part of the Jewish people (89%).

Figure 1. How important or unimportant is ‘Donating funds to charity’ to your own sense of Jewish identity? (N=3,736)

Although the vast majority (93%) of Jews sampled did give to charity, it is nevertheless the case that attitudes may not predict behaviour, so we were interested in understanding whether regarding charitable giving to be an important part of one’s Jewish identity translates directly into donation habits. We found that there is indeed a relationship between the importance one assigns to giving from a Jewish perspective and actual giving habits. For example, almost all (99%) of those who regard giving to be a very important aspect of their Jewish identity gave money to charity, whereas this was the case for 78% of those who consider giving to be a very unimportant aspect of their Jewish identity. Even so, it is at once apparent that a high proportion of Jews who do not consider charitable giving to be an important aspect of their Jewish identity, nevertheless give, and presumably are motivated to do so by factors that they do not see as specifically Jewish in nature.

Further, donations are by no means exclusively focused on the Jewish sector. In fact, while two out of three Jews (68%) give to Jewish charities, a far greater proportion of Jews (85%) give to general (non-Jewish) charities (Figure 2). Less than one in ten (8%) of the Jewish population gives solely to Jewish charities. Yet the finding that Jews prioritise non-Jewish charities over Jewish charities is neither new nor unique to Britain. For example, in 1995 it was noted that 69% of Jews donated to non-Jewish charities, compared

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15 Graham, Staetsky and Boyd (2014), op. cit. p.13, Figure 8.
with 59% who donated to Jewish charities,\textsuperscript{16} and a recent study in the United States found that 92% of American Jews reported giving to non-Jewish charities, compared with 79% giving to Jewish charities.\textsuperscript{17}

Our evidence also indicates that Jews are much more likely to give to charity than the population in general: we found that 93% of Jews donate to charity, compared to 57% of the general UK population.\textsuperscript{18} Interestingly, our research also appears to show that Jews are more likely than non-Jews to give to non-Jewish charities and that, individually and on average, Jews probably give more money to charity than British people in general, but obtaining directly comparable data has not been possible.\textsuperscript{19}

Further, compared with the general population, and setting aside religious causes (which attract 12% of general givers), Jewish patterns of giving differ in quite specific ways from the general picture. In proportionate terms, Jews are more likely to give to most causes, but especially to the arts, as well as to overseas aid, the elderly, the homeless and to environmental causes (Figure 3). On the other hand, they are less likely to give to animal and sporting causes.\textsuperscript{20} Some of these differences may derive from the Jewish age structure which is older than is generally the case (perhaps explaining a preference for causes for the elderly), or their above average levels of educational attainment (Jews are more likely to hold higher level qualifications than the population at large, possibly explaining a greater concentration on causes such as the arts and the environment). There is also the possibility that due to a shared history of persecution and migration, Jews are more sympathetic to the plight of the overseas poor, though this cannot be determined directly from the data.

Setting aside the 9%\textsuperscript{21} of respondents who declined to report how much they donated, we found that almost four out of ten (38%) Jews gave under £100 in the year before the survey, and that three out of ten (28%) gave over £500 (Figure 4). As has been shown in previous research, the majority of income is received from a minority of donors. However, without a suitable baseline for comparison, it has not proved possible to determine whether the Jewish community is becoming more or less reliant on a small number of major givers. Regarding the average amount given, taking inflation into account, we might have expected a smaller proportion to be giving under £100 and a greater proportion to be giving over £500 compared with JPR’s findings from almost twenty years ago. Upon further analysis, we found that this was basically the case (in 1995, 40% gave under £100 and 21% gave over £500), although more work is required to definitively establish the direction, size and significance of any change.\textsuperscript{22}

**What drives Jewish charitable giving?**

Whilst the preceding section provided a summary of some of the more important metrics of British

\textsuperscript{16} Goldberg and Kosmin, op. cit. p.11.

\textsuperscript{17} Gerstein, J., Cohen, S.M., and Landres, J.S. (2013). *Connected to Give: Key Findings from The National Study of American Jewish Giving*, Report 1, Jumpstart Labs. Whilst the pattern of Jews prioritising non-Jewish charities over Jewish charities is clear, we would however stress that different sampling methods were used for each of these studies and therefore more detailed direct comparisons are problematic.

\textsuperscript{18} *UK Giving 2012/13*, op. cit., p.5. It should be noted that the CAF data include Lottery Ticket purchases which are not included in the NJCS data, suggesting the difference may be even greater.

\textsuperscript{19} Again, because of the differing methodologies used to collect data on average levels of charitable giving, we cannot be confident that direct comparisons are meaningful. Such data can be obtained in ONS’s Living Costs and Food Survey (LCF) and from the Charities Aid Foundation (CAF).

\textsuperscript{20} Note that medical and health categories were not directly comparable.

\textsuperscript{21} This figure differs from that shown in Figure 2 since it is based on declared amounts rather than declared beneficiaries.

\textsuperscript{22} Goldberg and Kosmin (1998), op. cit. p.11.
Jewish charitable giving, it does not tell us who gives and why, or rather, what it is that determines a giving outcome. Can this be quantified, and can policy be developed grounded on this empirical foundation? The habits and motivations of Jewish donors are the result of numerous factors, many of which are unique to individuals, but some of which are more universal. The survey measured several of these universal influences, and we have identified three, in particular, that appear to be significant drivers of Jewish donating behaviour. Although the strict causal direction of the relationships is necessarily inferred, these are: (1) age; (2) level of Jewish engagement; and (3) income. To varying degrees, we have statistically verified that these three factors influence the importance placed on charitable giving within people’s Jewish identities, the level of emphasis they place on Jewish versus non-Jewish charities, the total amount of charity they give and, finally, their charitable generosity (i.e. the amount given relative to income). We explore each of these relationships, and others, in the remainder of this report.

Figure 3. Jewish giving to selected general causes compared with the general population

Source: JPR NJCS 2013 (N=3,736) for each item; CAF, UK Giving 2012/13, Figure 4, p.8. ‘Proportion of donors giving to different causes and proportion of total amount donated by cause 2012/13.’

Figure 4. Total amount given to Jewish and general charities in the previous twelve months (N=3,736)

Proportions may not sum to 100% due to rounding.
The difference age makes to charitable giving

Is giving related to age and if so, in what way(s)? Are the giving habits of millennials different from those of their parents when they were in their twenties and thirties? Such questions matter because the issue of age, and particularly the giving habits of younger Jews, are high on the agenda of most people involved in communal fundraising.

Figure 5. Importance of ‘Donating funds to charity’ to own sense of Jewish identity by age group

Age and the importance of charity to Jewishness

It is clear that the older people are, the more likely they consider charitable giving to be an important part of their Jewish identity. Whereas 70% of thirty-somethings believe charitable giving to be important to their own sense of Jewishness, this is the case for 88% for those aged 80 years old and above (Figure 5). Yet, interestingly, there is one exception to the overall pattern: those aged under 30 buck this trend. It is especially intriguing that an almost identical pattern was revealed in 1995 to a comparable question, with the very youngest cohort also bucking the trend in this way. This may be related to life-stage as one’s priorities and Jewish ideals change with family formation, but ultimately, we cannot confidently explain this outcome.

Age and charitable priorities

In general, older respondents are more likely to give money to charity than younger respondents, but despite this, 87% of under thirties still donate (Figure 6). Yet it is not only the give/don’t give dichotomy that differs with age. It is also clear that charitable priorities also vary in quite specific

23 Unpublished data from JPR’s 1995 Social and Political Attitudes survey. The figures are in response to the question, “Do you believe that Jews have a special responsibility, because they are Jews, to give to charity?” (Data available on request.)
ways. Younger respondents tend to exhibit more polarised giving habits, with 40% choosing to give either exclusively to Jewish charities or exclusively to non-Jewish charities, whereas this is the case for just 26% of those in their eighties. In essence, the younger the cohort, the more polarised its giving habits.

However, at the same time, estimates of the total proportion of all donations given to Jewish charities show that this increases with age. So whilst Jews do become more universal in their giving as they become older, they also seem to increasingly give a greater part of their total giving to Jewish charities (Figure 7).

**Age and prompts to giving**

We found that the way Jews respond to ‘the ask’ differs by age. Younger respondents were more likely to have made their largest Jewish charitable donation because they were asked by someone (either personally or at an event), or because of some familiarity with the organisation doing the asking (i.e. they were either impressed by, or had directly benefited from its work) (Figure 8).

Further, older people were much more habitual with their giving than their younger counterparts, and they were also far more likely to have made their largest donation in response to the High Holy Day appeal. In its 1995 report on charitable giving, JPR similarly noted that younger people

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24 It is common for major charitable appeals to be made around the Jewish New Year as synagogue attendance is highest during this period. These ‘High Holy Days’ (Rosh Hashanah and Yom Kippur) also place considerable liturgical emphasis on the importance of ethical behaviour and the giving of charity.
Figure 7. Proportion of total amount donated that is directed towards Jewish charities*

* Columns may not sum to 100% due to rounding.

Figure 8. Main reasons prompting largest donation to a Jewish charity by age
were more likely to give in ‘unplanned’ ways and older people tended to give in more ‘organised’ ways, such as to ‘direct appeals’ rather than more spontaneous ‘street collections’.25

Age and total amount donated and generosity

While the youngest respondents donated the smallest total amounts to charity, and the oldest donated the largest amounts, it is nevertheless apparent that the relationship between people’s age and the total amount they donate is fairly weak (Figure 9). For example, the propensity to give £100 or less initially declines steeply with age during people’s twenties and thirties, but then declines more gradually until the seventies, whereupon it rises. This is only roughly mirrored by the pattern for larger donations – i.e. the propensity to give £500 or more initially increases with age and then flattens beyond age 40 but only increases again at 80 years and above. The untidiness of this relationship is due to the influence of changes to income over the lifecycle.

Given that people’s income tends to increase over the course of their working lives, straightforward comparisons between the total amount younger and older people give to charity may actually be misleading. A more balanced approach is to measure ‘generosity,’ or people’s giving habits in relation to their income or means to give. This reveals that Jewish generosity—estimated here as the ratio of the total amount of charitable donations to household income (see Appendix for details)—increases with age in a consistent manner. Indeed, the relationship is very clear, with 12% of respondents under forty being in the top ‘most generous’ quintile, rising steadily to 40% of people aged eighty and above (Figure 10). Compared with the age/amount relationship charted in Figure 9, this relationship is far smoother. Also, further statistical analysis reveals that age is indeed the most important independent predictor of generosity. We found that age is more likely to predict generosity than a person’s Jewish identity, which is itself a more important predictor than their income.

25 Goldberg and Kosmin, op. cit. p.19, Figure 11.
Summarising the age effect

Pretty much whichever way we look at the data, it is apparent that Jewish charities benefit far more from older Jewish people than they do from younger members of the community. The older people are, the more they give, the more generous they are, the more likely they are to donate to Jewish charities over non-Jewish charities, the greater the proportion of their giving is directed towards Jewish charities, and the more likely they are to consider charitable giving to be an important part of their Jewish identity.

Looking ahead, this picture is challenging from a communal perspective. It begs a hugely important question regarding giving habits down the line: over the course of time, will the young become like the old? In asking this, we reach a familiar conundrum found right across social science: are today’s younger Jews on a path that their parents took before them, or is the path they are now taking fundamentally different from that taken by their forbears? This is the generation (or cohort) versus the life-stage (or life-course) conundrum. Is giving fundamentally about life-stage, i.e. that younger people simply give less, and are less charitably inclined than older people and that this has always, and always will be the case? If so, we can expect today’s young to give more as they age. Or is there something fundamentally different about younger people today compared with younger people in the past, that means their less charitable habits are here to stay or, at any rate, are unpredictable (the generation effect)?

Unfortunately, even longitudinal data, tracking the same group of people over time, cannot predict the future, and no amount of analysis of the NJCS data can answer this question either. Yet there are at least some reasons for the Jewish charitable sector to be optimistic. First, younger Jews are less set in their charitable ways than older Jews, suggesting a potential opportunity from a fundraising perspective. If young people can be attracted by the ask to a particular cause early on, then they may be more likely to stay with that cause later in life. Second, the number of older Jewish people aged in their seventies is steadily increasing as a result of ageing of the baby boomer generation—the above averagely large cohort of people born straight after the Second World War. What effect could this have on giving? It seems likely that mainstream Jewish charities should expect a relative income boost off the back of this boom given the more generous nature of older people and the fact that there will be a larger number of them. A final reason for optimism is to be found in JPR’s 1995 survey, which shows a clear, positive correlation between age and the
prioritisation of Jewish causes. Why is this of relevance? Well, almost twenty years later we see the same positive relationship again (Figure 6): the older people are, the greater the priority they place on Jewish charities. Whilst not definitive, the repetition of this pattern over time does give us some confidence that today’s young may well become more Jewishly charitable as they age. Yet this conclusion is complicated by the tremendous changes the community as a whole is currently undergoing, as we discuss at the end of this report.

26 Ibid. p.13, Figure 4.
The difference Jewish identity makes to charitable giving

Does the close relationship that has been found in the past between charitable giving and the strength of one’s Jewish identity still resonate today? What difference does someone’s religiosity make to their giving habits? Are other aspects of Jewish identity, other than religiosity, also important when it comes to giving? As the community’s identity profile changes in unprecedented ways (discussed in the conclusion of this report), it is becoming increasingly important for communal fundraisers to find answers to these kinds of questions.

Jewish identity and the importance of charity to Jewishness

There is a strong relationship between the nature of respondents’ Jewishness and the importance they place on charitable giving. For example, we asked respondents to locate themselves on a four-point scale labelled: Secular; Somewhat Secular; Somewhat Religious; and Religious. Those who self-identified as Religious were three times as likely to regard giving as being ‘Very important’ to their Jewishness as those who self-identified as Secular (Figure 11).

This picture is also reflected in many other indicators of Jewish identity. Most (80%) self-defined haredi (strictly-Orthodox) Jews and a majority (63%) of self-defined Orthodox Jews consider giving to be ‘Very important’ to their Jewish identity, compared with 22% of Jews who describe themselves as ‘Just Jewish’ and 16% of non-practising (secular/cultural) Jews. This is also the case for 44% of synagogue members, compared with 20% of non-synagogue members, and 46% of respondents with a Jewish partner, compared with 18% of those with a non-Jewish partner, indicating that Jewish engagement, as well as Jewish religiosity, are therefore key correlates when it comes to understanding Jewish charitable behaviour.

Figure 11. Importance of ‘Donating funds to charity’ to respondents’ own sense of Jewish identity by type of Jewish outlook

* Columns may not sum to 100% due to rounding.
Similar patterns were revealed by JPR in 1995, with 81% of self-defined ‘Orthodox’ respondents agreeing that Jews have a special responsibility to give, compared with 20% of ‘Just Jewish’ and 8% of Secular respondents.\textsuperscript{27} The question of which aspects of Jewishness matter most—such as religious piety, cultural attachment and ethnocentricity—is explored in the more detailed analyses discussed throughout this report and in the Appendix.

**Jewish identity and giving priorities**

People’s degree of religiosity is also closely related to their Jewish charitable priorities. Irrespective of whether or not they actually give, religious Jews strongly favour Jewish and Israel charities, whereas Secular Jews strongly favour general (non-Jewish) charities (Figure 12). 83% of ‘Religious’ respondents prioritise Jewish or Israel charities, compared with 22% of ‘Secular’ respondents.

As we might expect, actual giving habits also tend to follow this pattern. For example, the more secular a person’s outlook, the less likely they are to donate to Jewish charities (Figure 13). However, respondents’ religious or secular outlook is more predictive of giving to Jewish charities than to non-Jewish charities. In terms of giving to non-Jewish charities, there is little difference between three of the four outlook groupings, with only the ‘Religious’ being noticeably less inclined to give to non-Jewish charities than the other groups. Even so, it is also apparent that Secular

![Figure 12. Charitable giving priorities by Jewish outlook](image-url)

*The question asked: “To which of the following, if any, do you give the highest priority? Jewish charities in the UK; General charities in the UK; Aid for the poor in other countries (outside the UK); Israel charities; None of these”. The final category has been excluded in this graph. Columns may not sum to 100% due to rounding.*

\textsuperscript{27} Ibid., p.18, Fig. 9.
Jews are far more likely to avoid Jewish charities than Religious Jews are to avoid general charities (60% v 25%), suggesting that any communal shift towards secularism would have a greater impact on Jewish charities than it would on giving in general.

Further, non-practising Jews are more than twice as likely not to give to any charity than their more religiously active and Jewishly engaged counterparts. 12% of non-practising Jews give nothing to any charity at all, compared with less than 5% of Orthodox and Traditional Jews. Moreover, when they do give, Orthodox, Traditional and Reform respondents are all more likely to give to both Jewish and non-Jewish charities than all other groups by some considerable margin (Figure 14). Only haredi respondents prioritise Jewish charities above all else, although their tendency to do so is less than it is for non-practising respondents who prioritise general causes. Thus, niche or parochial giving mainly occurs at the margins of Jewish identity.

More religiously identifying Jews tend to devote a greater proportion of their overall giving to Jewish charities. A majority (69%) of Religious respondents give more than half of their total donations to Jewish charities, compared with 47% of Somewhat Religious and just 13% of Secular respondents. Over half of Secular (53%) respondents give nothing at all to Jewish charities.

A similar pattern is revealed with other aspects of Jewish attachment. Three-quarters (74%) of endogamous Jews—those with a Jewish partner—give to both Jewish and non-Jewish causes. By contrast, this is the case for just 37% of those with non-Jewish partners, of whom over half (53%) give solely to non-Jewish charities (Figure 15). This close relationship between Jewish identity and the prioritisation of Jewish causes was also noted recently in the United States.

28 Note that this is lower than actual reported non-giving suggests (Figure 13). This could simply relate to the different time frames for each question.
29 Gerstein et. al., Connected to give, op. cit.
Additional statistical analyses show that people’s level of Jewish religiosity is indeed the most important independent predictor of the extent to which they devote their giving to Jewish charities. This is the case after taking into account people’s age, income, political position, gender and educational attainment. In particular, we identified ‘Jewish social religiosity’ (i.e. being socially religious—attending synagogue, alongside some degree of Shabbat and festival observance without necessarily being halachically observant) and ‘Frumness’ (i.e. orthopraxy) to be the main predictors of charitable prioritisation (see Appendix). In other words, the more ‘frum’ or ‘socially religious’ Jews are, the more likely it is that they prioritise giving to Jewish charities over non-Jewish charities, independent of all other variables measured.
Jewish identity and amount donated and generosity

Respondents’ Jewish identity not only correlates with the charitable choices they make, but also the amount they choose to donate. We see a relationship between the total amount people donate and their Jewish outlook. In general, the more religious the respondent is, the more money they give in total to charity (Jewish or general). However, the relationship is not straightforward. While it holds firm in terms of not giving anything to charity, Secular and Somewhat Secular Jews otherwise exhibit strikingly similar habits (Figure 16). What is more, this pattern was noted by JPR in 1995. It is likely to be due to a variety of mutually interacting variables (such as income, age, personal ethics, experiences and so on), making a straightforward explanation difficult, and it underlines how challenging it is to understand Jewish charitable behaviour. However, we can again use statistics to try and untangle the relationships.

For example, further statistical investigation into the key predictors of the total amount donated to charity revealed that of all aspects of Jewish identity, having strong ‘moral ideals’ (i.e. to associate values such as social justice, charity and volunteering with one’s sense of Jewish identity) is the most important predictor of the total amount people donate (see Appendix). This variable is almost as statistically important as age but, as we will see below, neither are nearly as important as income in this regard.

In trying to understand the relationship between people’s Jewishness and their patterns of giving, it is important to bear in mind the potentially blurring effect of income, which, as we show below, is very closely correlated with the total amount people choose to donate to charity (Figure 21, page 26). We did this by examining Jewish identity in terms of people’s generosity (see Appendix) and we found that there is indeed a close association. For example, Orthodox and haredi respondents are the most generous, i.e. they are more likely to give a higher proportion of their household income to charity than other denominations (Figure 17). Over half (54%) of haredi respondents, and over a quarter of Orthodox respondents are found in the most generous quintile, compared with 13% of those who are Secular/cultural. It is also notable that

30 Goldberg and Kosmin (1998), op. cit. p.16. “Further analysis showed that the Strictly Orthodox group [defined in that report as Sabbath observant rather than haredi] 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.”

Figure 16. Total amount donated in the previous year (to any charity) by type of Jewish outlook

* Columns may not sum to 100% due to rounding.
Traditional and Reform/Progressive exhibit almost identical generosity profiles. This similarity is surprising since, in most other aspects of Jewish engagement and behaviour, we find that Traditional Jews tend to outscore Reform/Progressive Jews.

Summarising the identity effect
Although we noted above that age is the most important predictor of generosity, Jewish identity—in particular, Jewish ‘Moral ideals’ and ‘Frumness’ (see Appendix for an explanation of these terms)—is the next most important predictor of generosity. Indeed, how people understand and express their Jewish identity is even more important than their income when it comes to their charitable generosity, even though income is
the key predictor of the total amount they give to charity (as shown in the next section).

The findings here that the more religious or more Jewishly-engaged are more charitable are neither unusual nor unique to Jews.\textsuperscript{31} We see that the more religious and Jewishly-engaged respondents are, the more money they donate to charity, the more generous they are in their giving, the more likely they are to associate charitable giving with Jewish identity and the more likely they are to prioritise Jewish causes over non-Jewish causes.

In addition, we see that donations to Jewish charities are far more sensitive to Jewish identity than are donations to non-Jewish charities.

What, therefore, can we hypothesise about charitable giving going forward? On the one hand, it is apparent that any erosion of Jewish identity could have a detrimental, ‘double whammy’ effect on donations. In this scenario, we would expect fewer Jews to donate to Jewish charities and, even among those who continued to do so, they would most likely give less money overall. The question then arises as to whether mainstream Jewish charities are prepared for this, should such an erosion occur, given that we know the mainstream (as opposed to haredi) Jewish population is currently contracting.\textsuperscript{32}

On the other hand, we also know that the religious profile of the Jewish community is changing in unprecedented ways. The very rapid growth of the haredi community will inevitably shift the religious balance towards the religious right. Given the greater charitable engagement among more religious Jews, might this be of potential benefit to mainstream charities, and might it counter any impact of mainstream contraction? We do not believe this is currently likely, since most haredim tend not to align themselves with mainstream Jewish charities, nor do most mainstream charities typically seek to fundraise within haredi circles.


The difference income makes to charitable giving

Having examined the important roles played by age and Jewish identity in Jewish charitable giving habits, we finally turn to the significance of income in giving outcomes. Note in this section we focus exclusively on the 79% of respondents who provided data on personal income (N=2,766).

Income and the importance of charity to Jewishness

On the whole, income appears to be unrelated to the level of importance Jews place on giving to their sense of Jewish identity. However, for incomes above £110,000 per year, we see greater and greater importance associated with giving as incomes rise (Figure 19). For example, whereas around one in three Jews on income brackets below £110,000 reports giving to be a ‘Very important’ aspect of their sense of Jewishness, this is the case for almost two out of three Jews earning above £250,000 per annum. Why does the charitable imperative only begin to loom large on Jewish radars after a certain, high income threshold has been breached? Since additional analysis finds no clear relationship between income and secular-religious outlook, we can only hypothesise at this stage. Perhaps wealthier people are simply more likely to reflect on their charitable responsibilities when they have a large amount of disposable income to do with as they wish? This idea concurs with Abraham Maslow’s ‘hierarchy of needs’ theory, which posits that personal motivation is rooted in a set of needs that must be met hierarchically from the most basic (food, shelter) through to the more aesthetic (satisfaction, belonging etc.) and ultimately self-actualisation (fulfilling one’s potential). After this point need turns towards altruism, or supporting others.33

Figure 19. Importance of ‘Donating funds to charity’ to one’s own sense of Jewish identity by annual personal income

* Columns may not sum to 100% due to rounding.

An alternative and more pragmatic view is that the very wealthy are simply more likely to be ‘targeted’ by Jewish charities, and in so doing, offered greater opportunities to give and network with other high net worth Jewish givers, thereby fomenting an increased sense of responsibility, as well as opportunity, to give. Yet, this too is conjecture and additional research is required for a robust understanding of why the very wealthy apparently feel a disproportionately greater responsibility to give than even the moderately wealthy.

**Income and giving priorities**

Those on the lowest incomes are two or three times more likely not to donate to charity (Jewish or otherwise) than those on modest and larger incomes. For example, 12% percent of people on the lowest incomes (i.e. below £20,000 per year) did not donate to any charities in the year before the survey, compared with 4% or 5% of all other groups with incomes above £20,000.

Yet for the majority who do give, there appears to be a greater tendency among those with larger incomes to devote a higher proportion of their total giving to Jewish charities than those on smaller incomes (Figure 20). For example, over half (52%) of those on the highest incomes (over £110,000) give more than half of their total donations to Jewish charities, compared with less than a third (30%) of those on the lowest incomes (£20,000 or less). However, more detailed statistical analysis reveals that once Jewish identity and especially age have been taken into account, income actually has relatively little independent statistical impact on the extent to which people prioritise Jewish over non-Jewish charities (see Appendix). In other words, the apparent relationship between income and the prioritisation of Jewish causes is statistically weak and probably a by-product of other factors, since it is statistically far less important than the strength of someone’s Jewish identity and age when it comes to determining charitable priorities.

**Income and total amount donated and generosity**

As might be expected, and has been seen in the past, income is closely related to the total amount donated. Indeed, with the exception of the very largest donations, the relationship is near perfect, as shown in Figure 21. For example, 7% of respondents with a personal income of £5,000 or less donated more than £500 in total to charity in the year up to the survey, rising to 29% of those earning £30,000 to £50,000, 57% of those earning £70,000 to £110,000, and 87% of those earning in excess of £250,000.

Note that giving can be, and often is a joint decision between spouses or partners, and so it may be possible for someone to give more than they personally earn.
Indeed, further statistical analysis reveals that people’s personal income is by far the most important predictor of the total amount of money they give to charity, independent of all other variables tested. This is despite the fact that amounts donated rise with religiosity (Figure 16, page 21). Indeed, people’s personal income level is a stronger predictor of the amount they will donate, than their age, their political stance, their level of educational attainment or the strength of their Jewish identity (see Appendix). We also note that although some research has shown that giving is more closely related to wealth than income per se, and that household income is arguably a closer approximation of wealth than personal income (e.g. a non-working spouse whose partner has a high income may declare minimal personal income alongside sizeable charitable donations due to shared household resources), we actually found personal income to be a more reliable predictor of total amount given than household income.

* Columns may not sum to 100% due to rounding.

Figure 21. Total amount donated to all charities in the previous 12 months by personal income

### Table

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<th>Income Bracket</th>
<th>£5,000 or under</th>
<th>£5,001 – £10,000</th>
<th>£10,001 – £20,000</th>
<th>£20,001 – £30,000</th>
<th>£30,001 – £50,000</th>
<th>£50,001 – £70,000</th>
<th>£70,001 – £110,000</th>
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35 Further analysis showed that among people earning less than £20,000, giving £500 or more was greatest among those with a ‘Religious’ outlook (24%), compared with 13% for ‘Somewhat religious,’ 5% for ‘Somewhat secular’ and 8% for ‘Secular’ respondents.

36 In JPR’s 1995 report (p.9, fn.22) it was noted that “Research in the USA has supported… 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. See: Schervish, P.G. and Havens, J.J. ‘Wherewithal and beneficence: charitable giving by income and wealth.’ New Directions for Philanthropic Fundraising, Volume 1995, Issue 8, Summer 1995, pp.81-109.

the top personal income bracket (£250,000 or more p.a.) are also in the most generous quintile, whereas close to half (47%) of those in the lowest income bracket (£5,000 or under) are in the least generous quintile (Figure 22). In other words, this appears to show us that the greater one’s income, the greater the proportion of it one is likely to give away. However, we feel this finding must be treated with some caution since it must be recognised that outside the very highest and lowest income brackets, the relationship between income and generosity is actually rather weak. This is perhaps due to the complicating factors of age and religiosity which, it turns out, are stronger predictors of generosity than income. It is also worth noting that other studies using different measures have found an alternative relationship between giving and generosity.

38 It should be noted that it was necessary to estimate ‘midpoints’ for the very highest income and donation brackets almost at random. Some incomes may be considerably higher than £250,000 (the highest option being £250,000 and over), yet donations may not be much greater than £25,000 (the highest option being £25,000 and over). Thus the largest donors may not be quite as generous as this approach implies.

39 Some studies have found an inverse relationship between generosity and giving, whereby those with the least means tend to be the ones who give the greatest proportion. However, it is doubtful whether these studies are in fact comparable with NJCS data (see for example CAF 2015, op. cit. p.12). CAF data include purchasing of lottery tickets and buying goods in charity shops which are not specifically included in the NJCS data and may have greater attraction to the less well-off. A separate paper has also found a smooth, inverse relationship between household expenditure and generosity, whereby the lower the expenditure, the greater the proportion devoted to donations, but again, this includes items not tested in the NJCS data. See: McKenzie, T. and Pharoah, C. (2011). ‘How generous is the UK? Charitable giving in the context of household spending,’ CGAP Briefing Note 7, p.5.

Summarising the income effect

The greater a person’s income, the more likely they are to donate to charity, and where income matters most is in the total amount Jews donate to charity. Independent of all other variables tested, a person’s income is by far the most important predictor of total giving, whether to Jewish or non-Jewish charities. Whilst this might be expected, we also found that the highest earners are also the most generous donors, although this is a weaker relationship than between income and total amount donated.

We also found that the very wealthy exhibit a clear sense of Jewish obligation to give, over and above those in all other income brackets. We can only hypothesise as to why this is the case, but it also points to the fact that in getting to grips with Jewish charitable giving, it is necessary to understand wealth in the community (here
measured by the somewhat restrictive income indicator). The statistically unambiguous relationship between income and amount donated is neither surprising nor new, but, should charitable need in the community remain constant (or rise) over time, this could have potentially serious implications in the long run if total communal wealth declines, a scenario that could be borne out as the relatively less wealthy haredi population grows.
What might the future of British Jewish charitable giving hold?

There can be few topics that uniformly preoccupy the board members of Jewish charities as much as fundraising. Whether these are synagogues, care organisations, educational bodies or welfare agencies, the entire Jewish charitable sector is ultimately dependent on the good will and generosity of the Jewish community for its long-term viability. Thus, understanding how Jewish giving will change going forward is of huge importance to these organisations. Of course, predicting the future is a precarious business, and doing so with any degree of confidence would be foolhardy. Yet we can at least hypothesise potential scenarios given what we already know about how the community is changing demographically and what we have learned about Jewish charitable giving habits in this report.

The backdrop to giving—unprecedented communal change

Today, Britain’s Jewish community is undergoing unprecedented compositional change which has manifold implications for the future of Jewish charitable giving in the UK. Thus, understanding the likely future of charitable giving requires a detailed description of the background against which any future giving will take place. The picture can be summarised in terms of two sectors: on the one hand, the haredi (strictly Orthodox) sector, and on the other, the non-haredi, or ‘mainstream’ sector. Each sector is changing in radical ways largely independently of the other.

On the haredi side, the effect of extraordinary demographic growth (perhaps as much as 5% per year) will have two primary outcomes. First, the number of religiously observant Jews will increase; second, there will be a larger pool of younger Jews in the community. Overall, this has the potential to increase ‘average religiosity’ in the community and decrease average age in the community. However, in practice, the haredi population remains a minority Jewish sub-group living a largely separate existence from the mainstream, both geographically and socially, so currently, these changes will not necessarily be seen or felt by the majority mainstream sector.

Meanwhile, in the mainstream, the opposite is happening. Rather than growth, there is contraction (of almost 3% between 2001 and 2011), a result of two primary factors, one religious and one demographic. The first is a gradual ‘secularisation’ of the mainstream community exemplified by a contracting centre ground and growing secular and non-practising identification and behaviours. The second is the gradual ageing of the mainstream, a result of low birth-rates and the retirement of baby boomers, the generation of Jews born in the aftermath of the Second World War who represent a demographic bulge in the Jewish population’s structure. As they enter retirement and old age, the sheer number of people in this group will mean the average age of this part of the community will steadily increase.

This overview has some complex but potentially very important outcomes for Britain’s Jewish community, the nature of which can only be hypothesised at this stage. Nevertheless, it represents a reality within which all Jewish charitable organisations must operate going forward. So what are the likely implications of these radical changes for Jewish charities? In the absence of a crystal ball, we must use all the information that is currently available and try to hypothesise for different scenarios. In this endeavour, the findings in this report provide useful pointers about the way in which the future may unfold.

Three determinants of Jewish charitable giving

The key determinants of Jewish charitable giving are derived from our statistical analysis which revealed the variables which most comprehensively

40 Staetsky and Boyd (2015), op. cit.
41 Graham et al. (2014), op. cit. pp.16-17.
predict Jewish charitable giving outcomes in the data.

First, we found that levels of Jewish religiosity (measured in terms of orthopraxy, but also ‘social religious’ engagement—including synagogue attendance, and some degree of Shabbat and festival observance) strongly predict the extent to which Jews prioritise Jewish charities over non-Jewish charities. Whilst only haredi Jews prioritise Jewish charities over and above all others, among the mainstream (including the Orthodox), the more religious a person is, the more likely they are to donate to Jewish charities and the larger the proportion of their total giving they assign to Jewish charities. The converse was also recognised: the more Jewishly secular a person is, the lower the priority they place on Jewish charities and the less they give to charity overall.

Second, in addition to Jewish religiosity, age was also found to be a major predictor of giving habits. The older a person is, the more generous they are, and, to a lesser extent, the more money they are likely to give to charity. Again, the converse is equally apparent. The younger a person is, the less generous they tend to be in their giving, the less likely they are to associate charitable giving with their Jewishness or to prioritise Jewish over non-Jewish charities, and the less habitual and universal they are in their giving. In general, younger Jews give less Jewish charity than older Jews.

Third, income also predicts certain aspects of giving. Unsurprisingly, the larger a person’s income, the more money they give to charity, whether to Jewish or non-Jewish causes. But income also predicts other, more subtle giving outcomes. The larger the income, the greater the proportion of giving that is devoted to Jewish charities. Again, the converse is also true, with lower incomes being associated with reduced giving and lower levels of commitment to Jewish giving.

What lies ahead for the Jewish charitable sector?
The implications of these findings on charitable giving would be fairly straightforward if the community was a) homogeneous and b) socio-religiously stable. However, as we have made clear, neither of these is the case, making the task of describing the likely future of Jewish charitable giving and its potential impact on the Jewish charitable sector, particularly challenging. If we add to this an element of uncertainty about what the level of Jewish charitable need will be in the future and what resources will be required to accommodate that need, it becomes clear that the task becomes almost insuperable.

So, to avoid strangling discussion about the future of Jewish charitable giving from the outset, we will sketch out some potential scenarios based on what we do know about the way the community is changing and what we have learnt about the drivers of Jewish charitable giving. In doing so we will sidestep the issue of need, acknowledging that it is relevant and important, but accepting that it is not a focus of this report.

We have described a Jewish haredi world alongside a Jewish mainstream world. Going forward, what are the potential sectoral implications of these findings regarding Jewish charitable giving? We will focus on three more or less independent potential outcomes. The first relates to the younger mainstream Jewish population, the second to the older mainstream population and the third to the haredi population.

1) The future of charitable giving among the younger mainstream
Younger mainstream Jews give less to charity, are less predisposed to Jewish charities and are less habitual and more polarised in their giving habits. But can we expect them, as they age, to develop the habits of their more generous and Jewishly charitable parents and grandparents? In short, this is a classic life-stage versus generation conundrum. If change is driven mainly by life-stage effects, then we can expect the young of today to gradually take on the habits of their parents and give more to charity as they age and progress through the various stages of the human life-cycle. But if change is primarily influenced by the period in which you are born, moulded by the experiences that are unique to a particular historical context—the generational or cohort model—then predicting the future is far more precarious. Are there certain traits of today’s younger generations that are unique to them and which are likely to influence their attitudes towards giving in the future, that were not necessarily relevant to their parents.
and grandparents? In other words, will this generation forge its own, essentially unpredictable path going forward? In all likelihood, both generational and life-cycle effects will influence the future giving habits of the young. Even so, we do have some data to guide us. For example, we saw the same relationships between age and charitable giving in both 1995 and in 2013, whereby giving in general, as well as giving to Jewish charities in particular, were seen to increase with age, suggesting that the relationship may be primarily life-stage rather than generation specific. We could, therefore, tentatively conclude that today’s young will most likely become more Jewishly charitable as they age.

However, this group is also secularising, and we know that the more secular Jews are, the less predisposed they tend to be towards giving to Jewish charities and the less likely they are to engage Jewishly or even identify as Jews. Should the mainstream young of today become more secular going forward, we can expect the proportion of donations they devote to Jewish charities to decline, alongside a general decline in the amount they give overall, as they gradually replace their parents and grandparents. So if Jewish identity erodes through secularisation, intermarriage, or simple apathy, we can expect a concomitant decline in the propensity of Jews to donate to Jewish charities. At the same time, the Jewish population base will shrink, since there will be fewer active and engaged Jews around for charities to seek to reach.

Whilst little can be done to alter the demographic trends, it may be possible to address the secularising tendency. So this becomes the central question: how should the community respond to this secularising scenario? Of course, this question extends way beyond the specifics of charitable giving, and into the realms of Jewish identity and education. Once we enter into these areas, any strategies adopted will inevitably be influenced by the ideological persuasions of different organisations. For some, the answer will lie in renewed attempts to draw the more secular into more religious realms, and whilst this is an entirely reasonable path to follow, our own evidence shows that in spite of numerous attempts over several decades, the flow of Jews towards more secular positions significantly outweighs the flow in the opposite direction. So, whilst encouraging and enabling younger Jews to become more religiously observant will likely impact positively on the charitable behaviours of those who opt to pursue this path, the community also needs to develop robust mechanisms to foster and encourage ongoing engagement in Jewish life for the sizeable group who do not and, in all likelihood, will not do this, if it wishes to secure their investment in it.

In considering how to achieve this, the future of the mainstream Jewish charitable sector may be dependent on working to situate charitable giving not only at the heart of one’s religious Jewish identity, but also at the heart of one’s ethnic Jewish identity. That is to say, young Jews need to strongly identify the Jewish obligations of responsibility for others and the giving of tzedakah (charity)—both to Jews and non-Jews—not only with religious Jewish constructs, but also with ethnic and cultural Jewish ones—a Jewish cultural or Jewish ethical imperative, if you like. Educational models could be developed to this end, whose goal would be to understand giving, again both to Jewish causes and to non-Jewish causes, as a Jewish obligation to be writ large in the lives of all Jews, irrespective of how they choose to understand or practise their Jewishness.

2) The future of giving among mainstream baby boomers

The second group of particular relevance to the discussion of the mainstream Jewish population is the baby boomers, the generation of Jews, now entering their seventies, born in the aftermath of the Second World War. This large group is, by some measures, the wealthiest generation there has ever been, and many can expect to live long and healthy retirements. Secularisation is less of a concern here, since many are fairly set in their Jewish ways and engaged in Jewish life. This reality raises opportunities and challenges for the Jewish charitable sector in the medium term. How will the boomers spend their wealth? Will it be consumed during long retirements and, subsequently, funding long periods of infirmity as extreme old age becomes the norm? To what extent will this generation’s wealth be passed on

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42 For example, the ‘Millennials’ do not remember a world without mobile phones or the Internet.
44 Graham et al. (2014) op. cit. pp.16-17.
through inheritance? And most importantly, what are the implications of all this for the future of Jewish charitable giving?

It seems reasonable to suppose that mainstream Jewish charities should expect, in the near future, a relative boost off the back of this demographic boom given the more generous nature of older Jewish people, their greater predilection for Jewish charities and the fact that the size of this age band is increasing. Yet this boom will not last indefinitely, and in due course, it will contract, as will its ability to give. The key policy question therefore is how best to capitalise on this temporary glut of potential givers?

Jewish charities should clearly focus hard on securing legacies while this glut exists, always being cognisant of the fact that this period will pass as the baby boomers enter their mid- to late eighties when their ability to give will likely decline. As a preamble to this, it would seem self-evident that charities should understand as much as possible about the extent to which Jews have included any legacies to Jewish and/or to non-Jewish charities in their wills, and indeed, whether or not they have prepared a will at all. However, focusing solely on charitable legacies may be insufficient. Alongside any funds left for a particular charity or charities, it seems likely that the baby boomer generation will be responsible for the single largest transfer of wealth from one generation to another the British Jewish community has ever seen. It will then become incumbent upon their children to determine how that money is spent going forward. Developing initiatives and incentives to maximise the chances of these funds being invested in the ways the baby boomer generation would like, may be an important priority for the future, and in that sense is intimately related to point 1 above.

**3) The implications of a burgeoning haredi population on the future of charitable giving**

Britain’s Jewish community has experienced dramatic growth in its haredi population and this is continuing apace. More religious Jews mean more people donating to Jewish charities and more people prioritising Jewish charities. Haredim are strongly committed to Jewish charitable giving and most likely to transmit their Jewishness to the next generation, yet haredi demographic growth is only superficially good news for the mainstream Jewish charitable sector for at least three reasons.

First, the haredi community is far less wealthy than the mainstream community, so, as it grows, while the mainstream community contracts, there will simply be less money to give away. In addition, the haredi community’s very young age profile will only exacerbate this issue, given that younger people tend to give less money to charity than older people. Second, the relative economic deprivation in the haredi community suggests that an increasing number of haredi Jews is likely to require the services of the Jewish charitable sector. Relatively peripheral issues in the mainstream Jewish community, such as housing, employment and even meeting basic needs, are already quite central among haredim, and demand is likely to increase. So not only will there be less money to give away, there will also be changing, and probably increasing, need. Third, evidence both from NJCS data and our review of Jewish charities indicates that haredim tend to focus their Jewish charitable attention on the haredi sector over and above the mainstream one. Thus, the charities that are most likely to benefit from any increased capacity to give within the haredi community will be those with an Orthodox bent that serve the haredi sector in some way.

All of this raises some important policy questions. As the haredi population grows, and as its needs expand, will the charities that work within this sector be able to raise sufficient funds to support the haredi community? Will haredi charities increasingly turn towards the mainstream Jewish population for support? If so, how will mainstream Jews respond, and to what extent will they feel a sense of responsibility to invest in the

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45 The proportion of Jews in their twenties who are haredi more than doubled between 2001 and 2011 based on census data from haredi areas.


needs of the haredi community? Furthermore, if they do respond, what impact will that have on their support for the needs of the mainstream sector? The answers to all of these questions are unclear, but looking ahead, the charitable sector as a whole should start to consider ways in which this situation can be systematically monitored.

In the final analysis, the changes we observe in the composition and nature of the Jewish population have important ramifications for the future of charitable giving. In the midst of all the challenges of trying to raise funds for the here and now, it is necessary for Jewish charities to be cognisant of the social and demographic changes that are coming our way, and to prepare accordingly. Putting in place the most appropriate long-term policies now will be critical to ensuring that the next generation of Jews has its needs met by a vibrant and committed cohort of givers who understand the importance of contributing both to the Jewish and wider communities.
Appendix

About NJCS
This report is based on data from JPR’s 2013 National Jewish Community Survey (NJCS). This was a nationwide study with 3,736 responses. As we reported in our initial findings, the nature of sampling a group such as the Jewish population means “it is reasonable to assume that the communally uninvolved may be underrepresented, though the survey does include significant numbers of such respondents.” As such, weights were developed to adjust for age, sex and synagogue affiliation and all analysis in this report is based on weighted data. We concluded that NJCS is “representative of those who either do, or are quite likely to, use Jewish communal facilities” and therefore the data presented here on Jewish charitable giving should be considered representative of those who either donate or might consider donating to the Jewish charitable sector.

Deriving a ‘generosity’ variable
As we report here, those with the greatest means to give tend to give the most to charity and those with the least means give the smallest amounts on average. However, this prompts us to ask whether or not, if all incomes were equal, the total amounts given by each respondent would also be equal? In other words, are the biggest donors really so generous and the smallest donors so ungenerous, once their means to give have been taken into account?

Developing an instrument to measure this was not an aim of NJCS but we have been able to develop a way of assessing what we loosely term ‘generosity’ (i.e. a measure of the extent to which people give according to their means). While defining generosity is fairly straightforward, obtaining sufficient data to calculate it is another matter. Generosity is a function of disposable income and wealth. But neither of these variables could be gleaned from the survey, so, in order to quantify and approximate generosity, we used household income as a proxy for wealth and calculated the ratio of the total amount donated to household income. This produced a scale of generosity with a sample size of 2,568 respondents, or 68% of the total sample. This scale was subsequently divided into five equal groups (quintiles) ranging from the Least Generous (1) through to the Most Generous (5).

Multiple regression analysis on key predictors of charitable giving
This report, as well as previous studies, have highlighted numerous statistical relationships between charitable giving, age, Jewish religiosity and income. There are other variables too, such as sex, political leaning and educational attainment, that also exhibit relationships with charitable giving but which we have not chosen to present here. A key question therefore arises about which variables matter most when it comes to giving, and which are most likely to predict a particular giving outcome? To put this another way, when the charitable giving field is level, which variables are the most important? Understanding this can have crucial policy implications for charities.

We can address these kinds of questions using multiple regression analysis, an advanced statistical technique which examines the correlations described above. The giving outcomes we have focused on are the total amount donated to all charities, generosity (defined above), and the proportion of total giving donated to Jewish causes. The predictors we have used are age, personal income, political leaning, educational attainment and Jewish identity, where ‘Jewish identity’ was divided into five sub-dimensions based on the results of a principal component analysis and labelled as shown in Table 1.

This approach is far more sophisticated than examining the standalone bivariate correlation between one variable and another. It enables us to statistically identify some of the drivers of Jewish charitable giving and isolate their independent effects. All results presented in this report are

48 Graham et al. (2014), op. cit. p.42.
significant at 99%. The measure of a variable’s importance as a predictor is based on Standardised Beta Coefficients scores.

Technical details of this analysis are available on request.

Table 1.

<table>
<thead>
<tr>
<th>Dimension</th>
<th>A scale measuring the extent to which Jews …</th>
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<tbody>
<tr>
<td>Frumness</td>
<td>… are strictly religious or ‘frum’ (do not travel or switch on lights on Shabbat; keep kosher outside the home; study religious texts)</td>
</tr>
<tr>
<td>Social religiosity</td>
<td>… behave religiously in social and familial settings (belong to/attend synagogue; observe Jewish festivals; observe some aspects of Shabbat; consider prayer and God important)</td>
</tr>
<tr>
<td>Cultural attachment</td>
<td>… engage in Jewish cultural consumption (read Jewish news sources and websites; buy and support Jewish artistic works)</td>
</tr>
<tr>
<td>Ethnocentrism</td>
<td>… feel that Jewishness is about shared destiny (remembering the Holocaust; combating antisemitism; supporting Israel)</td>
</tr>
<tr>
<td>Moral ideals</td>
<td>… believe their Jewishness is shaped by values and principles such as social justice; charity; and volunteering</td>
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