2004 JEWISH COMMUNITY STUDY | FULL FINDINGS

PUBLISHED
AUGUST 2005

CONNECTING OUR JEWISH COMMUNITY

JEWISH
COMMUNITY
FEDERATION
of San Francisco, the Peninsula,
Marin and Sonoma Counties

JEWISH COMMUNITY STUDY

This study was made possible through a generous grant from the Jewish Community Endowment Fund of the Jewish Community Federation. Additional support was received from the Koret Foundation to ensure the dissemination of these important findings.

Special thanks to Laurence Kotler-Berkowitz at UJC for his editorial expertise.

I am pleased to share with you the findings of the 2004 Jewish Community Study of San Francisco, the Peninsula, Marin and Sonoma Counties. The study was underwritten by a generous grant from the Jewish Community Endowment Fund of the Jewish Community Federation. A grant from the Koret Foundation supports the dissemination of the findings.

There were two general purposes for this survey, which were defined by the Community Study Advisory Committee. One purpose was to provide ***actionable*** information about the ***service needs*** of the community, to help our Jewish agencies, synagogues, and organizations provide appropriate services and plan for the future. The last survey conducted by Federation was done in 1986; this latest survey continues Federation's critical community planning role.

The second purpose was to provide as many ***actionable*** clues as possible about the ***continuity needs*** of the community. At the first committee meeting, the question "What can be done that will better insure a strong and vital Jewish community for our children and grandchildren?" was asked. It was felt that answers to this challenging question would inform our institutions, the community as a whole, and planners as they consider the allocation of resources. Accordingly, the official "mission statement" of the study included a strong emphasis on the discovery of information about viable ***connections*** to the community and how they might be strengthened.

The committee understood the limitations of the survey, especially with regard to ascertaining continuity needs. It also was understood that such a survey would be unlikely to come up with "magic bullets" that no one had ever thought of before. However, the committee did hope to find clues about how institutions and overall planners might better deal with and further relationships between residents and communal organizations.

The committee selected Bruce Phillips, Ph.D., to devise and conduct a survey that provided the basic background information needed by institutions to plan their future services. He applied the dynamic term "pathways" to and within the various "formal and non-formal" connections, with some measured description of their multiplicity and relationships. By these means, he was able to present clues, as well as data for further exploration, that can be used to build an ever-stronger Jewish community for our children and grandchildren.

I wish to convey my personal thanks to the members of the Community Study Advisory Committee who guided this project to successful completion. Additionally, thanks to agency directors and rabbis, Federation staff and lay leadership, and to community members who offered their input through interviews and focus groups during the development stages of the project. Finally, thank you to members of our community who responded to the telephone survey and provided us with the vital information contained in this report.

SUSAN FOLKMAN, PH.D.
Chair

TABLE OF CONTENTS

INTRODUCTION

STUDY BACKGROUND

Work on this survey began in 2001 when Daniel Grossman, chair of the Planning and Agency Support (PAS) department of the Jewish Community Federation of San Francisco, the Peninsula, Marin and Sonoma Counties, asked Dr. Susan Folkman to chair the Community Study Advisory Committee (the Committee). This Committee was challenged to look into the feasibility of conducting a survey to update the one conducted in 1986 by Dr. Gary A. Tobin. The Jewish Community Federation of the Greater East Bay and the Jewish Federation of Silicon Valley were invited to participate as they had in 1986, but both declined.

Over a period of 18 months, the Committee examined surveys conducted by other Jewish communities, and held extensive focus groups with the lay and professional leadership of agencies, synagogues and Jewish organizations throughout the Federation's Service Area (FSA). Two major project goals emerged from this process: 1) to gain an understanding of the many ways in which Jews connect with the Jewish community, so that an increase in the number and quality of connections can be achieved; and 2) to produce "actionable" data to guide critical community planning decisions and the provision of programs and services by agencies and synagogues. These two goals guided both the development of the survey questionnaire and the organization of the resulting analysis.

In the spring of 2003, Dr. Bruce Phillips of Hebrew Union College was selected as the Study director. After reviewing the materials developed by the Committee, Phillips and Sharon Fried, associate director of the Federation's Planning and Agency Support department, conducted additional meetings and focus groups with agencies and lay and professional leaders throughout the FSA during the summer of 2003. Beginning in the fall of 2003, the Committee worked with Phillips and Fried to set policy guidelines for the study and review drafts of the questionnaire.

GEOGRAPHIC REGIONS

The survey results are divided into five geographic regions that comprise the FSA:

> San Francisco County

> North Peninsula, which includes most of San Mateo County, extending south to Redwood City

> South Peninsula, which goes from Redwood City south to Sunnyvale

> Marin County

> Sonoma County

The geographic regions are the same as in the 1986 study with one small exception. Previously, Sunnyvale and Cupertino were considered part of the Jewish Federation of Silicon Valley's service area. They were, however, included in the 2004 survey as part of the FSA, as these areas will be affected by the development of the Campus for Jewish Life in Palo Alto, a project in which the Federation is deeply involved.

WHO IS A JEW?

The Committee wished to be as inclusive as possible in its definition of who is Jewish in order to accurately capture the size and diversity of the local Jewish population. Accordingly, a household was accepted and counted as Jewish if:

1. Anyone in the household was Jewish by religion, or
2. Anyone in the household had a Jewish parent or grandparent and considered him/herself to be Jewish, regardless of his/her current religion.[1]

In the study, therefore, the Jewish population consists of all adult household members who meet the criteria described above, along with all children regardless of the religion in which they are being raised (only 6% of all children in Jewish households are being raised as Christians, and in all cases the parents consider them to be ethnically Jewish). Additionally, adults raised in interfaith families who identify ethnically or religiously with both groups are included in the Jewish population in order to get a complete picture of the population and its diversity. In keeping with the conventions used in most local Jewish population surveys and the National Jewish Population Survey (NJPS) 2000-2001 conducted by United Jewish Communities (UJC), non-Jewish spouses are not counted as part of the Jewish population, but they are included as part of the total population in Jewish households.

PRESENTATION OF FINDINGS

This report contains eight sections that present major findings from the 2004 Study. The first two sections explore important demographic issues: Section 1 focuses on Jewish population and household growth and mobility; Section 2 examines household composition, age, education, income and economic status, especially economic vulnerability. The next three sections turn to Jewish connections. Section 3 looks at Jewish identity, particularly in terms of religion. Section 4 explores Jewish families and interfaith marriage and Section 5 focuses on formal and informal ties to the Jewish community. The remaining sections examine issues that are central to the communal system's work. Section 6 analyzes social service needs, Section 7 addresses community relations and anti-Semitism and Section 8 examines philanthropic patterns. Each section opens with key findings that are bulleted for easy reference, and closes with policy implications of the findings.

Lastly, it is important to note that when numbers of people—for example individual Jews or married couples—or Jewish households are reported in tables and text, they are rounded to the nearest hundred. This reflects the fact that the numbers are estimates based on a sample of all Jews and a fairly complex weighting system, not a census (a complete enumeration of all Jews and Jewish households). In technical terms, the estimates are both highly valid (they are projectionable to the entire population) and highly reliable (the margin of sampling error is just +/- 1% for the entire sample). Nonetheless, we believe it is more honest to present rounded numbers (e.g., 25,400) as opposed to precise numbers (e.g., 25,412), because the latter suggest a degree of extraordinary exactitude that survey samples cannot realistically provide.

[1]Some respondents identified as Christian by religion but Jewish by ethnicity. In most cases, they had interfaith parents (or grandparents) and had been raised Christian.

RESEARCH METHODS AND SAMPLING PROCEDURES

SAMPLE

The survey employed a dual-frame sampling strategy combining Random Digit Dialing (RDD) with a list drawn from the Federation's database. Respondents in the RDD sample were reached by screening a computer-generated sample of randomly generated telephone numbers (both listed and unlisted). An RDD sample is more inclusive but also more expensive than a list sample. Combining the two has become standard in most Jewish community surveys.

Five hundred Jewish households were interviewed from the RDD sample and 1,106 were interviewed from the Federation's database list. A third sample of 105 respondents was taken from a list of Russian speakers. This sample was used along with the other two to augment the analysis of the Russian-speaking population. The total sample for the Study, therefore, was 1,621 households. Interviewing took place between March 1 and July 15, 2004.

Both the RDD and Federation samples were divided into equal sized sub-groups: Sonoma County, Marin County, San Francisco County, San Mateo County (corresponding to most of the North Peninsula) and the northern part of Santa Clara County[2] (corresponding to the South Peninsula). The RDD sample was generated by Survey Sampling Inc., the leading source for RDD samples. The Santa Clara County section of the sample was drawn from exchanges that are associated with the zip codes of the communities that comprise the "South Peninsula" Federation region. Up to six calls were made to each phone number at varying times during the week. No interviewing was conducted between Friday noon and Monday morning.

The Federation list contained many duplicate phone numbers that had to be eliminated so that each household had an equal probability of being included. Each record allowed for two possible phone numbers: the preferred phone number and the spouse's phone number. The first step was to eliminate all duplicate records based on the preferred phone number. Then the spouse phone numbers were compared to the preferred phone numbers. If the preferred phone number in one record matched the spouse phone number in another record, one of the two was eliminated.

SCREENING QUESTIONNAIRE

Jewish households were identified with a streamlined version of the screener used in the 2000-2001 National Jewish Population Survey (NJPS) to ensure comparability. A household was considered Jewish if one or more household members met at least one of the following criteria:

> Jewish by religion

> Had a Jewish parent, regardless of current religion

> Was raised Jewish, regardless of current religion

> Considered his/herself Jewish and was of Jewish ancestry, regardless of current religion

The NJPS asked these same screening questions about each household member individually and then randomly selected the person to be interviewed. This study asked about other household members collectively and then used the most recent birthday to randomly select the survey respondent. In addition to being less costly, the streamlined version greatly reduced the number of refusals. The screening questions were:

[2]Redwood City south to Sunnyvale, Cupertino and the Stevens Creek area of San Jose.

Q1 Hello. My name is _____ and I'm calling from CSRS (California Survey Research Services) for the Jewish Community Federation of San Francisco. We are NOT asking for contributions. We are conducting a study about population trends and religion. Your answers will help provide valuable information necessary to plan for community needs. Your answers will be completely anonymous.

[IF NEEDED: The information will be used to identify needs and to plan better services. We are not soliciting or selling any products, services or donations. We do NOT know your name or address, and you were selected by a computer program that generates random telephone numbers.]

[IF NECESSARY READ] This Study is sponsored by the Jewish Community Federation of San Francisco.

Q2 Am I speaking to a member of the household who is 18 years or older? [A HOUSEHOLD MEMBER IS A PERSON WHO REGULARLY LIVES IN THE HOUSEHOLD AN AVERAGE OF FOUR DAYS A WEEK.]

Q3 May I speak to someone who is 18 years or older?

Q4 [Call back sequence] When would be the best time to reach a household member 18 years or over? [RECORD TIME TO CALL BACK.] Thank you for your help.

Q5 What is your religion? [PAUSE FOR TWO SECONDS AND THEN READ LIST OF RELIGIONS IF NO ANSWER.] Please stop me when I read the correct category that best describes your religious preference: [READ LIST]

Q6 [IF NOT JEWISH BY RELIGION] Do you consider yourself to be Jewish, either ethnically or by religion?

Q7 Is there anyone else in your household who considers himself or herself to be Jewish?

Q8 Were you raised as Jewish?

Q9 Was anyone (else) in your household raised Jewish?

Q10 Do you have a Jewish mother or Jewish father?

Q11 Does anyone (else) in your household have a Jewish mother or a Jewish father?

Q12 ASK IF JEWISH BY RELIGION IN Q5 BUT NO JEWISH PARENTS IN Q10 OR NOT JEWISH BY RELIGION IN Q5 BUT CONSIDERS SELF JEWISH IN Q6 AND NO JEWISH PARENTS IN Q10. So that we properly understand, we would appreciate it if you would explain the ways in which you consider yourself Jewish? [LIST OF PRECODED RESPONSES ON COMPUER SCREEN BUT NOT READ TO RESPONDENT. IF MORE THAN ONE RESPONSE GIVEN, CODE ALL RESPONSES.]

SELECTION OF SURVEY RESPONDENT IF SCREENING RESPONDENT DOES NOT QUALIFY AS JEWISH: Other than yourself, who among the members of your household who consider themselves Jewish or were raised Jewish or had a Jewish parent AND is 18 years or older had the most recent birthday?

SELECTION OF SURVEY RESPONDENT IF SCREENING RESPONDENT QUALIFIES AS JEWISH: Including yourself, who among the members of your household who consider themselves Jewish or were raised Jewish or had a Jewish parent AND is 18 years or older had the most recent birthday?

The Jewish Community Study Advisory Committee, chaired by Dr. Susan Folkman, discussed at length the issue of Christian Jews. These are persons who were raised as Christians by interfaith parents. They identify as Christian by religion but ethnically as Jews. Over 600 such

persons were interviewed in the NJPS but were not included in any of the published survey analyses. In keeping with its commitment to inclusively, the Jewish Community Study Advisory Committee decided to interview and include Christian Jews as long as they identified as Jewish in Q6 of the screener. The NJPS data used in all comparison charts and tables include the Christian Jews to be consistent with this study. As a result, the NJPS comparisons used in this study differ from the published reports of that study because they did not include them.

TABLE 1: *Disposition of Phone Numbers in RDD and Federation List*

DISPOSITION	SAMPLE		
	RDD	FEDERATION LIST	ALL
Total phone numbers in sample	**18,071 (100%)**	**3,873 (100%)**	**21,944 (100%)**
Not reached	**3,408 (19%)**	**1,189 (31%)**	**4,597 (21%)**
Answering machine each time	1,390	539	1,929
No answer after 6 attempts	1,544	246	1,790
Call back time specified, never reached for screen	166	336	502
Call back no time, never reached for screen	122	46	168
2nd busy	80	9	89
Cell phone	19	1	20
Programmatic busy to no answer	17	1	18
Business	16	0	16
Caretaker answered—health problem respondent cannot answer	8	6	14
Busy	8	3	11
Hearing problem or connection problem	10	0	10
Blocked or number not in service	7	0	7
Already interviewed	5	2	7
Line belongs to minor	7	0	7
Message center	4	0	4
Phone change not called	3	0	3
HH or non-residence is unknown	2	0	2
Refused screen	**7,975 (44%)**	**1,277 (33%)**	**9,252 (42%)**
Completed screen	**6,712 (37%)**	**1,406 (36%)**	**8,131 (37%)**

SAMPLE DISPOSITION

A total of 22,000 telephone numbers were dialed (18,000 RDD and 4,000 from the Federation list). Of the 18,000 RDD numbers called, 19% could not be contacted, 44% refused to be screened and 37% completed the screening (Table 1). This 37% completion rate is about as high as can be achieved in RDD based surveys and is more than double that of the NJPS.[3] Much of the higher completion rate is probably attributable to the streamlined screener. The completion rate for the 4,000 phone numbers in the Federation list sample is almost identical (36%) but the incompletes break out differently. The refusal rate during screening was lower than in the RDD sample (33% vs. 44%), and the percentage of households not reached was higher (31% vs. 19%).

The similar completion rates for the RDD and Federation list samples provide additional confidence in the representativeness of the RDD sample because the Federation list sample consists of known Jewish households. Both the RDD sample of all households and Federation list sample of Jewish households were equally difficult to screen.

[3] The 2000-2001 NJPS was based entirely on RDD.

The only data available about all phone numbers is by region. The disposition of the 18,000 RDD phone numbers varies by region (Table 2). Sonoma County had the highest completion rate (55%) because the percentage of phones never reached was very low (4%). The North Peninsula had the second highest completion rate because it had the smallest percentage of households refuse the screener (31% vs. 44% overall). Marin and San Francisco Counties had the lowest completion rates (29% and 28%), but for different reasons. Marin County had the highest percentage of "hang-ups" or households that refused to do the screener (53%), whereas San Francisco County had the highest proportion of households not reached after six phone calls.

The disposition of the Federation list sample varies less by region than the RDD sample with two noteworthy exceptions (Table 3). With the exception of San Francisco County, the completion rates vary between 36% and 40%. As in the RDD sample, San Francisco County had the lowest completion rate because it had the highest percentage of numbers not reached. Marin County had the highest refusal rate during the screening process in both the RDD and Federation list sample.

Of the more than 6,000 non-Jewish households identified, most (5,300 or 86%) were identified as non-Jewish by the screener (Table 4, page 11). An additional 700 were identified as non-Russian foreign language speakers (mostly Asian languages with some Spanish). These were categorized as non-Jewish households so as not to over-estimate the size of the Jewish population. Another 164 households qualified as Jewish but the screened respondent indicated that neither they nor anyone else in the household considered themselves to be Jewish either ethnically or by religion. They were

TABLE 2: *Disposition of RDD Sample by Region*

	REGION					
DISPOSITION	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL
Screened	55%	29%	28%	41%	36%	37%
Refused screen	41%	53%	41%	31%	56%	44%
Never reached	4%	18%	31%	28%	8%	19%
Total	100%	100%	100%	100%	100%	100%
# of phone numbers	3,269	3,501	4,286	3,791	3,223	18,071

TABLE 3: *Disposition of Federation List by Region*

	REGION					
DISPOSITION	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL
Screened	39%	40%	28%	36%	38%	36%
Refused screen	26%	43%	31%	29%	34%	33%
Never reached	35%	17%	41%	35%	28%	31%
Total	100%	100%	100%	100%	100%	100%
# of phone numbers	808	815	739	779	734	3,873

TABLE 4: *Disposition of Households that Were Screened*

DISPOSITION	SAMPLE		
NON-JEWISH (NJ) HOUSEHOLDS	**RDD SAMPLE**	**FEDERATION LIST**	**TOTAL**
Total NJ households contacted	**5,973**	**188**	**6,174**
Identified as non-Jewish by screener	5,203	86	5,302
Asian or Spanish speaking only, classified as non-Jewish household	683	16	699
Household qualifies as Jewish by screener on the basis of parentage, but no one identifies as Jewish. These were classified as non-Jewish households	79	85	164
Initially qualified as Jewish household, but later changed to non-Jewish based on screener answers	8	1	9
JEWISH HOUSEHOLDS	**RDD SAMPLE**	**FEDERATION LIST**	**TOTAL**
Total Jewish households contacted	**739 (100%)**	**1,218 (100%)**	**1,957 (100%)**
Jewish interview completed	500 (68%)	1,016 (83%)	1,516 (77%)
Jewish interview refused	178 (24%)	116 (10%)	294 (15%)
Jewish interview terminated	61 (8%)	85 (7%)	146 (8%)
Non-Jewish respondent with Jewish children (classified as Jewish household, but not interviewed)	0	1	1

TABLE 5: *Regional Distribution of Refusals and Terminates*

	RDD SAMPLE		FEDERATION LIST SAMPLE	
REGION	**REFUSED**	**TERMINATED**	**REFUSED**	**TERMINATED**
Sonoma County	20%	13%	23%	21%
Marin County	24%	24%	33%	26%
San Francisco County	17%	19%	9%	11%
North Peninsula	15%	18%	14%	21%
South Peninsula	24%	26%	21%	21%
Total	100%	100%	100%	100%

classified as non-Jewish households in the computation of the Jewish population estimate. Nine households initially qualified as Jewish, but closer inspection of the reasons given for considering themselves Jewish resulted in re-classification as non-Jewish households.

The "refusal rate" for the Jewish households is defined as the percentage identified as Jewish during screening that did not do the questionnaire itself (Table 4). Almost all (93%) of the RDD refusals were not actually refusals to be interviewed. Rather these were households in which the randomly-selected person could not be reached in follow-up phone calls (data not shown). Because some of these potential respondents may have been dodging the follow-up calls, they are treated as refusals. For households in which the screened respondent was Jewish but the randomly-selected respondent was someone else, the refusal rate is in part the result of a trade-off between interviewing the first available Jewish person and selecting a random respondent. The purpose of selecting a random respondent is to maximize the representativeness of the sample in terms of age and gender. The refusal rate in the Federation list sample was much lower than in the RDD sample (10% vs. 24%).

In addition to the 294 households that were classified as refusals, another 146 respondents did not complete the interview. Most of them asked to be called back at a later date to finish the interview, but could not be reached by the deadline to complete the interviewing. As compared with the terminates in the RDD sample, the refusals were more likely to be found in Marin County (Table 5, page 11). Because the geographical distribution of the terminates generally resembles that of the refusals, and because the major reason for both the terminations and refusals was failure to make contact or re-contact, learning about the terminates can also potentially tell us something about the refusals.

A CLOSER LOOK AT THE INCOMPLETE INTERVIEWS

Because we have some data about them, the respondents who did not complete (terminated) the survey can be compared with the respondents who did using the demographic questions that appeared earliest in the survey (and were completed by most of those who terminated the interview). In the RDD sample, the respondents who terminated the survey were older than those who completed it (Table 6). In the Federation list sample, the age distributions of the terminates and completes were similar. In both the RDD and Federation list samples, the respondents who terminated were more likely to be married than those who completed it (Table 7). Presumably older respondents tired more

TABLE 6: *Comparison of Terminated and Completed Interviews by Age of Respondent*

	GAVE TO JCF, 1986	GAVE TO JCF, 2004*		
HOUSEHOLD COMPOSITION		YES		NO
	%	%	#	#
Empty nester (age 40+)[4]	45%	35%	9,700	18,100
Single age 40+	25%	29%	8,600	20,600
Couple with children	26%	20%	5,900	23,200
Young couple (age < 40)	18%	14%	1,700	10,500
Single age < 40	15%	12%	2,400	17,200
Single-parent family	22%	3%	300	7,300
All households	27%	23%	28,600	96,900

*The survey was conducted in 2004, but the question referred to 2003.

TABLE 7: *Comparison of Terminated and Completed Interviews by Marital Status of Respondent*

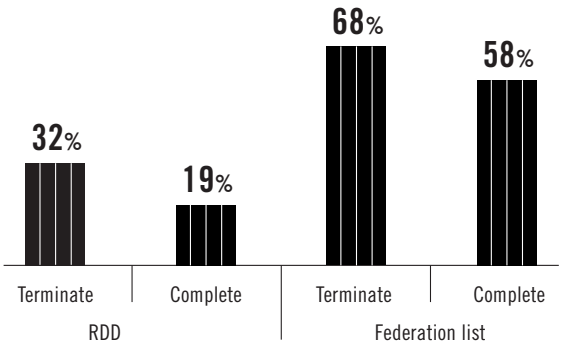
	RDD		FEDERATION LIST	
MARITAL STATUS OF RESPONDENT	TERMINATED	COMPLETED	TERMINATED	COMPLETED
Married	83%	51%	83%	63%
Separated	5%	0%	2%	1%
Divorced	4%	12%	2%	11%
Widowed	2%	8%	5%	13%
Never married	4%	21%	4%	9%
Living with a partner	2%	7%	0%	2%
Refused to answer	<1%	1%	4%	1%
Total	100%	100%	100%	100%

[4]Respondents over age 40 without children under age 18 in the home.

TABLE 8: *Comparison of Terminated and Completed Interviews by When Respondent Moved to Bay Area*

	RDD		FEDERATION LIST	
WHEN RESPONDENT MOVED TO BAY AREA	TERMINATED	COMPLETED	TERMINATED	COMPLETED
1990-2004	36%	31%	20%	15%
Before 1990	49%	50%	59%	70%
Born in Bay Area	15%	19%	21%	15%
Total	100%	100%	100%	100%

CHART A: *Comparison of Terminated and Completed Interviews by Synagogue Membership (% reflects membership)*



quickly and married respondents may have had family responsibilities to attend to. The survey took longer for married respondents because they were asked questions about spouse and marital history.

There were only minor differences between terminates and completes with regard to when the respondent moved to the Bay Area (Table 8). There were major differences in the rate of synagogue affiliation (Chart A). In the RDD sample, respondents who terminated were much more likely to belong to a synagogue than those who completed the interview (32% vs. 19%). This was also true in the Federation list sample, but to a lesser extent (68% vs. 58%).

There are two general reasons for terminating an interview: logistical and motivational. Logistical includes such factors as respondent fatigue (especially for older respondents) and availability. Motivation means identification with the goals of the survey. If motivation were a factor, then younger, single and unaffiliated respondents would be less willing to complete the survey. Instead, it was the affiliated, older and married respondents who were less likely to complete the survey. Thus, the survey was successful in its over-arching goal of including the unaffiliated.

ESTIMATING THE NUMBER OF JEWISH HOUSEHOLDS IN THE FSA

Estimating the number of Jewish households in the FSA was conceptually simple but procedurally complex. Very simply, the percentage of all households in each region of the FSA that are Jewish was estimated by dividing the number of Jewish households contacted in the RDD sample by the total number of households (Jewish and non-Jewish) contacted in the RDD sample. This percentage was then multiplied by the estimated number of households in each region of the FSA (based on the U.S. census) to produce the number of Jewish households. A separate estimate was made for each of the five regions in the FSA. For Sonoma, Marin, San Francisco and San Mateo Counties, the total households were calculated on a county basis. For the Santa Clara County portion of the sample, the total number of households was calculated on a zip-code basis.

In practice, coming up with the percentage of Jewish households was more complicated because the Jewish status of some of the phone numbers in the sample could not be determined even after multiple attempts. For example, some of the phone numbers in the sample were not in service, others had been disconnected and still others were dedicated modem lines. In addition, some of the

persons who answered the phone refused to identify whether or not the household was Jewish. Business phone numbers and phone numbers that were group quarters did not qualify as households, and these had to be removed from the denominator of the calculation. Phone numbers that had been changed or disconnected were also excluded from the calculation, as were phone numbers that called households where the person was deceased. Numbers that were always busy or no answer after multiple call backs, blocked phone numbers and phone numbers where the person was hard of hearing also had to be factored into the equation. All of these factors were taken into consideration in producing the estimated number of eligible Jewish and total eligible households actually sampled. The formula used was:

Estimated # of eligible Jewish households selected =
A + D * A/(A + B)+ C * (A + D* a/(A + B))/
(A + B + D + E)

Estimated # of total eligible households selected =
A +B + D + C *((A + B + D)/(A+B + D +E))

WHERE

A = # of known Jewish households

B = # of known non-Jewish households

C = # of phone numbers in sample that could not be classified as either a residence or a non-residence

D= # of households that could not be identified as Jewish or non-Jewish

E = # of phone numbers identified as a non-residence

The second step was to adjust the number of eligible Jewish and total eligible households estimated above for multiple phone lines. The screening interviews asked both the Jewish and non-Jewish households: "Including the telephone number on which I'm speaking to you, how many other telephone numbers are there in your household that are used to answer personal calls (as opposed to fax, data and business telephone lines)?" The idea here was simple: a household with three different phone numbers has three times the probability of selection as a household with only one phone. This adjustment is important with regard to estimating the number of households because Jewish homes were found to have more telephones per household than non-Jewish households (1.3 vs. 1.2). Thus, a Jewish household in the FSA had a slightly higher chance of being included in the sample than a non-Jewish household. This would make the estimated percentage of Jewish households artificially high, which in turn would produce too high an estimate of the number of Jewish households in the FSA. The formulas used were:

Estimated number of *eligible Jewish* households =
(total # of telephone subscriber lines) * (estimated # of eligible Jewish households selected)/(total # of phone numbers in the RDD)/(% of all numbers that were in service)/(% telephones per Jewish household)

Estimated number of *eligible total* households =
(total # of telephone subscriber lines) * (estimated # of total eligible households selected)/(total # of phone numbers in the RDD)/(% of all numbers that were in service)/(% telephones per household)

Estimated number of *Jewish* households =
(estimated eligible total households selected) * (estimated eligible Jewish households selected)/ (estimated eligible total households selected)

A COMMUNITY ON THE MOVE | 1

Key Findings

> **In the FSA, there are close to 228,000 Jews living in over 125,000 households. Since 1986, the Jewish population has almost doubled.**

> **There is great diversity in the way the Jewish population identifies as Jews.**

> **The Jewish population has grown in every geographic region of the FSA, and has increased significantly to 10% of the region's general population.**

> **The Jewish population is highly dispersed across the FSA. The fastest recent growth has taken place in the regions farthest north and farthest south of San Francisco County, increasing this dispersion.**

> **The age of Jews moving into the area from other parts of the country has grown substantially older over time, changing from people in their 20s to those in their 30s and 40s.**

> **The number of people who say they plan to move out of the FSA has doubled over the last 18 years. As a result, overall community growth may slow over time.**

> **Most recent residential moves were within regions, but there were three notable patterns of moves to contiguous regions: North Peninsula to South Peninsula, San Francisco County to Marin County and Marin County to Sonoma County. There was also significant movement from outside the Bay Area into Sonoma County.**

> **About 15% of the population expects to move out of the FSA over the next three years.**

> **Because the Jewish Community Federation of the Greater East Bay and the Jewish Federation of Silicon Valley did not participate in this study, we cannot include precise data on migration within the greater Bay Area.**

INTRODUCTION

Any analysis of detailed demographics and service needs must begin with the numbers and growth patterns of the Jewish population. This section therefore assesses those numbers and patterns: how many Jews and Jewish households exist in the FSA, how fast the population is growing, where individuals have moved from and to, where growth and mobility are most concentrated and respondents' future mobility plans. Wherever possible, comparisons are made with the survey conducted in 1986. A concluding section highlights implications of the findings.

THE JEWISH POPULATION

In a population survey, it is important to think both about the number of Jewish *people* (population) as well as the number of Jewish *households,* defined as households with one or more adult Jews. Our communal experience tells us that many decisions—synagogue membership, Jewish education, philanthropy—are typically made at the household level rather than by individuals. Almost 228,000 Jews live in the FSA, comprising over 125,000 Jewish households. These households also contain more than 64,000 non-Jews, 73% of whom are related in some way to a Jewish member of the household (mostly as spouses or partners—see Table 9, page 16). In the FSA, therefore, nearly 292,000 people reside in Jewish households.

TABLE 9: *Jewish and Non-Jewish Population in Jewish Households in the FSA*

POPULATION	ESTIMATED # OF PERSONS	% OF POPULATION IN JEWISH HOUSEHOLDS
Jewish adults*	175,000	60%
Jewish children	53,000	18%
Jewish population	**228,000**	**78%**
Non-Jewish spouses or partners	38,000	13%
Non-Jewish relatives**	9,000	3%
Unrelated non-Jewish household members***	16,000	6%
Non-Jewish population	**64,000**	**22%**
Total population in Jewish households	**292,000**	**100%**

* Jewish adults include both persons related to each other and housemates.
** These are typically in-laws living with a couple.
*** Unrelated non-Jewish household members are listed as a separate category to differentiate them from non-Jews who are integral parts of Jewish families.

DIVERSITY OF JEWISH IDENTIFICATION

There is considerable diversity in how the adult Jewish population identifies as Jews. Table 10 (page 17) shows the religious identification of Jewish and non-Jewish adults and children. Two out of three Jewish adults identify themselves as being born Jewish and Jewish by religion. Another 3% have formally converted to Judaism, and an additional 4% are individuals who were not born Jewish but claim Judaism as their religion without a formal conversion. Typically, these are non-Jewish spouses who practice Judaism as the religion of their homes. Almost one out of ten adults identifies as a "Christian Jew," meaning they were raised by interfaith parents and identify as Jewish by ethnicity and Christian by religion, or identify jointly with Judaism and Christianity as religions. They all affirm that they consider themselves Jewish because of their Jewish parentage.

Almost the same proportion of Jewish children are being raised in Judaism exclusively (67%) as Jewish adults are identifying with Judaism. Most of the children not being raised in Judaism are being raised without a religion (19%), while an additional 6% are being raised Christian and 5% are being raised as both Jewish and Christian.[5] In all cases where children are being raised as Christians, their parents consider them to be ethnically Jewish.

It is important to note that when the UJC analyzed its 2000-2001 NJPS data, it did not count adult Christian Jews or children raised as Christians who considered themselves ethnically Jewish as part of the national Jewish population. For this study, however, it was decided to use a more inclusive definition of who is Jewish.

The religious identification of the non-Jewish adults (i.e., spouses and other non-Jewish household members) roughly parallels that of Jewish adults: 67% of adult Jews identify with Judaism while 65% of non-Jews identify as Christian. About a quarter (24%) of non-Jewish adults say they are secular.

POPULATION GROWTH

The Jewish population in the FSA has increased steadily since the first study estimate in 1938 (Chart B, page 17), and the pace of growth has continued to accelerate. Between 1938 and 1986, the Jewish population grew on average by just over 2% per year, while the growth rate from 1986 to 2004 jumped on average to 3.7% per year. This makes a big difference over a number of years, and as a result, the Jewish population in the FSA almost doubled from 1986 to 2004—from more than 119,000 to nearly 228,000. This has meant a huge change when seen from the point of view of Jewish entities and agencies. For example, in 1986, using the average growth rate at that time, approximately 4,000 new Jewish residents came into the FSA. Between 1986 and 2004, however, that number doubled per year to 8,000 on average.

[5] How children are raised in interfaith households is discussed in greater detail in Section 4.

TABLE 10: *Religious Identification of Jews and Non-Jews in Jewish Households*

JEWISH ADULTS		NON-JEWISH ADULTS	
RELIGIOUS IDENTIFICATION	%	RELIGIOUS IDENTIFICATION	%
Born Jewish, religion Jewish	67%	Christian non-Jew	65%
Jew by choice, had formal conversion	3%		
Jew by choice, no formal conversion	4%		
No religion: atheist, agnostic, ethnic, cultural or "just Jewish"	15%	Secular non-Jew	24%
Eastern or New Age religion	2%	Eastern or New Age non-Jew	6%
Christian Jew	9%	No religion data, assumed to be non-Jewish	5%
Total	100%	Total	100%
Population estimate*	**175,000**	**Population estimate***	**63,000**
JEWISH CHILDREN		**NON-JEWISH CHILDREN**	
RELIGIOUS IDENTIFICATION	%	RELIGIOUS IDENTIFICATION	%
Child raised Jewish	67%	Non-Jewish step-child from previous marriage—no biological Jewish parents	100%
Child raised no religion	19%		
Child raised other religion	2%		
Child raised as Jewish and other religion	1%		
Child raised Jewish and Christian	5%		
Child raised Christian	6%		
Total	100%		
Population estimate*	**53,000**	**Population estimate***	**1,200**
Total Jewish population*	**228,000**	**Total non-Jewish population***	**64,000**
TOTAL POPULATION IN JEWISH HOUSEHOLDS*			**292,000**

*Population estimates are rounded to the nearest thousand.

CHART B: *Jewish Population in the FSA by Year of Study*

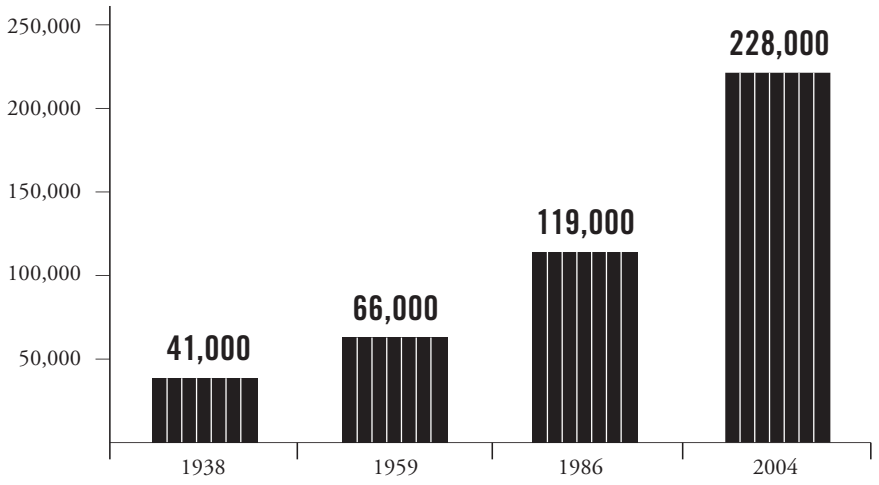


TABLE 11: *Jewish Population Growth by Region*

REGION	JEWISH POPULATION			POPULATION CHANGE			
	1959	1986	2004	1959–1986	1986–2004	1959–1986	1986–2004
Sonoma County	Not included	8,500	23,100	N/A	14,600+	N/A	172%
Marin County	2,700	17,700	26,100	15,000+	8,400+	555%	47%
San Francisco County	46,600	48,500	65,800	1,900+	17,300+	4%	36%
North Peninsula	11,200	23,900	40,300	12,700+	16,400+	113%	69%
South Peninsula	5,500	20,800	72,500	15,300+	51,700+	278%	249%
Total	66,000	119,400	227,900	53,400+	108,500+	81%	91%

Table 11 presents the growth of each region over the 45-year period for which data are available. Between 1959 and 1986, the Jewish population in San Francisco County remained essentially unchanged while the combined Jewish population of other parts of the FSA more than doubled. The most dramatic growth during this period was north of the Golden Gate Bridge. The Jewish population in Marin County grew almost sevenfold; in Sonoma County, it grew from less than a 1,000 individuals to more than 8,000. The Jewish population in the North Peninsula doubled, while the Jewish population in the South Peninsula almost quadrupled.

Population growth continued to be dramatic between 1986 and 2004, especially at the far ends of the FSA. The Jewish population in Sonoma County almost tripled from 8,500 to 23,100, while in the South Peninsula it more than tripled. In Marin County, the Jewish population grew by 47% while the North Peninsula saw growth of 69%. Table 12 shows that this pattern parallels the general population growth in these areas, which was greater in Sonoma County than in Marin County, and greater in Santa Clara County (which includes the South Peninsula region) than in San Mateo County (which covers the North Peninsula region). According to U.S. census figures for the year 2000, even though the total population in the FSA increased, the white, non-Hispanic population declined in all regions except Sonoma County. Although a full analysis is beyond the scope of this report, the growth of the Jewish population in the Peninsula, San Francisco and Sonoma Counties and the decline of the white, non-Hispanic population suggest two trends: (1) an attachment to existing areas of Jewish settlement on the part of current residents and (2) a selective migration into these areas on the part of Jews moving into the FSA.

TABLE 12: *Jewish and General Population Growth, 1986-2004*

REGION	JEWISH POPULATION	GENERAL POPULATION
Sonoma County	171%	33%
Marin County	48%	9%
San Francisco County	36%	11%
North Peninsula	69%	14%*
South Peninsula	248%	21%**
Total	91%	16%

* Figure for San Mateo County

** Figure for Santa Clara County

Population figures were calculated from the 1980, 1990 and 2000 U.S. census.

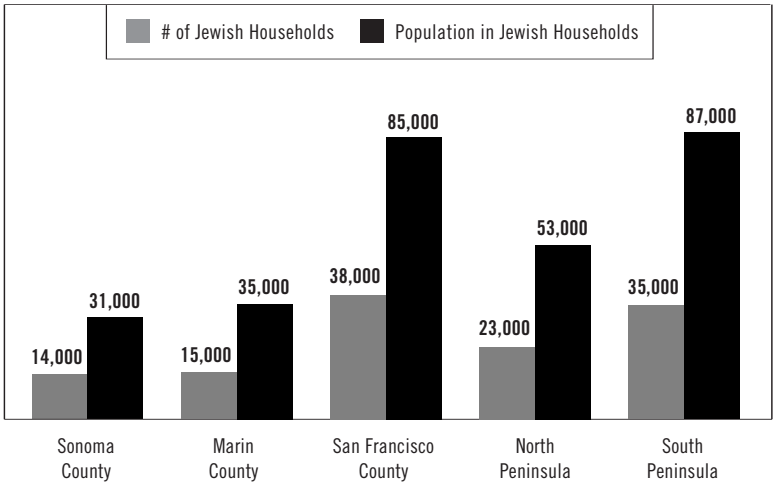
HOUSEHOLD GROWTH

While the Jewish population grew by 91% overall between 1986 and 2004, the number of Jewish households grew even more dramatically—133% overall (Table 13). There are now close to 292,000 people, Jews and non-Jews, living in Jewish households in the five regions of the FSA (Chart C).

TABLE 13: *Jewish Household Growth*

REGION	1986	2004	ABSOLUTE GROWTH	% GROWTH
Sonoma County	3,400	13,700	10,300	303%
Marin County	6,400	15,400	9,000	141%
San Francisco County	25,100	38,500	13,400	53%
North Peninsula	10,300	22,600	12,300	119%
South Peninsula	8,600	35,200	26,600	309%
Total	53,800	125,000	71,200	133%

CHART C: *Number of Jewish Households and Total Population in Jewish Households, by Region*



The difference between the population and household growth rates can be accounted for by two major factors. First, interfaith marriage has created additional Jewish households by dispersing Jews into more households with non-Jews. Second, migration and natural increase have both added new Jewish households. As Chart D shows, of the 125,400 Jewish households in the FSA, 39% have moved to the FSA from outside the area since 1986, and an additional 17% have been created by people who grew up in the Bay Area and have established their own households in the past 18 years. Less than half (44%) of all Jewish households have been here since 1986.

CHART D: *Jewish Households in 1986 and 2004*

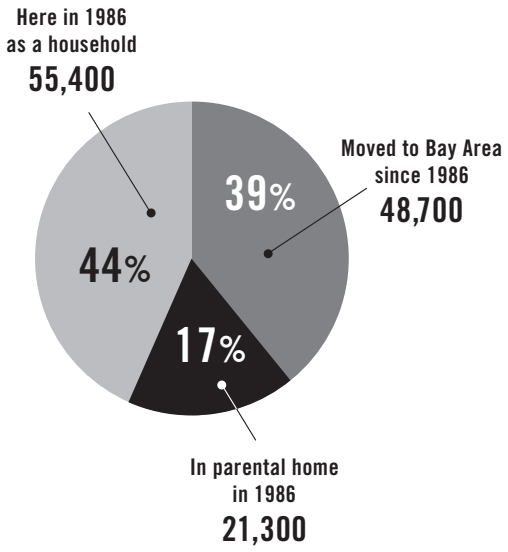


TABLE 14: *Distribution of Jewish Population and Households*

REGION	JEWISH POPULATION			JEWISH HOUSEHOLDS		
	1959	1986	2004	1959	1986	2004
Sonoma County	0%	7%	10%	0%	6%	11%
Marin County	4%	15%	11%	4%	12%	12%
San Francisco County	71%	41%	29%	77%	47%	31%
North Peninsula	17%	20%	18%	13%	19%	18%
South Peninsula	8%	17%	32%	6%	16%	28%
Total	100%	100%	100%	100%	100%	100%

THE CHANGING REGIONAL DISTRIBUTION

While the Jewish populations of all regions have grown over the long term, differences in growth rates have changed the distribution of the population considerably. Specifically, over the 45-year period from 1959 to 2004, the Jewish population has become increasingly dispersed, with the geographical center of Jewish population shifting further south (Table 14). In 1959, San Francisco County had by far the highest percentage of Jews in the FSA (71%), but it is now the second largest region (29%). A the same time, the South Peninsula has emerged as the largest region by several percentage points (32%), while Sonoma County (10%) has grown to roughly the same size as Marin County (11%).

MIGRATION TO THE FSA

The period from 1990-2004[6] saw substantial migration to the FSA. Looking at total growth during that time frame, an average of 3,000 new Jewish households arrived every year during this period as compared with over 1,600 new households per year over the three decades prior to 1990. The accelerated pace of migration in the 1990s brought a different type of Jewish household to the area. Among respondents who migrated to the Bay Area as adults, the most recent migrants were older when they moved to the FSA than those who arrived in the 1960s, 1970s and 1980s (Table 15). Two-thirds of the migrants who came before 1990 were under age 30, as compared with less than half of the recent migrants. Conversely, 31% of recent migrants were over age 40 when they came to the FSA, as contrasted with 11% or less of those who came before 1990. This suggests that they were coming as adults attracted by economic opportunities specific to each region. This interpretation is further strengthened by the concentration of older arrivals (age 30 or older at the time of migration) in the South Peninsula. Recent migrants who are under age 30, by contrast, are concentrated in San Francisco County.

TABLE 15: *Respondent's Age at Year of Migration to Bay Area by Period of Migration*

AGE AT YEAR OF MIGRATION TO BAY AREA	PERIOD OF MIGRATION TO BAY AREA		
	1960–1975	1975–1989	1990–2004
18-29	68%	67%	45%
30-39	22%	25%	24%
40+	11%	8%	31%
Total	100%	100%	100%

Migration has had a different impact on each region of the FSA (Table 16). In three regions, a third or more of the Jewish households have migrated to the Bay Area since 1990: South Peninsula (41%), San Francisco County (38%) and Sonoma County (35%). In Sonoma County and the South Peninsula, the high percentage of recent arrivals is consistent with household and population growth. This is not the case in San Francisco County, however, which experienced the least growth since 1986 but has the second highest proportion of recent

[6]The interviewing took place between March 1 and July 15, 2004, so some respondents arrived in 2004.

TABLE 16: *When Respondent Moved to Bay Area by Region of Current Residence*

	REGION OF CURRENT RESIDENCE							
WHEN RESPONDENT MOVED TO BAY AREA	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL AREAS	ESTIMATED # OF HHS	AVERAGE # OF NEW HHS/YEAR
1990-2004	35%	20%	38%	26%	41%	34%	42,700	3,050
1980-1989	18%	15%	12%	14%	13%	14%	16,900	1,690
1960-1979	25%	41%	22%	21%	25%	25%	31,800	1,590
Before 1960	4%	11%	6%	12%	5%	7%	8,900	
Born in Bay Area	18%	13%	22%	27%	16%	20%	24,800	
Total	100%	100%	100%	100%	100%	100%	125,000	
# of interviews	330	320	323	279	369	1621		

arrivals (38%). This apparent discrepancy between new arrivals and stable population in San Francisco County can be explained by the recent relocation of other Jews to the suburbs—many of whom arrived in the 1970s and 1980s.

In terms of migration, Sonoma County and the South Peninsula are the least "rooted" of the five regions of the FSA. They have the lowest proportions of "old timers" and native-born residents combined and among the highest proportion of new residents. Although Sonoma County and the South Peninsula are very different in other ways, they share a relative lack of "history," which suggests the importance of outreach for these regions, in particular, to foster Jewish connections to the organized Jewish community.

MIGRATION WITHIN THE FSA

Mobility within the FSA has accompanied migration into the FSA and the overall growth of the Jewish population. Table 17 (page 22) provides patterns of migration among those who have changed residence within the FSA over the past 10 years. The table shows that:

> Most of the residential moves in San Francisco County were within its borders (77%), followed by moves directly to San Francisco County from Southern California (13%).

> Two-thirds of the residential moves in the South Peninsula were within the region (67%), but a quarter of the recent movers relocated directly from Southern California.

> The North Peninsula had the lowest percentage of within-region moves (36%) for all regions, while more than a third of the recent movers relocated from the South Peninsula (37%).

> Sonoma County had the second lowest percentage of within-region moves (45%), with the highest percentage of recent movers relocating from outside the FSA: 29% relocated from Southern California and another 11% from out of the state. A significant number of recent movers in Sonoma County (13%) relocated from Marin County.

> Just over half (57%) of the moves within Marin County were from other locations within the County. A significant number (18%) were relocations from San Francisco County to Marin County.

> None of the respondents named a zip code or community in the areas covered by the Jewish Community Federation of the Greater East Bay and the Jewish Federation of Silicon Valley as the location of their most recent residence. This does not mean that there has been no migration from these areas, however, but only that the most recent move was not from there. Because these two federations declined to participate in the study, the extent of any migration in those directions remains unknown. Anecdotal evidence,

however, suggests that some Jews have moved from the FSA to the regions served by the Jewish Community Federation of the Greater East Bay in search of more affordable housing.

> None of the respondents named a zip code or community north of the FSA as the location of their most recent residence.

TABLE 17: *Patterns of Movement within FSA During the Last 10 Years*

	REGION MOVED TO				
REGION MOVED FROM	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA
Sonoma County	45%	<1%	<1%	<1%	<1%
Marin County	13%	57%	1%	<1%	<1%
San Francisco County	2%	18%	77%	18%	5%
North Peninsula	<1%	1%	4%	36%	<1%
South Peninsula	<1%	3%	<1%	37%	67%
Southern California	29%	14%	13%	2%	24%
Out of state	11%	7%	5%	75%	4%
Total	100%	100%	100%	100%	100%
Estimated # of HHs	8,700	8,100	26,800	13,500	17,900

TABLE 18: *Household Composition by Pattern of Most Recent Move (within the past 10 years)*

	PATTERN OF RESIDENTIAL MOVE			
HOUSEHOLD COMPOSITION	MOVED WITHIN REGION OF RESIDENCE	MOVED BETWEEN REGIONS	MOVED FROM OUTSIDE FSA	ALL MOVERS
Single age < 40	20%	10%	25%	19%
Young couple age < 40	17%	3%	15%	14%
Empty nester age 40+	17%	16%	10%	16%
Couple with children	25%	46%	14%	26%
Single-parent family	6%	7%	14%	8%
Single age 40+	15%	18%	22%	17%
Total	100%	100%	100%	100%

VARIATIONS AMONG RESIDENTIAL MOVERS

There are interesting variations among residential movers in terms of family composition, income and home ownership. Table 18 examines household composition by the type of most recent move.

Couples with children comprise the largest category (46%) of those whose most recent move was between regions, while those who moved within their current region are most likely to be under age 40 (37%), either young singles (20%) or young couples (17%). By contrast, only 13% of the movers between regions are under age 40. Movers who relocated to their current residence from outside the FSA also tend to be young (40% are under age 40), and relatively few are couples with children (14%).

Table 19 (page 23) examines the income of recent movers by region. Almost all (92%) of the households that moved into Sonoma County have incomes below the median income level for Jewish households in the FSA, including 49% that have incomes less than half the Jewish household median. Households that moved into Marin County are equally divided between high- and low-end incomes (33% each). Households moving into the North Peninsula have the highest proportion in the highest income bracket. Because there are few cases of movers into San Francisco County and the South Peninsula, results should be interpreted cautiously, but the data suggest that movers into San Francisco County tend to have incomes below the median level, while movers into the South Peninsula are nearly evenly split between those above and below the median.

TABLE 19: *Relative Household Income by Region Moved Into (within the last 10 years)*

	REGION MOVED INTO					
RELATIVE HOUSEHOLD INCOME	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL REGIONS
Less than 50% of median income	49%	33%	42%	25%	3%	29%
Between 50% of median and median	43%	17%	22%	19%	45%	29%
Median to 150% of median	2%	17%	31%	16%	19%	18%
Twice or more of the median income	6%	33%	5%	40%	33%	24%
Total	100%	100%	100%	100%	100%	100%
# of interviews	72	53	26	57	35	243

TABLE 20: *Residential Ownership by Pattern of Most Recent Move (within the past 10 years)*

	PATTERN OF MOST RECENT MOVE			
RENT OR OWN	WITHIN REGION	BETWEEN REGIONS	FROM OUTSIDE REGION	ALL MOVERS
Rent	51%	39%	71%	54%
Own	49%	61%	29%	46%
Total	100%	100%	100%	100%
# of interviews	331	124	125	580
Estimated # of HHs	46,000	12,700	16,400	75,100

Lastly, Table 20 shows that movers within a region are equally divided between owners and renters. Those who have moved between regions are more likely to own than rent their home, perhaps suggesting that cross-region movers expect their relocation to be more permanent than within-region movers. Movers from outside the FSA are overwhelmingly (71%) renters, which partially explains why so many of them expect to leave the FSA in the next three years (see the section titled "Plans to Move," page 24).

RESIDENTIAL STABILITY

Mobility into and within the FSA has implications for residential stability. Almost half (45%) of respondents moved to their current residence within the past three years, and almost three-quarters of respondents have lived at their current residences for 10 years or less (Table 21). Residential stability logically varies by age. The oldest respondents have lived at their current residences an average of 20 years, while the youngest respondents have lived at their current residences an average of 3.5 years.

Residential stability also varies by region (Table 22, page 24). The North Peninsula and Marin County are the most residentially stable regions with a third of the respondents living at their current residences for longer than 10 years. This corresponds to the

TABLE 21: *Length of Time at Current Residence By Age of Respondent*

	AGE OF RESPONDENT				
HOW LONG LIVED AT CURRENT RESIDENCE	18–34	35–49	50–64	65+	ALL AGES
3 years or less	74%	55%	21%	21%	45%
4-10 years	17%	36%	36%	20%	29%
11+ years	9%	9%	43%	59%	26%
Total	100%	100%	100%	100%	100%
Average	3.5	4.9	12.3	20.1	9.0

TABLE 22: *Length of Time at Current Residence by Region of Current Residence*

HOW LONG LIVED AT CURRENT RESIDENCE	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL REGIONS
3 years or less	56%	42%	44%	36%	50%	45%
4-10 years	25%	24%	33%	31%	24%	28%
11+ years	19%	34%	23%	33%	26%	27%
Total	100%	100%	100%	100%	100%	100%
Average	6.0	9.9	8.4	11.9	8.5	9.0

slower rate of population growth in these regions discussed earlier. These two regions therefore are the most "rooted" in two ways: they have the highest proportion of long-time residents in both the FSA and in current residency. Conversely, Sonoma County and the South Peninsula, which have consistently experienced the most rapid growth since 1959, also have the highest proportion of respondents living in their current residences for three years or less.

PLANS TO MOVE

Finally, respondents were asked where they expected to be living in the next three years. Overall, 81% expect to still be living in the FSA, including 68% who expect to be residing in the same city, 4% in a different city within the same county and 9% in a different county within the FSA (Table 23). Nearly all of the cross-county movement within the FSA is expected to involve relocation to Sonoma County from the other four FSA counties. In contrast, 16% of respondents expect to leave the FSA in the next three years and 3% are unsure of their plans. By comparison, only 8% of the 1986 respondents expect to leave the FSA within three years. If the 2004 study respondents who said they expect to leave actually do so, and if migration to the FSA continues at the pace it has for the past three years, there would be a net loss of 5,000 Jewish households within three years.

Factors influencing planned migration out of the FSA include region, age, household composition, time of moving and home ownership. For example, residents of Marin County are the most stable in terms of expectation: fully 85% of them plan to be living there in three years (and almost all of them in the same city of current residence). The South Peninsula is the least stable: 69% of those living there now expect to be residing there three years from now. South Peninsula residents are also the most likely to leave the FSA altogether (22%).

TABLE 23: *Where Respondent Expects to be Living in Three Years by Region of Current Residence*

	REGION OF CURRENT RESIDENCE					
WHERE RESPONDENT EXPECTS TO BE LIVING IN THREE YEARS	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL AREAS
Same city as now	63%	82%	73%	68%	65%	68%
Same region, different city	13%	3%	0%	5%	4%	4%
Different region in the FSA	7%	7%	9%	14%	6%	9%
Outside FSA	16%	8%	14%	11%	22%	16%
Not sure	1%	0%	4%	2%	3%	3%
Total	100%	100%	100%	100%	100%	100%

Age is directly related to the expectation of moving, with younger people the most likely to leave the area and older people the least likely to relocate (Chart E). In addition, almost a third of singles under age 40 expect to leave, as do a very high proportion of single parents (43%—Chart E).

The more recently respondents have moved to the FSA (Chart F), and the less time they have been at their current residence (Chart G), the more likely they are to consider leaving in the near future.

As an additional factor, renters are almost four times as likely as owners to say they expect to move out of the area (Chart H).

The common thread running through most of these factors is "rootedness." Younger people, single people, recent arrivals, recent movers and renters are less rooted in the community—and therefore more likely to leave it—than are older people, married couples, earlier arrivals, long-time residents and homeowners.

CHART E: *Respondents Who Expect to Move Out of FSA Within Three Years by Household Composition*

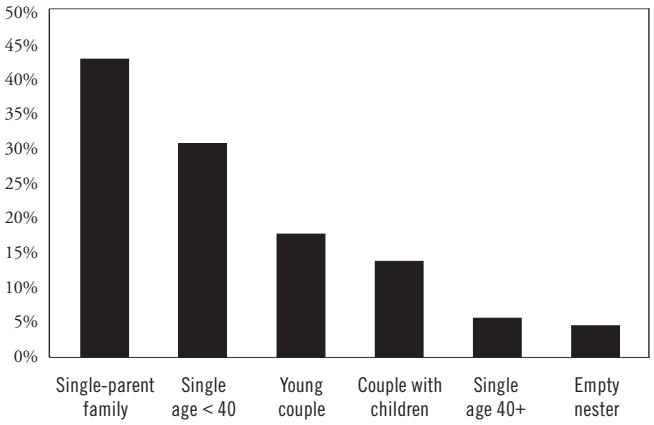


CHART F: *Respondents Who Expect to Move Out of FSA Within Three Years by Year of Migration into the Area*

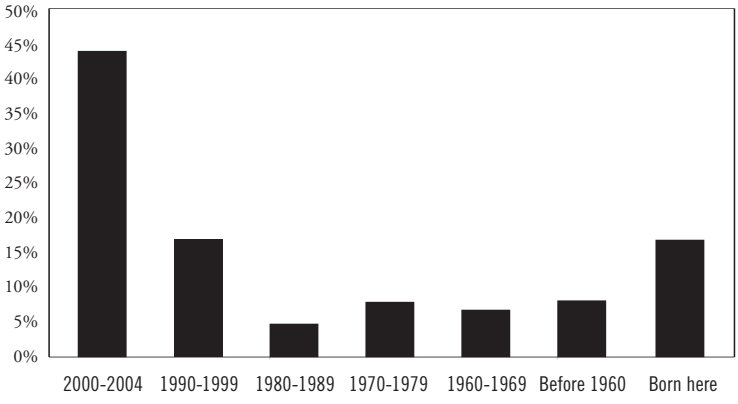


CHART G: *Respondents Who Expect to Move Out of FSA within Three Years by Length of Time at Current Residence*

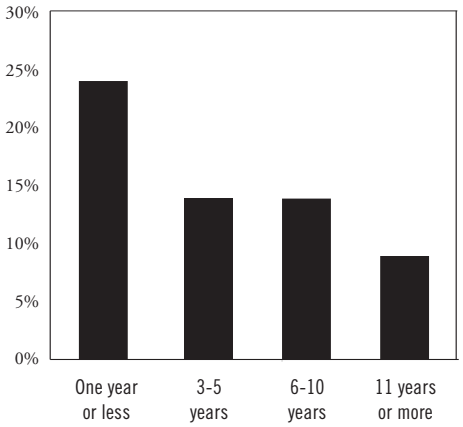
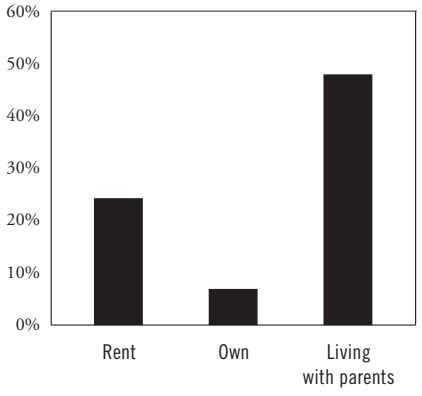


CHART H: *Respondents Who Expect to Move Out of FSA Within Three Years by Residential Ownership*



Conclusions and Implications

As we have seen, the FSA is a rapidly growing community, experiencing substantial Jewish population and household growth, as well as significant migration in and out of the area. As a result, keeping Jews connected to the community is a constant challenge. The Federation, area agencies, synagogues and other Jewish entities need to work continuously to renew their connection to their base membership and find new ways to reach those who are on the move into and within the FSA. Specific implications include:

> The dramatic growth of the Jewish population in all regions, particularly the South Peninsula and Sonoma County, suggests the need for agencies and synagogues to re-examine the degree to which their services have kept pace with this growth.

> With the fastest population growth at the far ends of the FSA, it will be increasingly important to make sure that Federation and agency services are available in the regions where they are most needed.

> Further decentralization of the Jewish population challenges Jewish institutions to think through how best to deploy their services and resources across the five regions.

> There is a recurring need for agencies and synagogues to integrate/reintegrate Jewish residents into the varied aspects of the community over time, not just as they age or marry or have children, but as they move into or within the area from elsewhere. Continuous updating of mailing lists and outreach vehicles is critical to foster connections.

> Continued movement into the FSA calls for a focus on bringing newly-arrived Jews into the communal system and its institutional framework.

> Moves within a region pose a challenge to the organized Jewish community even for the simple logistics of keeping addresses current. Synagogues and organizations should be cognizant of this challenge.

PROFILE OF THE JEWISH POPULATION: 2

DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTICS

Key Findings

AGE PROFILE

> There has been little change since 1986 in the overall age profile of Jews and their spouses (including non-Jewish spouses) in the FSA.

> The Jewish population in the FSA is younger than the national Jewish population. The median age in the FSA is 39, three years younger than the median age for all Jews in the U.S.

MARITAL STATUS

> There are more Jewish singles in the FSA today than in the overall U.S. Jewish population and many more than in the Bay Area 18 years ago.

> For both men and women, the age at first marriage is older than it was in 1986.

HOUSEHOLD COMPOSITION AND SIZE

> Since 1986, the proportion of single households has increased from 33% to 44%, while the proportion of couples[7] with children has dropped from just over one-third to less than one quarter of all households.

> Between 1986 and 2004, the proportion of single-parent families has increased slightly from 5% to 6%.

> Almost a third (30%) of all households with children in Sonoma County are headed by a single parent.

> Marin County has the highest proportion of empty nesters (25%) and couple households (62%), and older single households outnumber younger single households by more than 3:1.

> San Francisco County has the highest proportion of young couples (including same-sex couples) and the lowest proportion of single-parent families and households with children.

> In both the South and North Peninsula regions, more than one out of three households has children under age 18, the highest proportion in the FSA.

> The number of individuals living in a Jewish household dropped only slightly from 2.4 in 1986 to 2.3 in 2004. The number of Jews per household dropped as well.

> Change in average household size was only minimal in San Francisco County and the North and South Peninsula regions. There have been dramatic changes in Sonoma and Marin Counties, however, where the average household size dropped from 2.8 to 2.3 individuals.

EDUCATION

> The Jewish population in the FSA is highly educated. More than 80% of Jewish men and women have earned a college degree, and nearly half of Jewish men and 40% of Jewish women have earned a graduate degree.

EMPLOYMENT STATUS AND INDUSTRY

> Most adult Jews (72% of men and 58% of women) are in the labor force part or full time.

> Among young singles, women are more likely to be working than men (73% vs. 50%), while men are almost four times as likely as women to be students.

[7]This includes married couples, persons living together and same-sex couples.

> In young couples without children, almost all (90%) of the men work full time, while three-quarters of the women work, most of them full time.

> For couples, having children only partially pulls wives out of the work force: half (51%) of all married[8] mothers work, roughly divided between full and part time.

> 91% of single mothers work, with more than three out of four employed full time.

> Many empty nesters have already left the work force: 41% of wives and 40% of husbands are no longer working.

> The work men and women do is concentrated in different sectors of the economy. Almost half of Jewish men work in manufacturing (24%) or the health field (25%). Jewish women are almost as likely as Jewish men to work in the health field (20%), while another 24% are employed in education.

LOCATION OF WORK

> Most Jews in Sonoma, Marin and San Francisco Counties and the South Peninsula work in the same region where they reside.

> The North Peninsula is the only region where a majority of residents work elsewhere, mostly on the South Peninsula.

INCOME

> Households in Sonoma and San Francisco Counties are the least affluent, while Marin County and the two Peninsula regions combined are the most affluent, a finding that was also true in the 1986 survey.

> The incomes of married-couple households are considerably higher than those of single households, reflecting the fact that both spouses are working in many married couples.

ECONOMIC VULNERABILITY: POVERTY, UNEMPLOYMENT AND HOME OWNERSHIP

> Almost one in ten Jewish households are considered to be low income (defined as 150% of the Federal poverty line).

> Low income is more common in the North Peninsula and San Francisco County among single, younger and LGBT households; in households with an immigrant from the Former Soviet Union (FSU); and in households where the respondent or spouse is unemployed.

> Children age 12 or younger in single-parent households are the most economically vulnerable: more than one in five—22% or 1,200—reside in low-income homes.

> Most Jewish single and single-parent households have incomes below the FSA median household income.

> A majority of Jewish LGBT households have incomes below the Jewish median income.

> 9% of Jews between the ages of 18 and 65 are unemployed.

> Jews in the least skilled occupations have been hit hardest by the recent economic downturn, with 39% of Jewish service workers unemployed and seeking work.

> The dot-com implosion is reflected in the 10% of Jewish engineers who are unemployed and seeking work.

> Other groups that have heightened unemployment rates include young adults ages 25 to 44 and couples with children. More than one in ten couples with children report that either the mother or father is unemployed and seeking work.

> Over the past 20 years, home ownership has decreased markedly as the cost of housing has increased. The sharpest decreases have been in the North and South Peninsula regions.

[8]The "married" women also include women living with a partner since there are not enough of the latter to make an independent category.

INTRODUCTION

Section 1 of this report examines Jewish population growth in the FSA, as well as migration to and within the area. This section now looks at key demographic and social information about the area's population. The first part looks at basic demographic characteristics of Jews and their families, followed by an examination of their socio-economic characteristics. A third part focuses specifically on economic vulnerability in the Jewish population. A concluding section highlights important policy implications from the findings.

DEMOGRAPHY

Age, marital status, household composition and household size constitute key characteristics critical to understanding the demographic dynamics of Jews and their families in the FSA.

Age Profile

In the 1986 report, non-Jewish spouses were included in the age distribution. In order to examine changes since that study, non-Jewish spouses are also included in the analysis shown in Chart I (although it is important to note that non-Jewish spouses are not included in the Jewish population total). The age profile for both studies is quite similar, with the aging of the baby boomers (now all over age 40) resulting in a slight increase in the 40-to-59 age group. Given the many other demographic changes that occurred between 1986 and 2004 detailed throughout the remainder of this chapter, it is noteworthy that there was little change in age structure. This fact was also generally true of the age structure of American Jews in the 1990 and 2000-2001 NJPS.

The Jewish population in the FSA is younger than the national Jewish population, as shown in Table 24 (which excludes non-Jewish spouses to be comparable with the NJPS). The proportion of Jews younger than 10 years of age is higher in the FSA than nationally, while the proportion of Jews ages 10 to 19 is the same. The proportion of Jews ages 30 to 59 is higher in the FSA, while the proportion of individuals ages 60 and over is higher nationally. The net result of these variations is a three-year difference between the median age of the FSA Jewish population and the U.S. Jewish population surveyed by the NJPS.

CHART I: *Age of Jewish Population (including non-Jewish Spouses), 1986 and 2004*

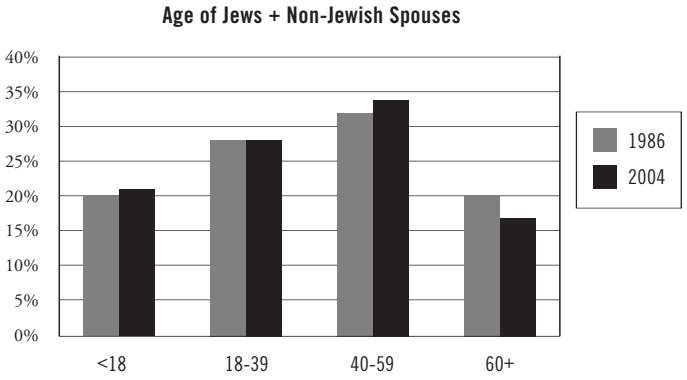


TABLE 24: *Age of Jewish Population Compared with NJPS 2000-2001*

AGE	NJPS 2000-01	FSA 2004	FSA NUMBER
0-9	10%	13%	29,600
10-19	13%	12%	27,500
20-29	14%	11%	24,100
30-39	12%	15%	34,600
40-49	15%	16%	36,300
50-59	13%	16%	37,400
60-69	9%	7%	16,900
70-79	10%	7%	13,500
80 +	4%	3%	8,000
Total	100%	100%	227,900
Median age	42	39	

Marital Status

There are more singles in the FSA Jewish population today than in the overall U.S. Jewish population and much more than in the overall Bay Area Jewish population 18 years ago. Table 25 indicates that just over half (53%) of the Jews in the FSA are currently married, as compared with 57% nationally (as revealed by the NJPS) and more than two-thirds (69%) of the Bay Area Jewish population in 1986. The only age group in which the percent married was higher in 2004 than in 1986 is the 18-to-24 age group. The percentage of Jews who are currently married is consistently below the comparable figure for 1986. This is consistent with an increase in the relative proportion of single households since 1986.

Two factors have significantly contributed to reduced rates of marriage among individuals age 35 and older. The first is the combined effect of divorce and death of a spouse. As Chart J below shows, the percentage of individuals who have ever been married increases to nearly 100% by ages 65 to 74, but the percentage of those currently married peaks at about age 50, at which point it begins to decline steadily. The reason for the decline in currently-married individuals is the simultaneous increase in the proportion of those who are divorced or widowed after age 50.

The second factor contributing to reduced rates of marriage is the postponement of this life event. As Chart K (page 31) illustrates, the percentage of men who have never been married by age 34 is about the same in both surveys. In 1986, the percentage of men who have never been married dropped sharply after age 35, while the 2004 study shows that the percentage of these men declines more slowly after age 35. In fact, the proportion of men today who have never been married by ages 35 to 44 is more than double what is was in 1986. Chart L (page 31) shows a slightly different pattern for women. After age 25, the percentage of women who have never been married is consistently higher in the 2004 study. The pattern across the two studies indicates that for both men and women, the age at first marriage is increasing. It could also be that more Jews now are opting not to get married at all. Either way, the proportion and number of single Jews has increased considerably since 1986.

TABLE 25: *% of Jews Currently Married by Year of Study*

	YEAR OF STUDY	
AGE	1986*	2004
18–24	3%	9%
25–34	52%	54%
35–44	77%	55%
45–54	86%	66%
55–64	86%	62%
65 –74	81%	60%
75+	64%	33%
All ages	69%	53%

* Figures are for entire Bay Area, including regions covered by the Jewish Community Federation of the Greater East Bay and the Jewish Federation of Silicon Valley.

CHART J: *Marital Status of Jewish Population by Age*

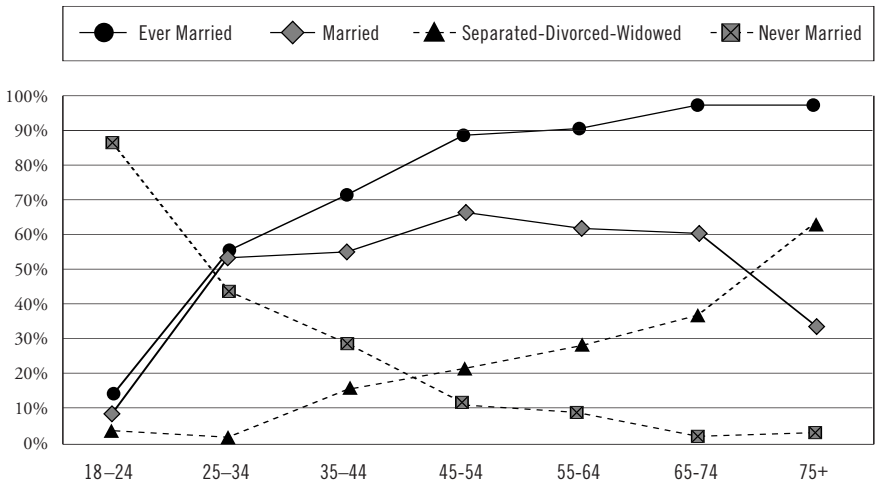


CHART K: *% of Men Never Married by Age*

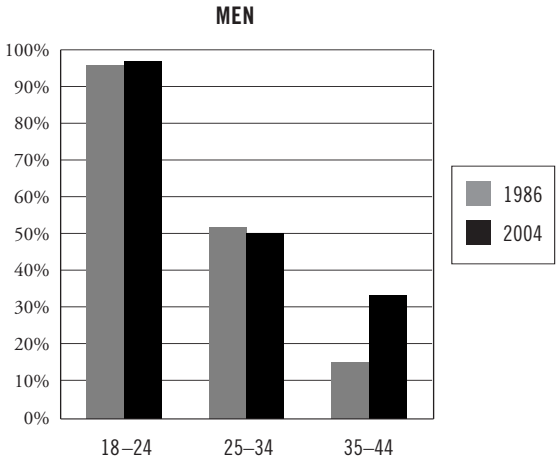
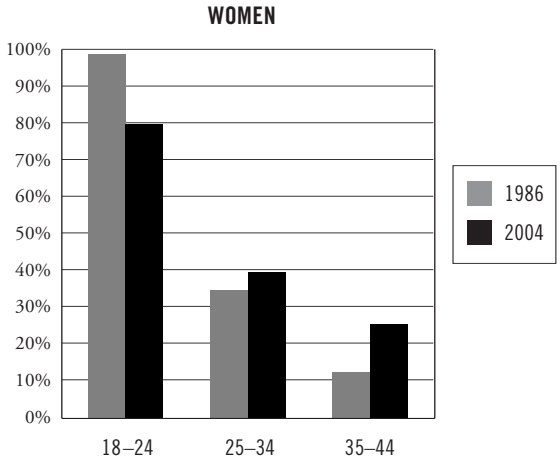


CHART L: *% of Women Never Married by Age*



Household Composition

The composition of Jewish households in the FSA changed dramatically between 1986 and 2004 (Table 26). The proportion of single households has increased from 33% to 44%, while the proportion of couples with children has dropped from just over one third to less than one quarter of all households. Over the same period, the proportion of single-parent families has increased from 5% to 7% of all households and from 13% to 24% of all households with children.

TABLE 26: *% of Total Households*

HOUSEHOLD COMPOSITION	YEAR OF STUDY		ESTIMATED # OF HHS, 2004
	1986	2004	
Single*	33%	44%	54,588
Single parent	5%	7%	7,600
Couple with children	34%	22%	5,900
Couple without children	28%	27%	34,100
Total	100%	100%	125,400

*The 1986 study coded couples living together as single.
In the 2004 study couples living together accounted for 5% of all households.

A more detailed way to think about household structure is to use the concept of "family cycle," which takes age into consideration (Table 27). Among households without children, there are more households over than under age 40. Older singles outnumber younger singles by a ratio of 3:2, and there are twice as many empty nesters as there are young (under age 40) couples. The family cycle profile of Jews in the FSA generally resembles that of Jews nationally as revealed in the NJPS, but the Jewish family cycle in the FSA tends slightly toward the younger side.

TABLE 27: *Household Composition Compared with NJPS 2000-2001*

FAMILY CYCLE	FSA	NJPS 2000-01
Single age < 40	16%	17%
Single age 40+	23%	25%
Young couple age < 40	10%	6%
Empty nester age 40+	22%	26%
Couple with children	23%	20%
Single-parent family	6%	6%
Total	100%	100%

Each region in the FSA has a distinctive family cycle profile (see Table 28, page 32). For example, Sonoma County has a bi-modal profile. It is tied with San Francisco County for the highest proportion of young single households (19%), and also has the second highest proportion of older singles. Sonoma County also has the highest proportion of single-parent families and the second lowest proportion of couples with children.

TABLE 28: *Household Composition by Region*

HOUSEHOLD COMPOSITION	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	TOTAL FSA
Single age < 40	19%	8%	19%	17%	13%	16%
Young couple	4%	11%	16%	2%	10%	10%
Empty nester	25%	26%	17%	29%	21%	22%
Couple with children	19%	28%	18%	28%	25%	23%
Single-parent family	8%	1%	4%	5%	10%	6%
Single age 40+	25%	26%	26%	18%	21%	23%
Total	100%	100%	100%	100%	100%	100%
Estimated # of households	13,700	15,400	38,500	22,600	35,200	125,400
% of all Jewish children living with one parent	22%	2%	28%	11%	18%	18%

Almost a third (30%) of all households with children in Sonoma County are single-parent families, and more than one in five children in Sonoma County (22%) live with a single parent. The second percentage is lower because couples have more children in the household than single parents. The percentage of children living with one parent is higher only in the South Peninsula.

Consistent with its development in the 1960s and slower relative growth, Marin County in some ways looks like a suburb that is aging in place. It has one of the highest proportion of empty nesters (26%), and older single households outnumber younger single households by more than 3:1. Marin County is also distinct for having the second highest proportion of couple households, and the lowest proportion of single-parent families (1%). Only 2% percent of children in Marin County live with a single parent.

As the only "urban" area, San Francisco County should have the highest proportion of young singles among its population. It does, but in fact it is tied with Sonoma County and just barely ahead of the North Peninsula. This fact could be explained by the high cost and limited availability of housing in the city. San Francisco County also has the highest proportion of young couples (including same-sex couples) that probably need two incomes to afford housing in the city. San Francisco County has the second lowest proportion of single-parent families (4%) and the lowest proportion of couples with children (18%). Thus, San Francisco County has the lowest proportion of all households with children (22%). Despite these low percentages, San Francisco County is very much affected by the presence of single-parent households. It has the highest percentage of children living with only one parent (28%), and fully 32% of all children in single-parent homes reside in San Francisco County.

The Peninsula has the highest proportions of households with children: 33% of the North Peninsula households and 35% of the South Peninsula include children under age 18. The North Peninsula also has the highest proportion of all couples (58%) and the lowest proportion of older singles (18%), making it the only area in which the number of young singles matches the number of older singles.

The South Peninsula generally resembles the FSA as a whole with regard to household composition, but some important differences stand out. Although both the North and South Peninsula have the highest proportion of couples with children (33% and 35% respectively), the South Peninsula has the highest proportion of single-parent families (10%), so that almost two out of every five children with a single parent reside in the South Peninsula (38%).

The regions where specific types of households are disproportionately concentrated and where they are found in the greatest absolute numbers do not necessarily overlap (Tables 28 to 30). For example, Sonoma County has the second highest proportion of single-parent families (8%, Table 28), but because it also has a relatively small Jewish population, only 14% of all single-parent families reside there (Table 29), equivalent to 1,000 families (Table 30). On the other hand, the South Peninsula has both a high percentage of single-parent families (10%) and a large base of Jewish households, resulting in 47% of all single-parent families being found in this region (equivalent to 3,600 families). Similarly, because San Francisco County has the highest proportion of young couples (16%) and a substantial Jewish household base, half of all young couples in the FSA live in the city (equivalent to 6,100 households).

Household Size

Overall, there has been little change in the number of persons per household, dropping only slightly from 2.4 in 1986 to 2.3 in 2004 for the entire FSA (Table 31, page 34). Changes in average household size have been minimal in San Francisco County and the North and South Peninsula regions. However, dramatic changes have occurred in Sonoma and Marin Counties, where the average household size has declined from 2.8 to 2.3 individuals. An influx of single and single-parent households have caused the decrease in household size in Sonoma County. In Marin County, the decreasing household size is explained by a reduction in the proportion of couples with children and an increase in the proportion of young couples (under age 40 with no children) and older (age 40+) single households (data not shown).

TABLE 29: *Region as a Percentage of Household Type*

	HOUSEHOLD COMPOSITION					
REGION	SINGLE AGE <40	YOUNG COUPLE	EMPTY NESTER	COUPLE WITH CHILDREN	SINGLE-PARENT FAMILY	SINGLE AGE 40+
Sonoma County	13%	4%	12%	9%	14%	11%
Marin County	6%	14%	15%	15%	2%	14%
San Francisco County	38%	50%	23%	24%	22%	35%
North Peninsula	20%	3%	24%	22%	15%	14%
South Peninsula	23%	29%	26%	30%	47%	26%
Total	100%	100%	100%	100%	100%	100%

TABLE 30: *Number of Household Types by Geographic Region*

	HOUSEHOLD COMPOSITION					
REGION	SINGLE AGE <40	YOUNG COUPLE	EMPTY NESTER	COUPLE WITH CHILDREN	SINGLE-PARENT FAMILY	SINGLE AGE 40+
Sonoma County	2,500	500	3,200	2,300	1,000	3,200
Marin County	1,200	1,700	4,100	3,800	600	4,100
San Francisco County	7,470	6,100	6,400	6,900	1,700	10,200
North Peninsula	3,900	400	6,700	6,400	1,200	4,100
South Peninsula	4,500	3,500	7,400	8,900	3,600	7,600
Total	19,500	12,200	27,800	27,800	7,600	29,200

TABLE 31: *Average Household Size, 1986 and 2004*

REGION	1986	2004
Sonoma County	2.8	2.3
Marin County	2.8	2.3
San Francisco County	2.1	2.2
North Peninsula	2.5	2.4
South Peninsula	2.6	2.5
All areas	2.4	2.3

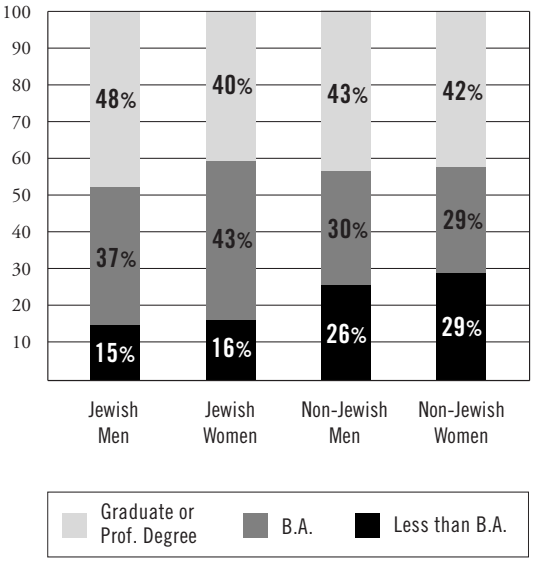
SOCIO-ECONOMIC STATUS AND CHARACTERISTICS

This section explores the socio-economic characteristics of Jews in the FSA. It examines overall measures and variations in education, employment status, industry of employment, location of work relative to location of residence and household income.

Education

The Jewish population is highly educated (Chart M). Over 80% of Jewish men and women age 25 and older have attained a college degree.

CHART M: *Educational Attainment of the Population 25 Years of Age and Older (Respondents and Spouses only)*



Close to half (48%) of Jewish men and fully 40% of Jewish women have earned a graduate or professional degree. Non-Jewish spouses of Jews are also highly educated: 73% of the non-Jewish husbands and 71% of the non-Jewish wives have graduated from college. The non-Jewish spouses are less educated, however, than their Jewish partners. Non-Jewish husbands in Jewish households are less likely to hold graduate degrees and to have graduated college than are Jewish men in the FSA. Non-Jewish wives are less likely to have graduated college than are Jewish women in the FSA, although the proportion with graduate degrees is comparable.

Age variations with regard to education among both Jewish men and women are generally minimal (Table 32, page 35). The percentage of Jewish women who have not graduated college increases with age, especially over age 65. The proportion of graduate and professional education is highest among both men and women ages 45 to 64. The lower educational attainment for those ages 25 to 44 is explained by parentage and deferred education. Jews with two Jewish parents are more highly educated than Jews with one Jewish parent or Jewish ancestry only,[9] and there are fewer Jews ages 25 to 44 with two Jewish parents than in the older age categories. Moreover, Jews in the youngest age category with one Jewish parent or Jewish ancestry only are less educated than their older counterparts. A secondary factor is deferred education among 25-to-44 year-old Jews with two Jewish parents. Most Jews in this group who have not graduated college are working full time (61%).

[9]Data from the NJPS reveal this is true of Jews nationally as well.

TABLE 32: *Educational Attainment by Age, Gender and Jewish Status*

JEWS	MEN				WOMEN			
	25–44	45–64	65–96	ALL AGES	25–44	45–64	65–96	ALL AGES
Some college or less	16%	13%	19%	15%	10%	15%	31%	16%
Bachelor's degree	44%	28%	36%	37%	54%	39%	34%	44%
Grad/Prof degree	40%	59%	45%	48%	36%	46%	35%	40%
Total	100%	100%	100%	100%	100%	100%	100%	100%
NON-JEWISH SPOUSES	**MEN**				**WOMEN**			
	25–44	45–64	65–96	ALL AGES	25–44	45–64	65–96*	ALL AGES
Some college or less	19%	38%	23%	26%	44%	23%	14%	29%
Bachelor's degree	32%	26%	38%	30%	23%	33%	27%	29%
Grad/Prof degree	49%	36%	39%	43%	33%	44%	59%	42%
Total	100%	100%	100%	100%	100%	100%	100%	100%

* Results for this group should be interpreted cautiously due to small sample size (N=19).

Employment Status

Most of the adult Jewish population in the FSA is employed: 72% of men and 58% of women are in the labor force full or part time (Table 33). Participation in the labor force varies by gender, marital status and the presence of children in the home. Interestingly, among young (under age 40) singles, women are more likely to be working than men: 73% vs. 50% (full or part time). In addition, twice as many young single women as men work part time because men are almost four times as likely as women to be students. Among young couples, however, almost all (90%) of the men work full time while three-quarters of the women work, most of them full time.

TABLE 33: *Labor Force Status of Jewish Men and Women by Household Composition (Respondents and Spouses Only)*

WOMEN	SINGLE AGES 18-40	YOUNG COUPLE	EMPTY NESTER	COUPLE WITH CHILDREN	SINGLE-PARENT FAMILY	SINGLE AGE 40+	ALL AGES
Full time	49%	62%	27%	28%	74%	33%	37%
Part time	25%	12%	26%	23%	17%	14%	21%
Student	10%	13%	6%	5%	3%	0%	6%
Not working	16%	13%	41%	44%	6%	53%	30%
Total	100%	100%	100%	100%	100%	100%	100%
% in labor force	73%	74%	53%	51%	91%	47%	58%
Number in labor force	8,600	5,900	17,700	20,500	3,500	15,000	71,300
MEN	**SINGLE AGES 18-40**	**YOUNG COUPLE**	**EMPTY NESTER**	**COUPLE WITH CHILDREN**	**SINGLE-PARENT FAMILY**	**SINGLE AGE 40+**	**ALL AGES**
Full time	41%	90%	50%	80%	96%	48%	65%
Part time	9%	5%	10%	5%	4%	6%	7%
Student	38%	4%	0%	4%	—	2%	6%
Not working	12%	1%	40%	11%	0%	44%	22%
Total	100%	100%	100%	100%	100%	100%	100%
% in labor force	50%	95%	60%	85%	100%	55%	72%
Number in labor force	8,800	7,800	17,400	18,200	2,800	7,900	63,000

Many empty nesters have already left the work force: 41% of wives and 40% of the husbands are no longer working. There is a good deal of variation, however, as husbands and wives approach retirement age. Only a third of empty-nester husbands between ages 55 and 64 have stopped working, as compared with 62% of those between ages 65 and 74. Nonetheless, there seems to be a trend toward early retirement (beginning at age 55) for men. The patterns are similar for women empty nesters, except that more women than men have left the labor force by age 65. The patterns for older singles among both men and women are similar to those of the empty nesters.

For couples, having children only partially pulls wives out of the work force: half (51%) of all married mothers work, roughly divided between full and part time. 91% of single mothers work, with more than three out of four employed full time. Single fathers universally are working, and almost all of them (96%) are working full time. Men account for more than a third of the single parents in the FSA.

Table 34 examines the labor force status of husbands and wives (it excludes same-sex couples and other partners living together). Among young couples without children, both spouses work full time in 59% of the pairs. Among couples with children, however, the full-time working father with a wife at home is no longer the most typical arrangement, with fewer than half (39%) fitting this once stereotypical profile. Instead, 47% of households with children include two working parents (27% with both working full time, 19% with one parent working full time and one part time and 1% with both working part time). Empty nesters are the most likely not to be working. In a quarter of these couples, neither spouse is in the work force.

Industry of Employment

Men and women are concentrated in different sectors of the economy (Tables 35 and 36, page 37). Almost half of Jewish men work in manufacturing (24%) or the health field (25%), while non-Jewish men (spouses of Jewish women) are concentrated most heavily in manufacturing (46%). Jewish women are almost as likely as Jewish men to work in the health field (20%), while another 24% are employed in education. Non-Jewish women are most likely to work in finance (22%) or social services (23%). Self employment was once the typical Jewish occupation,[10] but is less common today (Table 37, page 37). Jewish men are moderately less likely to be self employed than Jewish women, and both are less likely to be self employed than their non-Jewish spouses.

TABLE 34: *Labor Force Status of Husband and Wife*

	YOUNG COUPLE (WITHOUT CHILDREN)	EMPTY NESTER	COUPLE + CHILDREN
Husband works full time, wife not working	28%	17%	39%
Both work full time	59%	18%	27%
Husband works full time, wife works part time	8%	15%	17%
Wife works full time, husband works part time or not working	5%	8%	2%
Both work part time	—	3%	1%
Neither working	—	25%	7%
Husband works part time, wife not working	—	5%	3%
Wife works part time, husband not working	—	9%	4%
Total percentage	100%	100%	100%
Total number	12,000	27,600	28,800

[10]Self-employment remains common among Jewish men age 65 and over who are still working (data not shown).

TABLE 35: *Industry of Employment for Jews*

INDUSTRY	MEN	WOMEN
Communications	10%	4%
Finance-banking-insurance-real estate	9%	11%
Manufacturing	24%	1%
Public administration	2%	10%
Transportation	3%	<1%
Retail	0%	8%
Business services	11%	4%
Construction and farming	3%	<1%
Medical-health services	25%	20%
Legal services	1%	2%
Social services—counseling, job training, child care	<1%	6%
Educational services—schools, colleges, libraries	4%	24%
Computer/data processing research and development	8%	10%
Total	100%	100%

TABLE 36: *Industry of Employment for Non-Jewish Spouses*

INDUSTRY	MEN	WOMEN
Communications	<1%	<1%
Finance-banking-insurance-real estate	<1%	22%
Manufacturing	46%	7%
Public administration	<1%	5%
Transportation	<1%	<1%
Retail	1%	13%
Business services	6%	8%
Construction and farming	8%	4%
Medical-health services	8%	10%
Legal services	7%	<1%
Social services—counseling, job training, child care	<1%	23%
Educational services—schools, colleges, libraries	18%	5%
Computer/data processing research and development	6%	3%
Total	100%	100%

TABLE 37: *Type of Employment for Jews and Non-Jewish Spouses*

	JEWS		NON-JEWISH SPOUSES	
TYPE OF EMPLOYMENT	MEN	WOMEN	MEN	WOMEN
Working for others	74%	69%	55%	60%
Self-employed	25%	30%	38%	37%
In a family business for pay	1%	1%	7%	3%
Total	100%	100%	100%	100%

Location of Work

Respondents and spouses were asked for the zip code of their usual place of work to chart commuting patterns. Theses patterns are shown in Table 38. Most Jews in Sonoma, Marin and San Francisco Counties (80% to 84%) work in the same county where they reside. Jews living in these three counties who work outside their region of residence most often work in an adjacent region. Jews in Sonoma County who work outside that region most often work in Marin County, while respondents in Marin County who work out of the County do so most often in San Francisco County. San Francisco County Jews who work elsewhere most often commute to the North Peninsula. Two-thirds of South Peninsula residents work in their county, with a majority of the remainder working in the East Bay.

The North Peninsula is the only region where a majority of residents work elsewhere, mostly in the South Peninsula or San Jose. This can be explained by the fact that there are many bedroom communities in the North Peninsula that support high-tech industries located farther south. Many North Peninsula Jews who commute south live in cities near the South Peninsula (data not shown). Almost a third of the employed Jews in the North Peninsula (32%) commute north into San Francisco or Marin Counties. The North Peninsula is thus the only suburb that remains a bedroom community in which the majority of Jewish residents work in a different region. North Peninsula Jews have significant economic ties to Silicon Valley, and the ups and downs of the high tech sector have a significant impact on them as well as Jewish South Peninsula workers.

TABLE 38: *Region of Work by Region of Residence for Jewish Population (Respondents and Spouses Only)*

	REGION OF RESIDENCE				
REGION OF EMPLOYMENT	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA
Sonoma County	84%	<1%	<1%	2%	<1%
Marin County	10%	80%	5%	14%	<1%
San Francisco County	1%	20%	83%	18%	6%
North Peninsula	<1%	<1%	12%	16%	<1%
South Peninsula or San Jose	1%	<1%	<1%	49%	68%
East Bay	4%	<1%	<1%	1%	26%
Total	100%	100%	100%	100%	100%

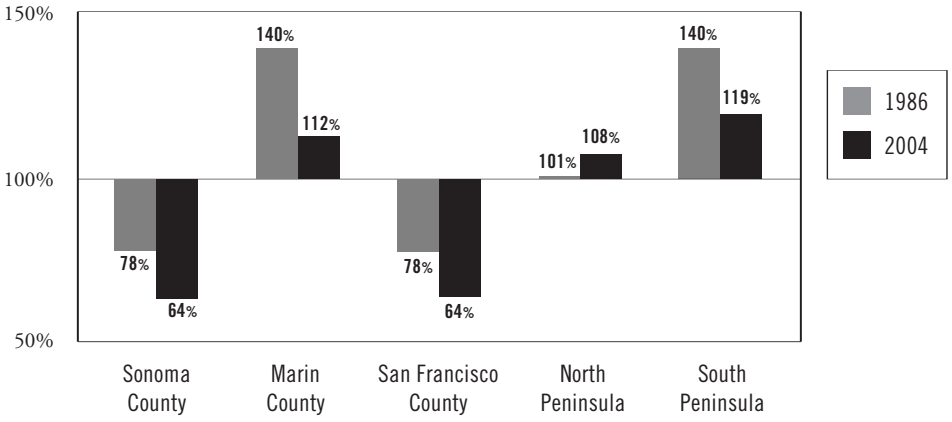
Income Level

Household income varies considerably by geographic region (Table 39). Households in Sonoma and San Francisco Counties are the least affluent, while Marin County and the combined regions of the Peninsula are the most affluent, a finding that was also true in the 1986 survey. In order to compare data from 1986 and 2004 (when absolute incomes were lower due to inflation), the median income of each region was recalculated as a percentage of the median income for all Jewish households in the FSA (Chart N). For example, the current median income for Jewish households in Sonoma County is only 64% of the median income for all Jewish households in the FSA, while the median income for the South Peninsula is 119% higher than the median income for the overall FSA. In fact, Chart N shows that the median incomes for Sonoma and San Francisco Counties are lower than the median income for the FSA in both the 1986 and 2004 studies, while median Jewish household incomes in Marin County and the overall Peninsula are above the FSA median in both surveys.

TABLE 39: *Income Categories by Region*

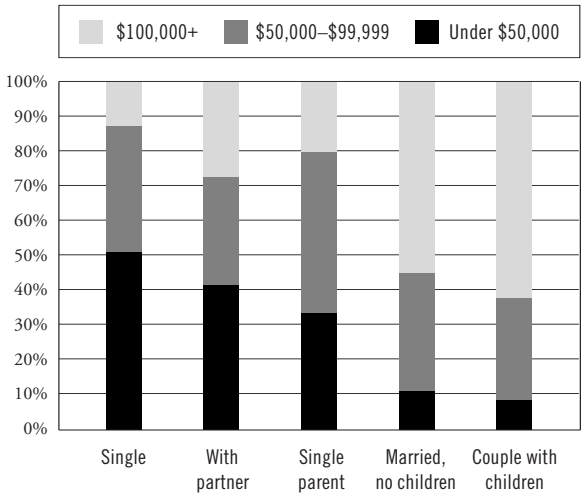
INCOME	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL AREAS
Under $25,000	19%	4%	11%	18%	5%	10%
$25,000–$49,999	29%	20%	27%	11%	10%	19%
$50,000–$74,999	26%	14%	22%	12%	10%	16%
$75,000–$99,999	9%	17%	11%	19%	29%	18%
$100,000–$149,999	11%	29%	17%	22%	23%	20%
$150,000 +	6%	16%	12%	18%	23%	17%
Total	100%	100%	100%	100%	100%	100%
Number of HHs	13,700	15,400	38,500	22,600	35,200	125,400
Median income	$51,921	$91,176	$52,273	$87,385	$96,687	$81,082

CHART N: *Median Income of Region as a Percentage of FSA Median Income: 1986 and 2004*



Income also varies by household composition (Chart O and Table 40). The incomes of married couples are considerably higher than those of single households, reflecting the fact that in many married couples both spouses are working. Singles, especially those without children, have the lowest incomes, followed by unmarried couples (consisting of both younger couples and some elderly who live together).

CHART O: *Income by Household Composition*



ECONOMIC VULNERABILITY

Looking out for the welfare of the poor is central to the Jewish tradition. From an analytic perspective, assessing the economic vulnerability of the Jewish population is critical to devising policies that can help the Jewish poor. In this section, economic vulnerability is analyzed in three ways: income, unemployment and home ownership.

Income and Poverty

The "poverty line" is a Federal government construct based on household income and used to qualify households for benefits. Most researchers and policy analysts agree that the official poverty line does not adequately reflect the economic hardships of the poor, and they typically use 150% of the Federal poverty line as a more realistic measure of poverty. We follow that practice here, defining low-income Jewish households as those that fall below 150% of the poverty line income based on 2004 U.S. Department of Labor Statistics guidelines. For example, a family of three with an income of $30,000 or less is considered low income.[11] The term "low-income" is used to differentiate these numbers from the official Federal definition. Some social service agencies in the Bay Area use 200% of the Federal definition as a practical measure of

TABLE 40: *Household Income by Household Structure*

HOUSEHOLD INCOME	SINGLE	SINGLE PARENT	LIVING WITH PARTNER	MARRIED, NO CHILDREN	COUPLE + CHILDREN	ALL HOUSEHOLDS
Under $5,000	7%	—	2%	1%	—	3%
$5,000–$9,999	9%	—	—	—	—	4%
$10,000–$24,999	10%	15%	5%	1%	5%	7%
$25,000–$49,999	31%	17%	30%	10%	8%	19%
$50,000–$74,999	18%	20%	18%	19%	13%	17%
$75,000–$99,999	11%	18%	13%	20%	18%	16%
$100,000–149,999	8%	13%	18%	24%	26%	17%
$150,000–199,999	3%	—	—	13%	10%	7%
$200,000–249,999	—	13%	4%	1%	5%	3%
Over $250,000	2%	3%	10%	11%	14%	8%

[11]In the survey, data on household income was collected using income ranges rather than the exact dollar amount. As a result, there is some error built into the low-income estimate. On the other hand, large differences (regardless of built-in inaccuracy) give a sense of relative economic vulnerability.

poverty, and the rates presented here could be considered a conservative estimate. The following are key findings related to low income:

> Almost one in ten Jewish households in the FSA is low income (Table 41).

TABLE 41: *% of Households by Region that are Low Income**

REGION	% LOW INCOME	# LOW INCOME
FSA	9%	11,300
Sonoma County	10%	1,400
Marin County	5%	800
San Francisco County	12%	4,600
North Peninsula	16%	3,600
South Peninsula	3%	1,100

*150% of Federal poverty line.

> The North Peninsula has the highest percentage of low-income households, followed by San Francisco County (Table 41). The low-income households in the North Peninsula are concentrated in traditionally non-Jewish working class suburbs such as Daly City and South San Francisco.

> The South Peninsula and Marin County have the lowest proportion of low-income households.

> Single households are more likely to be low income than couple households, primarily because so many couple households have two earners (Table 42). Among single households, young singles are twice as likely as older singles to be low income.

> 9% of households with children are low income (8% of couples and 10% of single-parent families), and 11% of children age 12 or younger (3,900 children) live in low-income households (Tables 42 and 43).

TABLE 42: *% of Households by Composition that are Low Income**

HOUSEHOLD COMPOSITION	% LOW INCOME	# LOW INCOME
Single age < 40	20%	3,900
Young couple	4%	500
Empty nester	2%	600
Couple with children	8%	2,300
Single-parent family	10%	800
Single age 40+	11%	3,200
LGBT household	32%	3,300
FSU immigrant respondent or spouse	14%	1,400

*150% of Federal poverty line.

TABLE 43: *Jews Living in Low-Income Households* by Age (Jewish Population Only)*

AGE OF INDIVIDUAL	% OF INDIVIDUALS LIVING IN LOW-INCOME HOUSEHOLDS	# OF INDIVIDUALS LIVING IN LOW-INCOME HOUSEHOLDS
0–5	11%	1,900
6–12	11%	2,000
13–17	5%	740
18–24	16%	2,000
25–34	15%	4,600
35–44	7%	2,500
45–54	6%	2,200
55–64	3%	920
65–74	7%	1,200
75+	10%	1,400

*150% of Federal poverty line.

> Children age 12 or younger in single-parent households are the most economically vulnerable: more than one in five (22% or 1,200) reside in low-income homes (data not shown).

> Older households are less likely to fall in the low-income category than younger households: 5% of households in which a respondent or spouse is age 65 or over are low income (about 1,100 households) as compared with 18% of households in which the respondent is under age 35 (just under 6,000 households, Table 44).

TABLE 44: *% Households by Presence of Older Person that are Low Income**

	% LOW INCOME	# LOW INCOME
Respondent or spouse age 65+	5%	1,100
Respondent under age 35	18%	5,800

*150% of Federal poverty line.

> Unemployment, not surprisingly, is also associated with low income (Table 45). Almost one in five households in which either the respondent or spouse is unemployed reports being low income.

TABLE 45: *% of Low Income* by Unemployment*

	% LOW INCOME	# LOW INCOME
No one unemployed	8%	9,400
Respondent and/or spouse unemployed	19%	1,600

*150% of Federal poverty line.

> Households that identified as gay, lesbian, bisexual or transgender (LGBT) are the poorest (Table 42, page 41). Of all LGBT households, a third are low income.

A second way to look at income is relative to the median income of all Jewish households in the FSA, which is $81,000 per year. This is called "relative Jewish income." By definition, half of all Jewish households earn less than the median Jewish income of $81,000, and half earn more (Table 46). Of particular interest is the skew at the ends of the spectrum: households earning more than twice the median are the largest group (31%), very similar to the proportion earning less than half the median (28%).

TABLE 46: *Relative Jewish Income (Household Income Compared with Median Household Income)*

HOUSEHOLD INCOME COMPARED WITH MEDIAN HOUSEHOLD INCOME FOR FSA	%	# OF HHS
Well below (less than 50% of) median income	28%	34,900
Below (50%–99% of) median income	23%	28,600
Above (100%–150% of) median income	18%	23,000
Well above (200% or more) median income	31%	38,900
Total	100%	125,400

The economic profile of each region shown in Table 47 (page 43) is instructive. Sonoma County is the least affluent region, with three out of four households earning less than the FSA median income, and 43% "well below" the median income. San Francisco County is the next least affluent region, with almost two-thirds of households earning less than the median income and 38% classified as "well below" the median income. The South Peninsula is the opposite economically: two-thirds of the households earn more than the median income and 43% are "well above" the median income. A slight majority of households in Marin County and the North Peninsula are also above the median income.

Table 48 (page 43) highlights relative Jewish income by household structure. Young singles are the least affluent households, with nearly 80% earning less than the median Jewish income in the FSA and 55% "well below" the median.

Single-parent families are the next least affluent, with three-quarters (74%) earning less than the median Jewish income. Like younger singles, older singles are also concentrated below the median income, but to a lesser degree. Different factors are associated with having income below the median for younger and older singles. Many of the least affluent young singles are students in the beginning stages of their careers or who have interfaith parents,[12] whereas the least affluent older singles are retired. There is another big difference between the younger and older singles with incomes below the median: 45% of older singles with below-median incomes own their own homes as compared with only 18% of young singles below the median income. This highlights the weaker economic situation of younger Jewish households, especially singles, in the FSA.

[12]Having interfaith parents is associated with lower income and education among Jews in San Francisco County and nationally.

TABLE 47: *Relative Jewish Income by Region*

HOUSEHOLD INCOME COMPARED WITH MEDIAN HOUSEHOLD INCOME FOR FSA	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL REGIONS
Total households in region	13,700	15,400	38,500	22,600	35,200	125,400
Well below	43%	25%	38%	30%	11%	28%
Below	34%	17%	27%	15%	22%	23%
Above	10%	17%	15%	22%	24%	18%
Well above	13%	41%	20%	34%	43%	31%
Total	100%	100%	100%	100%	100%	100%
% of households that are low income	10%	5%	12%	16%	3%	9%

TABLE 48: *Relative Jewish Income by Household Structure*

HOUSEHOLD INCOME COMPARED WITH MEDIAN HOUSEHOLD INCOME FOR FSA	SINGLE AGE <40	YOUNG COUPLE	EMPTY NESTER	COUPLE + CHILDREN	SINGLE-PARENT FAMILY	SINGLE AGE 40+	TOTAL
Well below	55%	17%	13%	15%	36%	40%	34,900
Below	24%	30%	14%	13%	38%	31%	28,600
Above	10%	29%	21%	22%	13%	15%	23,000
Well above	11%	24%	52%	50%	13%	14%	38,900
Total	100%	100%	100%	100%	100%	100%	125,400
% of households that are low income	20%	4%	2%	8%	10%	11%	9%

LGBT households are also relatively less affluent, with 78% earning less than the Jewish median income (data not shown). There are only 83 LGBT identified households in the sample, so these findings must be interpreted with some caution. Nonetheless, they are consistent with other indicators of lower income. Half of the respondents in LGBT households have one Jewish parent or are of Jewish ancestry only, and interfaith parentage is associated with lower income for the population as a whole. Second, women LGBT respondents are less likely to be working full time than non-LGBT single women. Third, LGBT respondents are more likely than non-LGBT respondents to be employed as teachers and social workers, occupations that typically do not come with high salaries. They are also more likely than non-LGBT respondents to be employed as nurses, health technicians and health aides.

TABLE 49: *% and Number of Households Earning Below the Median Income by Region and Household Composition*

	REGION OF RESIDENCE				
HOUSEHOLD COMPOSITION	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA
Single age < 40	**90%** 2,500	**65%** 1,200	**86%** 7,400	**87%** 3,800	**58%** 4,500
Young couple	**100%** 500	**23%** 1,700	**65%** 6,100	**47%** 400	**22%** 3,500
Empty nester	**54%** 3,200	**32%** 4,100	**33%** 6,400	**30%** 6,600	**3%** 7,300
Couple with children	**75%** 2,500	**30%** 4,300	**42%** 6,900	**16%** 6,400	**12%** 8,800
Single-parent family	**99%** 1,100	**0%** 100	**99%** 1,600	**65%** 1,100	**60%** 3,600
Single age 40+	**75%** 3,200	**67%** 4,100	**79%** 10,100	**59%** 4,100	**65%** 7,500

Table 49 highlights the inter-relationships among relative Jewish income, family structure and region. The least affluent households are young couples and single-parent families in Sonoma County, with almost all of them earning less than the median Jewish income. Empty nesters in the South Peninsula and the few single-parent families in Marin County are the most affluent, with 97% or more earning above the Jewish median income.

Unemployment

The economic downturn in the Bay Area is reflected in the unemployment figures: 9% of Jews between the ages of 18 and 65 are unemployed (Table 50), and either the respondent or spouse is unemployed in 7% of Jewish households.[13] Jews in the least-skilled occupations have been hit hardest, as is usually the case in difficult economic times: 39% of Jewish service workers are unemployed and seeking work. On the very skilled end of the economic spectrum, the dot-com implosion is reflected in the 10% of engineers who are unemployed and seeking work. The dot-com implosion probably also explains why unemployment is highest among households in the South Peninsula, an otherwise affluent region (Table 51).

TABLE 50: *Unemployment by Occupation (Jewish Population)*

OCCUPATION	% UNEMPLOYED
Service workers	39%
Drivers (cab, truck, etc.)	19%
Engineer	10%
Managers and administrators	2%
Total	**9%**

TABLE 51: *Unemployment by Region (Jewish Households)*

REGION	RESPONDENT OR SPOUSE UNEMPLOYED	ESTIMATED NUMBER UNEMPLOYED
South Peninsula	10%	3,600
San Francisco County	9%	3,400
Marin County	4%	700
Sonoma County	3%	400
North Peninsula	1%	200
All households	7%	8,300

[13]Like all data in this report, unemployment figures refer to the period of time when the survey interviews were conducted, March-June 2004. Because unemployment is sensitive to changing economic conditions, overall levels of unemployment may have changed since then, but relative relationships between unemployment and other factors (for example, relative differences in unemployment by education) are known to remain consistent over time.

Other groups that have heightened unemployment rates include young adults ages 25 to 44 (Table 52) and couples with children (Table 53). In fact, more than one in ten couples with children report that either the mother or father is unemployed and seeking work. Of all children living with two parents, 18% have a mother or father who is unemployed. Couples in which one spouse is unemployed have larger families, on average, than couples in which both spouses are employed. This means the percentage of children affected by unemployment is larger than the percentage of all households affected by unemployment. Combining all households with children, almost 8,000 children are living with an unemployed parent (data not shown).

TABLE 52: *Unemployment by Age (Jewish Population)*

AGE	% UNEMPLOYED	ESTIMATED NUMBER UNEMPLOYED
18–24	1%	100
25–34	10%	3,200
35–44	13%	4,600
45–54	8%	3,100
55–64	4%	1,000
65–74	<1%	<50
75+	<1%	<50

TABLE 53: *Unemployment by Household Composition*

HOUSEHOLD COMPOSITION	RESPONDENT OR SPOUSE UNEMPLOYED	ESTIMATED # OF HOUSEHOLDS
Couple with children	12%	3,600
Single age < 40	9%	1,800
Empty nester	7%	1,800
Single age 40+	3%	1,000
Young couple	1%	100
Single-parent family	1%	< 50
All households	7%	8,300

Home Ownership

Home ownership is not characteristically thought of as an indicator of economic vulnerability, but it has important consequences in the FSA, which has some of the highest median home prices in the nation.

From 1986 to 2004, home ownership has declined in all regions except San Francisco County, where it was low to begin with (Table 54). In Sonoma County (the least affluent area) home ownership has declined from 77% to 49%. For couples with children, Sonoma County also has the lowest rate of home ownership (45% compared with 71% for the FSA on average). Home ownership has also fallen steadily on the Peninsula as a whole. In 1958, 82% of households in that region owned a home. (The 1958 study did not distinguish between North and South Peninsula). By 1986, homeownership there had dipped slightly to 77%; by 2004, it had declined to 59%, dropping sharply in both the South Peninsula (18% decline) and the North Peninsula (14% decline). Marin County has been affected the least—home ownership there has fallen by only 3% since 1986—possibly because it has so many long-time residents.

TABLE 54: *Home Ownership by Year of Study*

	YEAR OF STUDY			
REGION	1958	1986	2004	ESTIMATED # OF OWNERS IN 2004
Sonoma County	—	77%	49%	6,800
Marin County	86%	78%	75%	11,600
San Francisco County	48%	42%	46%	16,300
North Peninsula	82%	80%	66%	14,800
South Peninsula		74%	56%	19,600

Conclusions and Implications

This section of the report has focused on basic demographic and socio-economic characteristics of the Jewish population, including economic vulnerability. One set of implications from the findings concerns social service provision:

SOCIAL SERVICES

> Given the diversity of low-income households in terms of singles, couples, young, old and those with children, agencies need to be sure that their services are tailored to their local constituency.

> Poverty is highest among single households, FSU immigrants, single-parent families and young adults. These populations have a greater need for social services.

> Loss of a job brings additional stress to the family. There may be a need for counseling and support services that could be coordinated with synagogues.

> The increased proportion of single-parent families combined with household growth means that the number of single-parent families more than tripled since 1986, from 2,700 to 8,800. Because this population tends to be economically vulnerable, this increase means more families will need the assistance of social service agencies in the FSA.

> The dot-com bust has had an impact on the high-tech sector. 10% of engineers are unemployed and seeking work. As a result, unemployment is highest in the South Peninsula. Jewish Vocational Service should think about highly skilled workers as well as their more typical less-skilled client population.

> For unemployed families with children, there may be a greater need for counseling and support services.

> Jewish poverty is in part explained by unemployment caused by the recent economic downturn in the Bay Area. While the situation may improve with an economic recovery, careful monitoring of Jewish economic vulnerability during economic downturns is critical.

The findings also have important implications for connections to the Jewish community. While this section did not directly address the cost of Jewish living,[14] broad demographic and socio-economic data have potentially critical consequences for how people connect to the communal system:

> Both the mother and father work in about half of all Jewish couples with children. Joint parental employment often puts a strain on the family and limits the time available for engagement with Jewish institutions. These organizations, therefore, need to be creative about ways to engage these individuals and to be cognizant of competing demands for their time.

> One out of four employed Jewish men and one out five employed Jewish women work in the health field. This commonality could be useful for outreach and community organization.

[14] See Section 5 for a detailed analysis of this topic.

- The majority of Jews work within the region in which they live. This fact may isolate communities from each other, but it may also create increased cohesion within those communities. It also has implications for the ability and willingness of Jews to travel to other areas for meetings and activities.
- There is evidence of early retirement (around age 55). Such individuals might be interested in serious engagement in Jewish activities, learning and volunteering.
- Income differences among the geographic areas have been constant for at least two decades. Jews in Sonoma and San Francisco Counties have fewer funds available to invest in Jewish activities and institutions. Organizations in these areas should be aware that the economic situation may affect their programs and activities.
- Younger (mostly single) Jews have lower earnings than their older counterparts. This should be considered in creating ways to engage them in Jewish communal life.
- LGBT households are the least affluent and the most impacted by poverty. Efforts to include LGBT households in the communal system should bear this in mind as an obstacle.
- Most single households and single-parent families have incomes below the Jewish median income. This affects their ability to participate in Jewish life and Jewish organizations should take this into account in trying to engage them.
- Adults between the ages of 25 and 44 are hit hardest by unemployment. Their ability to participate in Jewish life is especially at risk, and special efforts should be made to reach out to them.
- While the Jewish community cannot control the cost of housing, it might consider innovative ways to increase ownership (and thus communal participation). All Jewish institutions should be aware that the cost of housing has an impact on their ability to attract new members and participants and raise money.

JEWISH IDENTITY 3

Key Findings

> There is great diversity in how the adult Jewish population identifies and expresses its Jewishness.

> Three quarters of the Jewish population identifies as Jewish by religion and the remaining one quarter identifies as ethnically Jewish.

> Jewish adults raised by two Jewish parents are more likely to identify with Judaism as a religion than Jewish adults raised by interfaith parents.

> About 40% of all respondents indicate their personal interest in Judaism has increased over the past five years. Importantly, Jews with interfaith parents are just as likely as those with two Jewish parents to say they are more interested in Judaism now than five years ago.

> An estimated 19,000 people are of Jewish ancestry only (i.e. only a grandparent is Jewish). Most of these (17,000) identify as Christian by religion, but three out of five say being Jewish is important to them.

> There has been very little change since 1986 in identification with the religious movements of Judaism.

> Jews who are married to Jews and Jews with two Jewish parents are more likely to identify with a movement than Jews in interfaith marriages and Jews with one Jewish parent.

> Jewish observance has declined overall since 1986, but this is explained by the increase in interfaith marriage. Among Jewish couples, Jewish observance has increased as compared to 1986. Among interfaith couples, however, it has decreased in comparison to 1986.

> The presence of children in the household increases Jewish observance among interfaith couples. This is a positive indication for the efficacy of outreach.

> Most Jews can be classified as "religious seekers." These individuals are somewhat less likely to belong to a synagogue than others, but most do not reject institutionalized religion.

INTRODUCTION

Jewish identity is the heart of Jewish community. How individuals identify as Jews, and how strongly they do so, plays a major role in determining how the community functions and how communal organizations set their priorities and agendas. This chapter examines fundamental issues of Jewish identity, including the diverse ways Jews identify Jewishly, the relationship between parentage and Jewish identity, identification with the religious movements of Judaism, Jewish observance and issues of religious seeking and spirituality among Jews.

DIVERSITY OF JEWISH IDENTITY

There is considerable diversity in how the adult Jewish population identifies as Jewish. Table 55 (page 50) shows the religious identification of the Jewish population and the non-Jewish members of Jewish households. Two out of three Jewish adults identify as a Jew by religion. Another 3% formally converted to Judaism and an additional 4% are individuals who were not born Jewish but who claim Judaism as their religion without formal conversion. Typically, these are non-Jewish spouses who practice Judaism as the religion of their home.

TABLE 55: *Religious Identification of Jews and Non-Jews in Jewish Households*

JEWISH ADULTS		NON-JEWISH ADULTS	
RELIGIOUS IDENTIFICATION	%	RELIGIOUS IDENTIFICATION	%
Born Jewish, religion Jewish	67%	Christian non-Jew	65%
Jew by choice, had formal conversion	3%		
Jew by choice, no formal conversion	4%		
No religion: atheist, agnostic, ethnic, cultural or "just Jewish"	15%	Secular non-Jew	24%
Eastern or New Age religion	2%	Eastern or New Age non-Jew	6%
Christian Jew	9%	No religion data, assumed to be non-Jewish	5%
Total	100%	Total	100%
Population estimate*	**175,000**	**Population estimate***	**63,000**
JEWISH CHILDREN		**NON-JEWISH CHILDREN**	
RELIGIOUS IDENTIFICATION	%	RELIGIOUS IDENTIFICATION	%
Child raised Jewish	67%	Non-Jewish step-child from previous marriage—no biological Jewish parents	100%
Child raised no religion	19%		
Child raised other religion	2%		
Child raised as Jewish and other religion	1%		
Child raised Jewish and Christian	5%		
Child raised Christian	6%		
Total	100%		
Population estimate*	**53,000**	**Population estimate***	**1,200**
Total Jewish population*	**228,000**	**Total non-Jewish population***	**64,000**
TOTAL POPULATION IN JEWISH HOUSEHOLDS*			**292,000**

*Population estimates are rounded to the nearest thousand.

All together, three quarters of the Jewish population identifies as Jewish by religion; the remaining quarter identify as ethnically Jewish. This includes Jews with no religion (15%), Jews who identify with an Eastern or New Age religion (2%) and Christian Jews (9%). Christian Jews are defined as those raised by inter-faith parents and now identify religiously as both Jewish and Christian, or identify as Christians who are ethnically Jewish. They consider themselves to be Jewish because of their Jewish parentage.

There is even greater diversity among Jewish children in the FSA than among Jewish adults. Just over two-thirds of Jewish children are being raised in Judaism (67%). Most of the remaining third is being raised with no religion (19%), and an additional 11% are being raised as Christian either in conjunction with Judaism (5%) or as Christian only (6%).[15]

Jewish diversity in the FSA closely resembles Jewish diversity nationally as revealed in the NJPS 2000-2001 (Table 56), with two exceptions. The FSA has a higher proportion of individuals born Jewish and who are Jewish by religion and a lower proportion of Christian Jews than is the case nationally, in large part because Christian Jews tend to live outside of metropolitan areas with large Jewish populations.

[15]Nearly all children in Jewish households are considered Jewish in this study, even those raised in a religion other than Judaism, because their parents consider them ethnically Jewish. See Section 1 for the definition of who is Jewish.

TABLE 56: *Religious Identification of Jewish Adults in FSA and Nationally (NJPS 2000-2001)*

RELIGIOUS IDENTIFICATION	FSA %	NATIONALLY %
Born Jewish, religion Jewish	68%	60%
Jew by choice, had formal conversion	3%	2%
Jew by choice, no formal conversion	4%	3%
No religion / "just Jewish"	15%	11%
Eastern or New Age religion	2%	4%
Christian Jew	8%	20%
Total	100%	100%

Most non-Jewish adults in Jewish households identify religiously as Christians (65%), while a quarter say they are secular and a small minority claim an Eastern or New Age religion. There are very few non-Jewish children in Jewish households; of those who are non-Jewish, they are the step-children of Jewish adults.

PARENTAGE AND JEWISH IDENTITY

How adult Jews identify religiously and how they were raised religiously vary by their parentage. In other words, what they practice today depends on whether both, one or none of their parents are Jewish. Respondents were asked, "Did your mother/father consider her/himself Jewish most of the time when you were growing up?" The same questions were asked about the spouse's parents. These two questions produced three categories of parentage:

1) Jewish parentage (both parents Jewish)

2) Interfaith parentage (one parent Jewish)

3) Ancestry only (neither parent Jewish)

"Ancestry only" means that neither parent identified as Jewish but the respondent had one or more Jewish grandparent (or other relative). As part of the screening process, ancestry-only respondents confirmed that they consider themselves Jewish.

As Tables 57 and 58 show, almost all Jews of Jewish parentage were raised in Judaism (94%) and identify with Judaism as adults (87%). In contrast, Jews of interfaith parentage were raised in a variety of ways. Over a third (37%) were raised in Judaism, while another 7% were raised as Jewish and something else. An additional third were raised in a religion other than Judaism (mostly Christianity) and a quarter were raised secular. How adults of interfaith parents now identify religiously closely resembles how they were raised, with one exception: many more Jews of interfaith parents currently identify as secular (43%—see Table 58) than were raised this way (25%). Most of the 18% increase is the result of a 12% decrease in Christian identification (computed from Tables 57 and 58). Jews of Jewish ancestry only were predominantly raised as Christians and most still identify with Christianity.

TABLE 57: *Religion Raised by Parentage (Respondents and Spouses Only)*

RELIGION RAISED	JEWISH PARENTAGE	INTERFAITH PARENTAGE	ANCESTRY ONLY
Judaism	94%	37%	6%
Judaism + other religion	<1%	7%	<1%
No religion / "just Jewish"	5%	25%	3%
Eastern or New Age religion	0%	3%	1%
Christian	1%	28%	90%
Total	100%	100%	100%
Estimated population	106,400	28,700	19,400

TABLE 58: *Current Religion by Parentage (Respondents and Spouses Only)*

RELIGIOUS IDENTIFICATION	JEWISH PARENTAGE	INTERFAITH PARENTAGE	ANCESTRY ONLY
Judaism	87%	32%	<1%
No religion / "just Jewish"	9%	43%	<1%
Eastern or New Age religion	1%	2%	12%
Christian Jew	3%	23%	88%
Total	100%	100%	100%
Estimated population	106,400	28,700	19,400

TABLE 59: *Current Religion by Religion Raised (Respondents and Spouses who were born Jewish)*

	RELIGION IN WHICH INDIVIDUAL WAS RAISED			
CURRENT RELIGION OF INDIVIDUAL	JUDAISM	JUDAISM + OTHER	SECULAR OR NEW AGE	CHRISTIAN
Judaism	88%	15%	19%	7%
Judaism + other religion*	1%	9%	2%	2%
Secular or New Age religion	10%	76%	78%	39%
Christian	1%	<1%	1%	52%
Total	100%	100%	100%	100%

*This category includes persons who identify as Messianic Jews and Jews for Jesus.

For Jews raised in Judaism or raised secular, current religion often mirrors their childhood socialization (Table 59). Most Jews raised in Judaism remain in Judaism (88%), and most Jews raised secular remain secular as adults (78%). For other Jews, however, there are more substantial differences between childhood and adult religious identity. Three-quarters of Jews raised in both Judaism and another religion (predominantly Christianity) reject both religions as adults and instead identify with no religion. Just a bare majority of Jews raised Christian identify that way as adults, with close to 40% now saying they have no religion. There is no pronounced movement back into Judaism from those raised Christian, but 9% identify with Judaism in some way (either exclusively or in conjunction with Christianity), hinting strongly at an underlying interest in learning more about Judaism.

The impact of growing up as the children of interfaith parents can be seen by comparing answers to attitudinal questions of adults of Jewish and interfaith parents. The attitudes expressed in Table 60 (page 53) reveal that respondents of Jewish parents are more likely than those of interfaith parents to:

> Agree that they have a strong sense of belonging to the Jewish people (84% vs. 57%).

> Say that being Jewish is important to them (90% vs. 71%).

> Disagree that being Jewish has little to do with how they see themselves (67% vs. 24%).

Although Jews of interfaith parents identify less strongly than Jews of Jewish parents, they are quite positive about their Jewishness. Considering that most were not raised Jewish and almost none had any formal Jewish education, it is impressive that more than two-thirds say being Jewish is important to them.

A significant minority (between 37% and 43%) of all three parentage categories say that their interest in Judaism has increased over the past five years. The respondents with interfaith parents (representing over 5,000 individuals in the FSA) who say their interest in Judaism has increased are raised predominantly in another religion or in no religion (data not shown).

Respondents of Jewish ancestry only are surprisingly positive about their Jewishness. This is in part an artifact of survey self-selection: respondents whose only Jewish background is a grandparent or other non-parental relative are very likely to feel positive about being Jewish if they still consider themselves Jewish. While the data do not indicate resurgence in Jewish identification among the grandchildren of interfaith marriages—they predominantly identify as Christians—nearly three out of five say that being Jewish is important to them and more than four in ten say their interest in Judaism has increased.

TABLE 60: *Jewish Identity Attitudes by Parentage*

"I have a strong sense of belonging to the Jewish people."	JEWISH PARENTS	INTERFAITH PARENTS	ANCESTRY ONLY
Strongly agree	40%	6%	13%
Agree	44%	51%	26%
Disagree	10%	32%	56%
Strongly disagree	1%	8%	5%
Do not know/no response	5%	3%	<1%
Total	100%	100%	100%
"How important would you say that being Jewish is in your life—is it..."	**JEWISH PARENTS**	**INTERFAITH PARENTS**	**ANCESTRY ONLY**
Very important?	51%	12%	30%
Somewhat important?	39%	59%	27%
Not very important?	8%	18%	21%
Not at all important?	2%	11%	22%
Total	100%	100%	100%
"Overall the fact that I am a Jew has very little to do with how I see myself."	**JEWISH PARENTS**	**INTERFAITH PARENTS**	**ANCESTRY ONLY**
Agree	32%	72%	62%
Disagree	42%	11%	33%
Strongly disagree	25%	13%	3%
Do not know/not relevant	1%	4%	2%
Total	100%	100%	100%
"Over the past five years, has your interest in Judaism increased, decreased or remained the same?"	**JEWISH PARENTS**	**INTERFAITH PARENTS**	**ANCESTRY ONLY**
Increased	40%	37%	43%
Decreased	4%	7%	<1%
Stayed the same	55%	56%	57%
Do not know/not relevant	1%	<1%	<1%
Total	100%	100%	100%

Consequently, individuals of Jewish ancestry who say they still consider themselves Jewish—totaling an estimated 8,000 people in the FSA—may be an unrecognized population for Jewish outreach.

IDENTIFICATION WITH A MOVEMENT WITHIN JUDAISM

Given the amount of change already observed from 1986 to 2004, the fact that there has been little or no change in identification with Jewish religious movements is noteworthy. As Table 61 shows, for example, 3% of households identified as Orthodox in both 1986 and 2004; 32% identified with no denomination in 1986 while 33% identified the same way in 2004.

Although they are few in number, households where respondents identify themselves as "Jewish Renewal" have the highest rate of synagogue or havurah membership (Table 62, page 54), followed by households in which respondents say they are Orthodox.[16] Households where respondents identify as Reform and Conservative have almost identical rates of synagogue membership, both of them below the Orthodox rate. Households where respondents identify as secular or with another religion are almost totally unaffiliated with synagogues, which is consistent with their lack of religious identification with Judaism.[17]

TABLE 61: *Movement Identification of Jewish Households, 1986 and 2004*

HOUSEHOLD IDENTIFICATION	1986	2004	ESTIMATED # OF HOUSEHOLDS, 2004
Orthodox-Traditional	3%	3%	3,500
Conservative	20%	17%	21,900
Reform or Liberal	39%	38%	47,200
Reconstructionist	1%	2%	2,700
No denomination or secular	32%	33%	41,000
Other religion	5%	6%	8,100
Jewish Renewal	0%	1%	1,000
Total	100%	100%	125,400

In addition, denominational identification does not necessarily translate to household membership in a synagogue of that same denomination. For example, 19% of respondents who say they are Conservative report membership in a Reform congregation. Conversely, 15% of individuals who say they are Reform belong to a Conservative congregation (data not displayed). Some of this cross-membership could be the result of divergent preferences between respondents and spouses.

[16]The number of Orthodox-Traditional households is small (N=31), so findings should be interpreted cautiously.

[17]It should be noted that synagogue membership percentages might be inflated to some extent due to over-reporting.

TABLE 62: *Synagogue and Havurah Membership by Movement Identification*

HOUSEHOLD IDENTIFICATION	% THAT BELONG TO SYNAGOGUE
Jewish Renewal	64%
Orthodox-Traditional	55%
Conservative	33%
Reform or Liberal	30%
Reconstructionist	21%
No denomination but Jewish	26%
Secular	4%
Other religion	8%
All households	22%

Jewish households are more likely than interfaith households to have movement identification (Table 63), and the majority of households with two Jewish parents identify with either the Reform or Conservative movements. Not surprisingly, more than half of the interfaith couples that report movement identification say they identify as Reform, the movement that is most active in outreach to interfaith couples. Interfaith households are much more likely than households with two Jewish parents to identify as secular, Jewish Renewal, Reconstructionist or another religion. These patterns are consistent with the national picture as well.

TABLE 63: *Movement Identification of Jewish Households by Jewish/Interfaith Status*

HOUSEHOLD IDENTIFICATION	TWO JEWISH PARENTS	INTERFAITH
Reform or Liberal	49%	32%
Conservative	27%	11%
Orthodox-Traditional	4%	1%
Reconstructionist	0%	5%
Jewish Renewal	0%	1%
Ethnic-cultural or non-practicing secular	19%	35%
Other religion	<1%	10%
No denomination	1%	5%
Total	100%	100%
Estimated # of HHs	26,900	33,500

As a result, the study shows that there could be important implications for outreach, since the Jewish Renewal and Reconstructionist movements have a special attraction to interfaith couples.

Jewish parentage also plays a role in movement identification (Table 64). Approximately three-quarters of the respondents with two Jewish parents identify with a denomination, compared to fewer than 40% of the respondents with interfaith parents.

TABLE 64: *Movement Identification by Parentage of Respondent*

HOUSEHOLD IDENTIFICATION	JEWISH PARENTAGE	INTERFAITH PARENTAGE	ANCESTRY ONLY
Reform or Liberal	45%	29%	18%
Conservative	21%	5%	2%
Orthodox-Traditional	3%	3%	<1%
Reconstructionist	2%	2%	8%
Jewish Renewal	1%	<1%	2%
Ethnic-cultural or non-practicing secular	27%	49%	24%
Other religion	1%	12%	46%
Total	100%	100%	100%

Half of respondents of interfaith parents do not identify with any religion, and 12% identify with a religion other than Judaism. Three-quarters of the respondents of interfaith parents who identify with a movement do so as Reform. For the most part, only respondents with two Jewish parents identify with the Conservative movement.

JEWISH OBSERVANCE

Six questions on Jewish observance from the 1986 study were repeated in 2004 to make a meaningful assessment of change. Ostensibly, Jewish observance declined from 1986 to 2004 with the exception of Friday night candle lighting (Chart P). Does this represent a change in observance among all Jews or a change in the composition of the Jewish population to encompass more non-observant Jews? Chart Q compares observance in 1986 and 2004 controlling for marriages where two Jews

CHART P: *Jewish Observance by Year of Study*

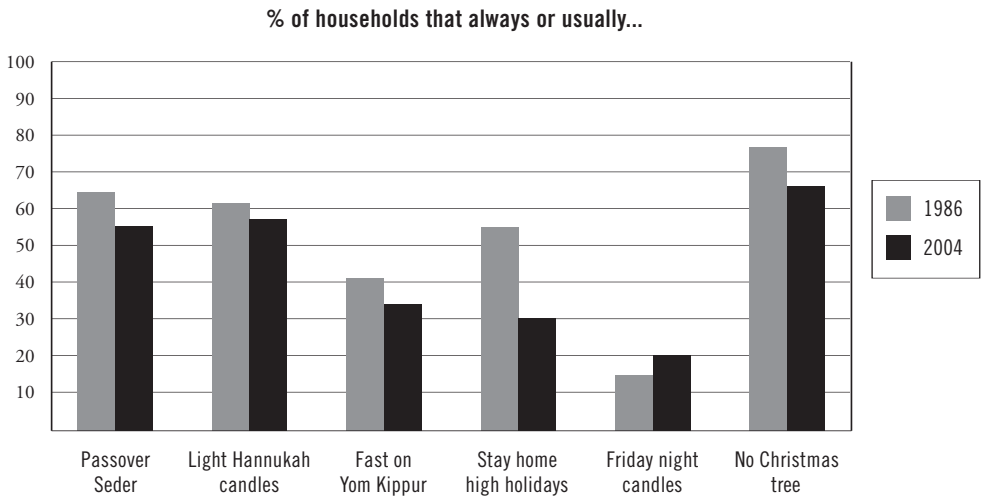
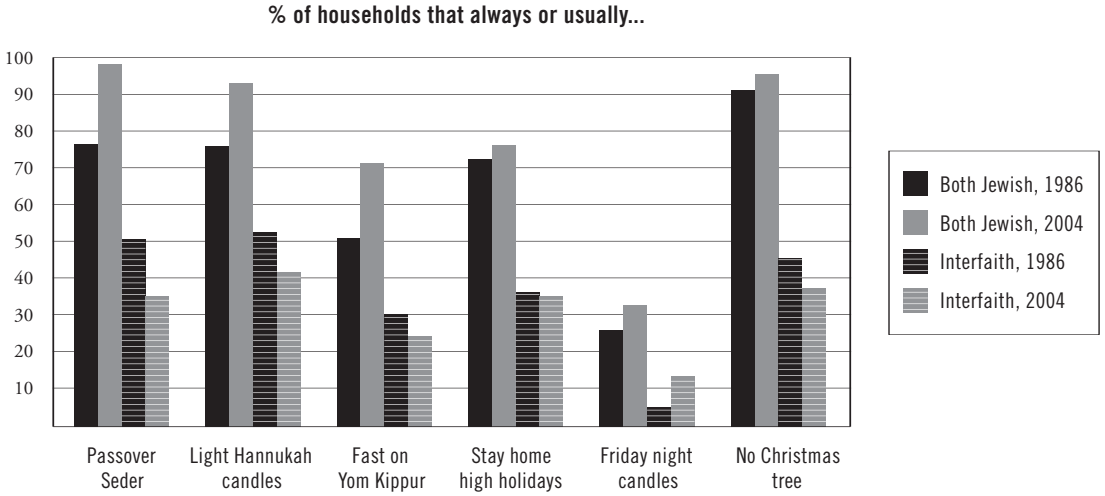


CHART Q: *Jewish Observance by Type of Marriage (1986 and 2004)*



are married to each other and interfaith marriage. Marriages between two Jews are uniformly more observant now than in 1986, while interfaith Jews are less observant on five of the six measurements (the exception is lighting candles on Friday night), and thus the overall decrease in Jewish observance is explained by the higher proportion of interfaith couples in the 2004 study.

What accounts for interfaith couples becoming less observant now than they were in 1986? An analysis not included here found that the composition of interfaith households has changed to include a higher proportion of Jews who themselves grew up in interfaith households. As this chapter has already explained, adult Jews of interfaith parents identify less strongly with Judaism than adult Jews of two Jewish parents, and therefore they tend to be less religiously observant.

The presence of children under age 18 in the home greatly increases Jewish observance (Chart R). With the exception of not having a Christmas tree, interfaith couples with children at home are between 2 and 3.6 times as likely to report specific observances as those without children. This difference in observance suggests a desire on the part of interfaith couples to provide a Jewish home environment for their children. Presumably, the increased observance is in response to having a family.

SPIRITUALITY AND "RELIGIOUS SEEKERS"

This study also examined the extent to which Jews in the FSA are drawn to more individualized, personal spiritual seeking and its impact on group religious expression. Wade Clark Roof, the leading researcher on spirituality and religious seeking, found that a single question was the most effective in identifying religious seekers: "Is it good to explore many differing religious teachings and learn from them, or should one stick to a particular faith?" This question, therefore, was used in the 2004 study.

Based on the responses to this question, respondents were classified into three groups—seekers ("explore many faiths"), non-seekers ("stick to one faith") and qualified seekers ("both explore and stick to a particular faith").

Table 65 reveals that most Jews in the FSA (72%) are seekers—they believe it is "good to explore many

CHART R: *Jewish Observance Among Interfaith Couples by Presence of Children < Age 18 (% reporting each observance)*

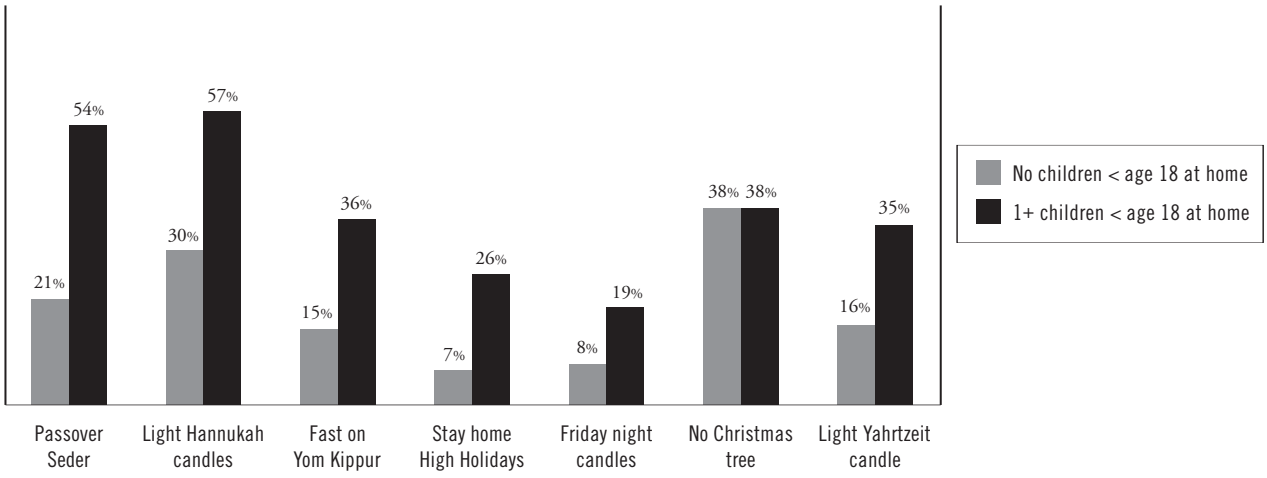


TABLE 65: *Affirmation of Religious Seeking: Percent of All Responses, Number of Households and Percent Synagogue Members*

"Is it good to explore many differing religious teachings and learn from them, or should one stick to a particular faith?"	% OF ALL RESPONSES	# OF HOUSEHOLDS	% SYNAGOGUE MEMBERS
Good to explore many differing religious teachings and learn (seekers)	72%	90,400	18%
One should stick to a particular faith (non-seekers)	7%	8,900	29%
Both explore and stick with particular faith (qualified non-seekers)	12%	14,700	31%
Do not know/no response	9%	11,300	24%
Total	100%	125,400	21%

differing religious teachings and learn from them." In contrast, just 7% are non-seekers who say it is preferable to stick to one particular faith only, and 12% are qualified seekers who favor exploring while sticking mostly to one faith. Importantly but perhaps not surprisingly, analysis finds that seekers are significantly less likely to belong to a synagogue than non-seekers or qualified seekers, 18% vs. 29% and 31% respectively.

The study asked a second question designed to identify spiritually-oriented individuals who reject religious institutions. Respondents were asked whether and to what extent they agreed or disagreed with the statement: "People have God within them, so synagogues aren't really necessary." Table 66 shows that most respondents (58%) either disagree or strongly disagree with the statement, while a minority (35%) either agree or strongly agree. Almost none of the respondents who strongly agree belong to a synagogue. Less expected is the finding that respondents who strongly disagree that there is no need for synagogues are only 8% more likely to belong to a synagogue than those who agree with the statement.

There is also an association between being a religious seeker and rejection of institutionalized religion (Table 67). Most (76%) respondents who feel that one should stick to a particular faith reject the idea that synagogues are not necessary, as did 83% of respondents who endorse exploring other faiths while generally sticking to one religion. Respondents who endorse exploring many faiths are the most likely to agree that synagogues are not necessary, but even so, less than half (42%) take this position. Although religious seeking is often associated with a rejection of organized religion, more seekers support rather than reject institutionalized religion.

TABLE 66: *Rejection of Institutionalized Religion: Percent of All Responses, Number of Households and Percent Synagogue Members*

"People have God within them, so synagogues aren't really necessary."	% OF ALL RESPONSES	# OF HOUSEHOLDS	% SYNAGOGUE MEMBERS
Strongly agree	8%	10,400	1%
Agree	27%	33,600	21%
Disagree	43%	53,800	24%
Strongly disagree	15%	18,400	29%
Do not know/no response	7%	9,300	4%
Total	100%	125,400	21%

TABLE 67: *Rejection of Institutionalized Religion by Affirmation of Religious Seeking*

	"Is it good to explore many differing religious teachings and learn from them, or should one stick to a particular faith?"		
"People have God within them, so synagogues aren't really necessary."	EXPLORE DIFFERING TEACHINGS AND LEARN (SEEKERS)	STICK TO A PARTICULAR FAITH (NON-SEEKERS)	BOTH (QUALIFIED SEEKERS)
Strongly agree	8%	8%	10%
Agree	34%	15%	7%
Disagree	39%	53%	71%
Strongly disagree	12%	23%	12%
Do not know/no response	7%	1%	0%
Total	100%	100%	100%

TABLE **68:** *Jewish Observance by Affirmation of Religious Seeking (% who always or usually observe)*

	"Is it good to explore many differing religious teachings and learn from them, or should one stick to a particular faith?"			
OBSERVANCE	EXPLORE DIFFERING TEACHINGS AND LEARN (SEEKERS)	STICK TO A PARTICULAR FAITH (NON-SEEKERS)	BOTH (QUALIFIED SEEKERS)	DO NOT KNOW/ NOT RELEVANT
Light Friday night candles	14%	36%	42%	22%
Light Yahrtzeit candle	25%	40%	40%	34%
Fast on Yom Kippur	28%	46%	64%	42%
Participate in a Passover seder	52%	52%	83%	49%
Light Hannukah candles	56%	48%	75%	51%
Stay at home from work or school on the Jewish high holidays	27%	37%	57%	15%

Although they are not as inclined toward synagogue membership, religious seekers observe some Jewish rituals—such as participating in a Passover seder and lighting Hannukah candles—almost to the same extent as non-seekers (Table 68). However, bigger differences between seekers, non-seekers and qualified seekers exist in the most traditional observances, such as lighting Friday night candles, fasting on Yom Kippur and lighting Yahrzeit candles. Interestingly, qualified seekers are the most observant, just as they are the most likely to be affiliated with a synagogue.

Table 69 shows that seekers generally have positive attitudes toward being Jewish, although their attitudes are somewhat less positive than the attitudes of non-seekers and qualified seekers. Of particular interest is the fact that seekers apparently include Judaism among the religions they explore: 38% of seekers and 42% of qualified seekers indicate that their interest in Judaism has increased over the past five years.

TABLE **69:** *Jewish Identity by Affirmation of Religious Seeking (% reporting they agree or disagree with each statement)*

	"Is it good to explore many differing religious teachings and learn from them, or should one stick to a particular faith?"		
ATTITUDINAL STATEMENT	EXPLORE DIFFERING TEACHINGS AND LEARN (SEEKERS)	STICK TO A PARTICULAR FAITH (NON-SEEKERS)	BOTH (QUALIFIED SEEKERS)
% Disagree "Overall the fact that I am a Jew has very little to do with how I see myself."	52%	58%	66%
% Disagree "People have God within them, so synagogues aren't really necessary."	52%	76%	83%
% Agree "I have a strong sense of belonging to the Jewish people."	68%	75%	94%
Interest in Judaism has **increased** over the past five years	38%	30%	42%

Conclusions and Implications

This chapter shows the diversity of ways in which Jews identify Jewishly in the FSA. The findings point to several important implications, especially for outreach:

> Outreach efforts should distinguish between two different, though sometimes overlapping, populations: interfaith married couples, the population to which outreach traditionally is geared; and adult children of interfaith parents regardless of marital status.

> The majority of adult children of interfaith parents do not identify with any of the four movements within Judaism. The disengagement from Judaism among the adult children of interfaith marriages—especially as compared to the adult children of two Jewish parents—is an argument both for encouraging Jewish marriages and for making outreach to adult children of interfaith parents who are interested in their Jewish heritage. Only if outreach efforts are successful will the drift away from movement identification be reduced.

> Those individuals of Jewish ancestry who predominantly identify as Christian represent a potential asset to the Jewish community and pose a challenge to innovative outreach. Could they be encouraged to engage with the Jewish community in a "reclaim your Jewish heritage" outreach effort?

> At the same time that the community focuses on outreach to less engaged Jews, strong communal support for Jews who are already engaged in Jewish life should continue.

> With close to 40% of Jews indicating that their interest in Judaism has increased in the past five years, there is clearly readiness on the part of a significant segment of the Jewish community for Jewish learning and exploration if the right options are presented.

JEWISH FAMILIES, INTERFAITH MARRIAGE, CHILDREN AND EDUCATION

4

Key Findings

INTERFAITH MARRIAGE

> Over half of all married couples (56%) in the FSA include a non-Jewish partner.

> In 40% of interfaith marriages, Judaism is practiced in the home, either exclusively or with another religion.

> 13% of interfaith couples are synagogue members, compared with 45% of couples with two Jewish partners.

> Half of all children in interfaith households are being raised Jewish, either exclusively or with another religion, and more than a third are being raised without a religion.

> As interfaith marriage has increased, nearly half of young Jewish adults and more than half of today's Jewish children have only one Jewish parent.

> 40% of Jewish households have non-Jewish members, due almost entirely to interfaith marriages.

> While interfaith couples are less likely to have formal Jewish connections (such as synagogue membership), half or more seek out Jewish-related news, visit Jewish websites and/or celebrate Jewish holidays with friends.

JEWISH EDUCATION

> Close to half of Jewish children ages 2 to 5 attend preschool, but of this group, only a third attend a Jewish preschool.

> Participation in a Jewish preschool boosts later enrollment in formal Jewish education, especially for children of interfaith couples.

> Among children ages 6 and older, more than three-quarters with two Jewish parents and 40% in interfaith families receive formal Jewish education at some point.

> The post-bar/bat mitzvah dropout rate from Jewish education is high, especially among the children of single parents.

> The children of interfaith marriages end their formal Jewish education at earlier ages than children with two Jewish parents.

> Among parents whose children do not attend Jewish day school, close to a third say academic weakness is the reason their children do not attend, while 16% cite cost as an obstacle to attendance.

INTRODUCTION

The effects of interfaith marriage have been a hotly debated topic in the Jewish community for some time. It is important both to lay out the facts and to identify the opportunities and challenges that emerge due to the varying degrees of Jewish identification and observance among interfaith couples.

Before introducing the analysis of interfaith marriage, it is valuable to understand two different ways of measuring it. First, the percentage of all couples that are interfaith can be computed (the "couple rate"). Second, the percentage of Jewish individuals married to non-Jews can be calculated (the "individual rate"). These methods of measurement are not the same since two individual Jews married to each other create one couple, while two individual Jews married to non-Jews form two couples. The couple interfaith marriage rate, therefore, is always higher than the individual rate.

For example, a 50% individual rate is equivalent to a 66% couple rate.

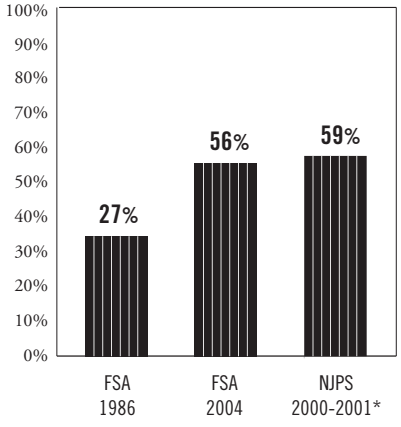
This report uses the couple rate exclusively, because in describing the Jewish community, we are focusing for the most part on the composition, practices and behaviors of households rather than individuals. When evaluating the numbers, however, it can be valuable to keep the difference between the couple and individual rates in mind.

THE COUPLE RATE OF INTERFAITH MARRIAGE

Chart S reveals that the couple rate of interfaith marriage has more than doubled in the FSA since 1986. However, the popular perception that the Bay Area has an extraordinarily high interfaith marriage rate turns out to be false. In fact, the rate for the FSA is actually slightly lower than the national rate as calculated from the NJPS 2000-2001.[18]

Table 70 and Chart T examine marriages of two Jews and interfaith marriages for each of the five regions in the FSA, as well as the total number of interfaith couples and the conversion rate among spouses not born Jewish. For example, of all marriages in Sonoma County, 24% are marriages in which both spouses are born Jewish, 1% are marriages in which both spouses are Jewish and at least one is a Jew by choice and 75% are interfaith marriages.

CHART S: *Couple Rate of Interfaith Marriage*



* The NJPS' published couples interfaith marriage rate is 47%. Factoring in the same eligibility criteria and definitions as the FSA study, the rate increases to 59%.

CHART T: *Percent of Interfaith Couples by Region*

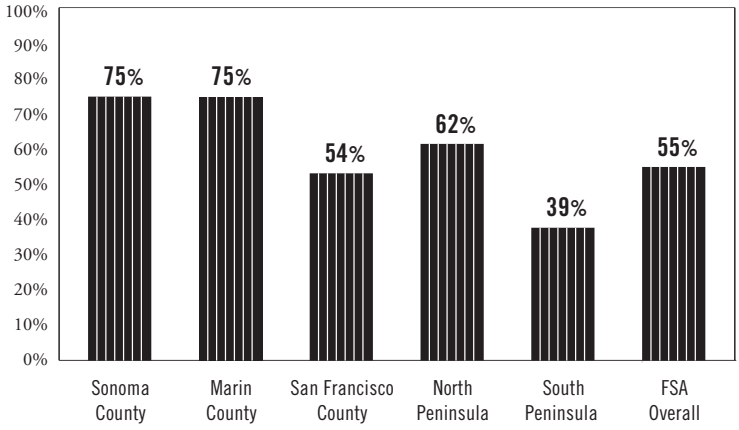


TABLE 70: *Marriages with Two Jewish Partners and Interfaith Marriages by Geographic Region*

	TWO JEWISH PARTNERS (%)					
REGION	BOTH BORN JEWISH	BORN JEWISH & JEW-BY-CHOICE*	INTERFAITH MARRIAGES (%)	TOTAL (%)	# OF INTERFAITH COUPLES	CONVERSION RATE**
Sonoma County	24%	1%	75%	100%	10,300	1%
Marin County	20%	5%	75%	100%	11,600	6%
San Francisco County	42%	4%	54%	100%	20,800	7%
North Peninsula	37%	2%	62%	100%	14,000	3%
South Peninsula	54%	8%	39%	100%	13,700	17%
All areas	39%	5%	56%	100%	70,400	8%
NJPS 2000-2001	37%	4%	59%	100%	634,000	6%

*Jew-by-Choice includes formal and non-formal conversions.

**Percent of spouses not born Jewish who became Jewish.

[18]The interfaith marriage rate of 31% reported by the UJC in its analysis of the NJPS 2000-2001 differs in two ways from the national interfaith marriage rate reported here. First, UJC used an individual rather than couple interfaith marriage rate. Second, UJC excluded Christian Jews (those with a Jewish parent or upbringing who now identify as Christians) from the definition of the Jewish population and therefore from the analysis of interfaith marriage. Christian Jews who were interviewed for the NJPS are added back in this analysis to be comparable to the FSA study.

There are more than 10,000 interfaith couples in Sonoma County, and the conversion rate of spouses not born Jewish is just 1%. Table 70 (page 62) shows that Sonoma and Marin Counties have the highest rates of interfaith marriage at 75% each of all currently married couples. The North Peninsula has the next highest rate at 62%.

The rate of interfaith marriage is lower still in San Francisco County (54%) and lowest in the South Peninsula (39%). Even though interfaith marriage is proportionally less common in the South Peninsula than elsewhere, there are at least as many interfaith couples there as in any other region except San Francisco County because the South Peninsula has such a large number of Jewish households to begin with.

The "conversion rate" is the percentage of spouses who were not born Jewish but are now Jewish by religion, out of all spouses who were not born as Jews. Most of these spouses formally converted to Judaism, while others have adopted Judaism as their religion without formal conversion.[19] Overall, the conversion rate in the FSA (8%) is two percentage points higher than the national rate. This fact could be the result of vigorous outreach efforts supported by the community over the past two decades, which have had an impact on identification with Judaism among non-Jewish spouses.

NOT ALL INTERFAITH MARRIAGES ARE ALIKE

This report categorizes interfaith marriages into four groups, reflecting differences in the religious commitments of the Jewish and non-Jewish partners.

Group 1: Judaic
The most "Jewish" of the interfaith marriages, this group consists of a Jew by religion married to a non-Jew who is not practicing another religion; Judaism is the only religion in the home.

Group 2: Dual religion
A dual religion interfaith marriage consists of a Jew by religion married to a Christian; there are two religions in the home.

Group 3: Secular
In a secular interfaith marriage, neither the Jew nor the non-Jew practices any religion.

Group 4: Christian
The Christian interfaith marriage is the mirror image of the Judaic, with Christianity as the only religion in the home.

As Table 71 indicates, Judaism is more often absent than present among interfaith marriages in the FSA. 40% of interfaith couples are either Judaic or dual religion, indicating the presence of Judaism in the household, while 60% of interfaith couples are

TABLE 71: *Types of Marriages and Associated Synagogue Membership*

TYPE OF MARRIAGE	% OF ALL MARRIED COUPLES	# OF ALL MARRIED COUPLES	BELONGS TO SYNAGOGUE
TWO JEWISH SPOUSES	(45)%	(26,800)	45%
Both born Jewish	40%	24,000	41%
Born Jewish + convert	5%	2,800	72%
INTERFAITH MARRIAGES	(55)%	(33,600)	13%
Judaic: Jew by religion + secular non-Jew	11%	6,700	33%
Dual: Jew by religion + Christian	11%	6,800	20%
Secular: Jew and non-Jew both secular	17%	10,500	4%
Christian: Secular Jew + Christian	16%	9,600	5%
Total (all married couples)	100%	60,400	27%

[19]In Table 70, the conversion rate is calculated by dividing the percentage of couples with at least one Jew-by-Choice by the sum of the percentage of couples with at least one Jew-by-Choice and the percentage of interfaith couples. For example, for the South Peninsula, the conversion rate = 8/(8 + 39) = .17, or 17%.

secular or Christian, meaning Judaism as a religion is absent from the household.

Not surprisingly, the different types of interfaith marriages exhibit different patterns of religious behavior. Table 71 shows, for example, that synagogue membership is highest among Judaic interfaith couples (33%), followed by dual-religion couples (20%), and rare among secular and Christian couples (5% or less).

HOW CHILDREN ARE BEING RAISED IN INTERFAITH MARRIAGES

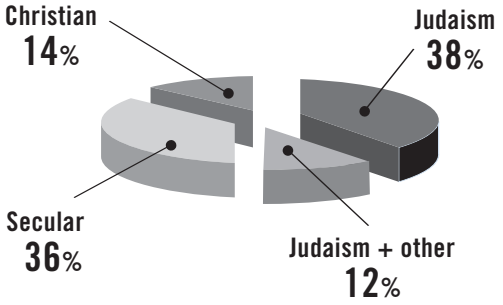
Table 72 and Chart U show that overall, 86% of all children with interfaith parents are being raised Jewish in some way, either in Judaism (50% total, including 38% in Judaism exclusively and 12% in Judaism and another religion) or ethnically (36%; for purposes of this report, people who identify as Jewish but do not practice a religion are labeled "secular Jews"). There are interesting differences in how children of interfaith marriages are being raised in the FSA and nationally. A greater proportion of the children of FSA interfaith marriages are being raised exclusively in Judaism (38% vs. 13%), in two religions (12% vs. 4%) or in no religion (36% vs. 32%) than nationally. In contrast, higher proportions of children nationally than in the FSA are being raised as Christians (51% vs. 14%). Therefore, if we look at children being raised with some Jewish identity or religion (including those being raised in multiple religions), the FSA figure is 86%, compared to a national figure of 76%.

TABLE 72: *Religion in Which Children Are Being Raised by Type of Marriage*

	FSA		NATIONALLY (NJPS)
RELIGION IN WHICH CHILD IS BEING RAISED	PARENTS ARE BOTH JEWISH	PARENTS ARE INTERFAITH	PARENTS ARE INTERFAITH[20]
Judaism	100%	38%	13%
Judaism + other religion		12%	4%
No religion		36%	32%
Christian		14%	51%
Total	100%	100%	100%
# of children	76,500	60,100	92,000*

*This number includes children being raised by Jewish Christians.

CHART U: *How Children Are Being Raised in Interfaith Marriages*



[20]These figures differ from the UJC analysis of interfaith marriage because the UJC excludes Christian Jews from the definition of the Jewish population. To make the NJPS data comparable to the more inclusive criteria used in the FSA study, Christian Jewish parents in NJPS were added to the analysis presented here.

TABLE 73: *Religion in Which Children Are Being Raised by Type of Marriage*

		INTERFAITH MARRIAGES			
RELIGION IN WHICH CHILD IS BEING RAISED	PARENTS ARE BOTH JEWISH	JUDAIC	DUAL RELIGION	SECULAR	CHRISTIAN
Judaism	100%	73%	46%	34%	0%
Judaism + other religion	0%	7%	34%	0%	0%
No religion	0%	16%	20%	56%	60%
Christian	0%	4%	0%	10%	40%
Total	100%	100%	100%	100%	100%
# of couples in category	12,144	4,300	4,300	2,600	3,700
# of children in category	20,780	5,800	6,700	3,500	6,200

TABLE 74: *Religion in Which Children Are Being Raised by Region*

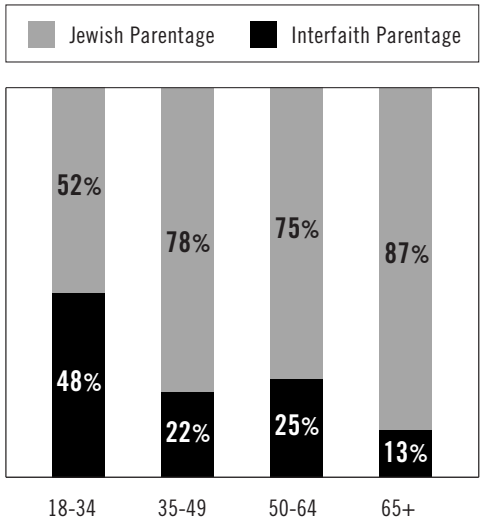
RELIGION IN WHICH CHILD IS BEING RAISED	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA
Judaism	27%	37%	61%	21%	54%
Judaism + other religion	5%	14%	15%	19%	0%
No religion	62%	41%	24%	25%	27%
Christian	6%	8%	<1%	35%	19%
Total	100%	100%	100%	100%	100%
# of Jewish children with interfaith parents	3,900	5,700	4,400	5,200	2,900

Children in the four types of interfaith marriages are being raised differently (Table 73). Nearly three quarters (73%) of the children in Judaic interfaith marriages are being raised in Judaism exclusively as compared with less than half (46%) of children in dual-religion homes and only a third (34%) in secular homes. In terms of region (Table 74), San Francisco County has the highest proportion of children of interfaith marriages being raised in Judaism, followed by the South Peninsula and Marin County.

IMPACT OF INTERFAITH MARRIAGE

Interfaith marriage has changed the face of the Jewish community. As Chart V shows, the composition of the young adult population has been dramatically affected by interfaith marriages among their parents.

CHART V: *Jewish Parentage of Respondents, Spouses and Adult Children in the Household by Age*



Almost half (48%) of the young adult population (ages 18 to 34) is of interfaith parentage. Interfaith parentage here means either one Jewish parent or a Jewish grandparent. Jewish parentage means two Jewish parents (including a parent who is a Jew by choice). This calculation is made on the basis of respondents who were born Jewish and their spouses and adult children living in the household. These are the only adults for whom parentage could be ascertained, but they account for 70% of the adult population that is born Jewish. Even though these are only estimates, the pattern is clear. As interfaith marriage increases, a growing proportion of Jewish young adults will have one Jewish and one non-Jewish parent, and their Jewish background will thus be fundamentally different from older generations. The trend is continuing among children ages 17 and younger: more than half (54%) have interfaith parents (data not displayed).

Interfaith marriage has also led to a significant presence of non-Jews in Jewish households. Almost a quarter of all persons residing in Jewish households are not Jewish (Table 75). Sonoma County has the highest proportion of non-Jewish household members (27%) and the South Peninsula stands out for having the lowest proportion (17%). Marin and San Francisco Counties and the North Peninsula fall in the middle with about a quarter of the household members not being Jewish. Of course, not every household has the same mix of Jews and non-Jews, and another way of looking at Jewish household diversity is the percentage of households that include at least one non-Jew. Although non-Jews constitute only 22% of the total population in Jewish households, 40% of all Jewish households include non-Jewish household members. Again, the South Peninsula has the lowest proportion of households with non-Jewish members (29%). Conversely, just over half of the households in Sonoma County include non-Jewish members.

PROSPECTS FOR CONNECTION AND OUTREACH

The interfaith population presents interesting opportunities and challenges for outreach and connection. Over half (56%) of couples are interfaith. Yet, most of those couples include some degree of Jewish practice and connection in their daily lives. Only 30% of the interfaith households practice a religion other than Judaism exclusively. Another 30% practice no religion and 40% practice Judaism exclusively or alongside another religion. In addition, 20% of the dual-religion households are synagogue members.

TABLE 75: *Jewish and Non-Jewish Household Composition by Region*

REGION	JEWS	NON-JEWISH HOUSEHOLD MEMBERS	TOTAL	TOTAL POPULATION	% OF HOUSEHOLDS THAT INCLUDE NON-JEWS
Sonoma County	73%	27%	100%	31,400	51%
Marin County	75%	25%	100%	35,000	49%
San Francisco County	77%	23%	100%	85,000	38%
North Peninsula	75%	25%	100%	53,300	49%
South Peninsula	83%	17%	100%	86,800	29%
All regions	78%	22%	100%	291,500	40%

Informal connections are another potential bridge to Jews in interfaith marriages. Based on their informal connections (Table 76), the interfaith Jewish population appears interested in connecting with Jewish life. Although interfaith couples have fewer informal Jewish connections than couples where both are Jewish, they nonetheless demonstrate an interest in Jewish connection. For example, 70% regularly follow news about Jewish topics, 54% have visited a website with Jewish content and 44% have celebrated Shabbat or a Jewish holiday with friends.

TABLE 76: *Informal Connections by Type of Marriage (Percent answering "Yes")*

During the past year did you…	JEWISH (26,900)	INTERFAITH (33,500)
Regularly follow news about Jewish topics?	94%	70%
Get together with friends to celebrate Shabbat or other Jewish holidays?	92%	44%
Visit a website with Jewish content ?	75%	54%
Go to see a movie, concert or other performance because it had Jewish content?	51%	26%
Participate in any Jewish studies courses or attend a lecture on a Jewish topic?	39%	5%
Participate in a social action group that was Jewish sponsored or Jewishly identified in some way?	37%	5%

JEWISH EDUCATION

Jewish education is a key element in Jewish continuity. Numerous studies have shown that the more Jewish education Jews receive when they are growing up, the stronger their Jewish identities will be when they are adults. This section examines patterns of Jewish education among today's children in the FSA.

Preschool

Just under half (46%) of all children ages 2 to 5 attend a preschool, but of these only a third are attending a Jewish preschool (Table 77). These must be interpreted with caution, however, because only 53 households with a preschool-aged child were interviewed.

The preschool-aged children of single parents are more likely than those with married parents to attend a preschool, but few of them attend a Jewish preschool. Children of two Jewish parents and interfaith parents are about equally likely to attend preschool, but those with two Jewish parents are much more likely to attend a Jewish preschool.

Differences in Jewish preschool enrollment are important because attendance at a Jewish preschool is associated with subsequent Jewish education, especially for the children of interfaith marriages.

TABLE 77: *Preschool and Jewish Preschool Enrollment by Selected Factors (Children Ages 2 to 5)*

GEOGRAPHY/ DEMOGRAPHICS	TOTAL NUMBER OF CHILDREN, AGES 2-5	CHILD ATTENDS PRESCHOOL PROGRAM	% OF CHILDREN ENROLLED IN PRESCHOOL THAT ATTEND A JEWISH PRESCHOOL
Total FSA	12,300	46%	33%
Single parents	600	57%	<1%
Married parents	11,700	46%	36%
Both parents Jewish	5,900	49%	58%
Interfaith parents	5,800	43%	14%

As Table 78 shows, when the children of interfaith parents attend a Jewish preschool, more than three-quarters of them (78%) enroll in Jewish education at a later time; however, when these children do not attend a Jewish preschool, just a quarter of them receive any Jewish education later on. The children of two Jewish parents and single parents are also more likely to receive subsequent Jewish education if they attend a Jewish preschool, but the boost associated with Jewish preschool attendance is not as strong for them as among the children of interfaith parents.

TABLE 78: *Subsequent Enrollment in Jewish Education after Preschool by Jewish Preschool Experience*

	CHILD ATTENDS JEWISH PRESCHOOL?	
CHILD LIVES WITH	YES	NO
Two Jewish parents	89%	57%
Interfaith parents	78%	25%
Single parent	63%	50%

For all children, some of this association is self-selection: those parents who plan to give their children a Jewish education start them in a Jewish preschool. Additionally, some of the association between preschool and subsequent Jewish education for the children of interfaith parents may be explained by networking. It is possible that interfaith parents who put their children in a Jewish preschool are influenced by Jewish friends or contacts to enroll their children in formal Jewish education later on.

FORMAL JEWISH EDUCATION

Questions about formal Jewish education were asked about all children age 6 and older. Enrollment in a Jewish school, be it a day or supplementary school, is strongly associated with the religion in which the child is being raised, the type of family with which the child lives and the age of the child.

Compared to the children of two Jewish parents, children of interfaith marriages are much less likely to currently be receiving a Jewish education or to have ever received one (Table 79). In fact, more than three quarters (77%) of children with Jewish parents have received a Jewish education at some point as compared with less than half (41%) of children in interfaith marriages. Among the children of interfaith families, those being raised exclusively in Judaism are the most likely to receive a Jewish education, even more so than the children of two Jewish parents, a reflection of the Jewish educational commitments of interfaith parents who are raising their children in Judaism only.

TABLE 79: *Current and Cumulative Enrollment in Jewish Education by Interfaith Marriage and Religion in which Child is Being Raised, Among Children Ages 6 and Older*

PARENTS ARE:	RELIGION IN WHICH CHILD IS BEING RAISED	# OF CHILDREN	EVER ENROLLED	CURRENTLY ENROLLED
Jewish	Judaism	19,700	77%	53%
Interfaith	Judaism	8,500	85%	20%
	Judaism + other	2,700	1%	0%
	No religion	7,900	8%	8%
	Christian	3,000	12%	12%
	All children of interfaith marriages	22,100	41%	13%

Table 80 provides details on the relationship between current Jewish education and both a child's age and the parents' marital status. The table reveals sharp differences between children living with two Jewish parents and those living with only one Jewish parent (either an interfaith parent or a single Jewish parent). Children living with two Jewish parents are much more likely to start their Jewish educations earlier. The percentage of children ages 6 to 8 who are currently receiving a Jewish education is much higher among those with two Jewish parents (48%) than among those living with interfaith parents (22%) or a single parent (21%). In the age cohort just before bar/bat mitzvah (ages 9 to 12), the enrollment of children in single-parent families catches up with children of two Jewish parents (63% and 62% respectively). This is not the case for children with interfaith parents. For them, enrollment remains low (24%).

TABLE 80: *% Current Enrollment by Age and Interfaith Marriage*

PARENTS ARE	AGE OF CHILD		
	6-8	9-12	13-17
Both Jewish	48%	62%	45%
Interfaith	22%	24%	6%
Single Jewish parent	21%	63%	2%

Jewish education past the age of bar/bat mitzvah has been shown to be predictive of very strong adult Jewish identification, and thus the teen years are in many ways the most important for Jewish education. Table 80 shows that enrollment in Jewish education declines at or after age 13 for all children, though for children in interfaith and single-parent families the drop is particularly precipitous.

Jewish education also varies considerably according to the type of interfaith marriage (Chart W). Almost three-quarters (72%) of children in Judaic interfaith marriages have received some formal Jewish education, as have almost half of the children in secular and dual-religion interfaith marriages. This indicates either that outreach efforts have been successful, that interfaith couples are Jewishly oriented, or both. Virtually none of the children in Christian interfaith marriages have received a Jewish education. The patterns are just the opposite for formal education in a religion other than Judaism (Chart X). None of the children in Judaic and only a small portion of the children in dual religion and secular interfaith marriages are currently receiving a non-Jewish religious education. Conversely, the vast majority of children in Christian interfaith marriages are currently receiving instruction in a non-Jewish religion.

CHART W: *Ever Received Jewish Education by Type of Interfaith Marriage*

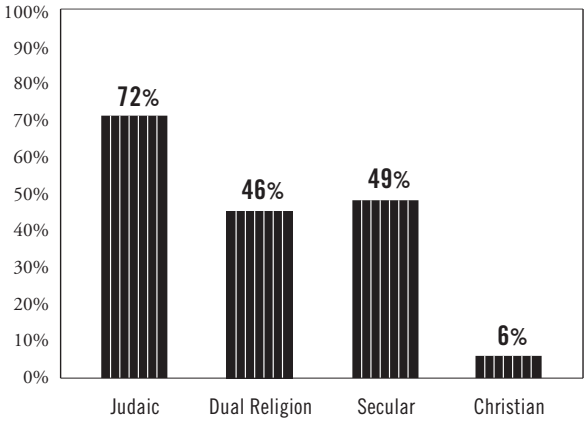
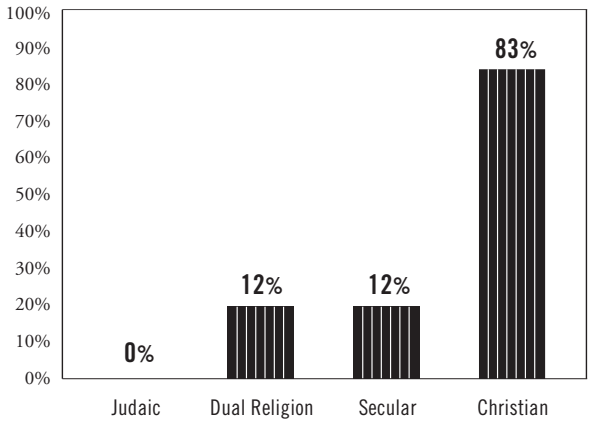


CHART X: *Ever Received a Formal Education in a Non-Jewish Religion by Type of Interfaith Marriage*



THE END OF FORMAL JEWISH EDUCATION

Another important difference between children living with two Jewish parents and those living with only one (interfaith or single parents) is the age at which formal Jewish education ends. For children under age 12 not currently enrolled in Jewish education (Table 81), children with two Jewish parents are less likely to have never been enrolled in Jewish education and more likely to have ended their Jewish education later (between ages 9 and 12), compared to children of interfaith and single parents.

TABLE 81: *Age at Which Children Ages 12 and Younger End Their Jewish Education, Among Children Not Currently Enrolled*

	CHILD LIVES WITH...		
JEWISH EDUCATION ENDED AT	SINGLE PARENT	TWO JEWISH PARENTS	INTERFAITH PARENTS
Never enrolled	100%	63%	85%
Before age 9	<1%	6%	7%
Ages 9 to 12	<1%	31%	8%
Total	100%	100%	100%
Number of cases	19	40	56

TABLE 82: *Age at Which Children Age 13 and Older End their Jewish Education, Among Children Not Currently Enrolled*

	CHILD LIVES WITH...		
JEWISH EDUCATION ENDED AT	SINGLE PARENT	TWO JEWISH PARENTS	INTERFAITH PARENTS
Never enrolled	48%	13%	63%
Before age 9	24%	66%	9%
Ages 9-12	<1%	1%	0%
At age 13 or older	28%	20%	28%
Total	100%	100%	100%
Number of cases	24	69	75

For children ages 13 and older the differences are even more dramatic (Table 82). Only 13% of children of two Jewish parents who are not currently enrolled have never received any Jewish education. By contrast, 48% of children living with a single parent and 63% of children living with interfaith parents who are not currently enrolled have never received any Jewish education. Further, as the previous section shows, children living with two Jewish parents are more likely to continue their Jewish education beyond age 13 than are children living with single or interfaith parents.

DAY SCHOOL

Respondents were asked whether each child in the household attended a public school, a Jewish day school or a non-Jewish private school. Fifty-five households were interviewed in which a child was currently enrolled in a day school. The small sample of day school students means that the percentages must be interpreted with caution, but the most dramatic patterns stand out nonetheless.

Among all children ages 6 and older, 10% attend Jewish day school,[21] with attendance varying by children's age, region, parents' marital status and household income. Day school attendance decreases with age, especially after age 12, which are the middle- and high-school years (Table 83). Most of the children leaving day school at age 12 apparently move into non-Jewish private schools. Enrollment in such schools increases after age 12 from 8% to 22%, while public school enrollment increases by only 8%. Day school enrollment is highest in the South Peninsula (Table 84).

TABLE 83: *Type of School Children Attend by Age*

TYPE OF SCHOOL ATTENDED	AGE OF CHILD		
	6-8	9-12	13-17
Public	66%	67%	75%
Non-Jewish private	14%	8%	22%
Jewish day school	17%	19%	<1%
No comment	3%	6%	3%
Total	100%	100%	100%

[21]In the survey, 13% indicated day school attendance, but a closer analysis revealed that some secular respondents were confusing a Jewish day school with a private day school with a large population of Jewish students. Thus, the figure was revised downward from 13% to 10%.

TABLE 84: *Type of School Children Attend by Region*

TYPE OF SCHOOL ATTENDED	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA
Public	81%	77%	74%	74%	61%
Non-Jewish private	7%	16%	17%	24%	14%
Jewish day school	<1%	2%	9%	1%	21%
No comment	12%	5%	<1%	1%	4%
Total	100%	100%	100%	100%	100%

Children of two Jewish parents are seven times more likely to be enrolled in a day school than children of interfaith parents (Table 85). Very few children of single parents are enrolled in a day school, possibly because of cost. The most affluent Jewish households are the most likely to send their children to a Jewish day school (Table 86).

A quarter of Jewish children from the highest income families attend a day school. Almost as many children in the highest income bracket (21%) attend a non-Jewish private school, meaning many of the most affluent parents have opted out of the public school system altogether.

TABLE 85: *Type of School Children Attend by Household Composition and Interfaith Marriage*

TYPE OF SCHOOL ATTENDED	SINGLE-PARENT FAMILY	COUPLE WITH CHILDREN	PARENTS ARE JEWISH	PARENTS ARE INTERFAITH
Public	99%	66%	54%	71%
Non-Jewish private	1%	16%	11%	24%
Jewish day school	<1%	18%	35%	5%
Total	100%	100%	100%	100%

TABLE 86: *Type of School Attended by Relative Household Income*

	RELATIVE HOUSEHOLD INCOME			
TYPE OF SCHOOL ATTENDED	WELL BELOW* MEDIAN	BELOW MEDIAN	ABOVE MEDIAN	WELL ABOVE** MEDIAN
Public	93%	100%	79%	54%
Non-Jewish private	4%	<1%	8%	21%
Jewish day school	3%	<1%	13%	25%
Total	100%	100%	100%	100%

*Less than half the median income
**Twice the median income or more

Respondents whose children were 6 years of age or older and who were not currently enrolled in a Jewish day school were asked if they planned to enroll that child in a day school in the future. One in ten said yes. Those who said they probably or definitely would not enroll their child were asked: "Are there any particular reasons why you (probably/definitely) will not enroll your child/children in a Jewish day school?" Their responses are shown in Table 87.

TABLE 87: *Reasons Given for Not Sending Children to a Jewish Day School*

REASON	%
NOT ON PARENTS' RADAR	**54%**
Never considered it	24%
Committed to public education	9%
Too expensive and committed to public education	12%
Not enough ethnic diversity	8%
Parent likes current school and would not change	1%
SPECIFIC PROBLEMS WITH DAY SCHOOLS	**37%**
Academic weakness	21%
Too expensive	16%
LOGISTICS	**9%**
Not aware of day schools in area	3%
Distance or location	6%

Table 87 groups the reasons for not sending children to day school into three categories. The first grouping (54% of respondents) combines reasons that indicate a lack of interest in or specific objection to day schools. A quarter (24%) say they never have considered it, but it is not known exactly why not. An examination of the respondents who gave this answer (data not shown) gives a hint. They are predominantly families with two Jewish parents (88%) or single-parent families (23%). Almost all their children are enrolled in public school (97%). Their average income is around $115,000. Almost all of the women (98%) work full time. They are concentrated in San Francisco County (77%), with another 19% living on the Peninsula, specifically in Burlingame and Hillsboro. Most (78%) are not synagogue members. Thus, the most likely interpretation of the "never considered it" answer is that these parents are not interested in an intensive Jewish education for their children and thus have never considered day school.

Another 9% are committed to public education. Many of those who are committed to public education also say that day schools are too expensive (respondents could give more than one reason). This suggests that even if they are not committed to public education, day school is not affordable. The 8% who object to the lack of ethnic diversity in day school are also considered to be committed to public education on those grounds.

Close to half (46%) of the parents who do not consider day school as an option give an answer that suggests a potential interest if day schools were different. One in five parents (21%) cite academic weakness in day schools. Regardless of the actual academic quality of day schools, the perception of academic problems is a factor for a significant minority of potential parents. Another 16% say day schools are too expensive. 9% mention distance or location as a factor, and almost all those (91%) live in Sonoma or Marin Counties.

Conclusions and Implications: Interfaith Marriage

Barring an unlikely reversal of trends, interfaith marriage will continue to become an ever-present fact of life in the Jewish community and must be addressed realistically. Several implications arise from the chapter's findings:

> Large percentages of interfaith couples seek formal and informal Jewish connections, and raise their children as Jews. This is a population open to welcoming outreach.

> Jews in interfaith marriages, although less formally connected, have made numerous informal Jewish connections that speak to an underlying desire for Jewish identity and affirmation.

> The kinds of informal connections already established by interfaith married couples suggest avenues for reaching them. For example, programs on interfaith marriage in the media could become a way to alert interfaith families about outreach opportunities open to them. Websites might be used in the same way.

> Outreach strategies should focus on couples in which Judaism is already present (Judaic and dual religion).

> Outreach programs should pursue further analysis of the survey to develop detailed strategies that exploit the wealth of data available.

Conclusions and Implications: Jewish Education

Along with families, Jewish education is a crucial component of Jewish continuity and communal strength. This chapter has analyzed the Jewish educational patterns of children in the FSA. Implications arising from the analyses include:

> Jewish education past the age of bar/bat mitzvah has been shown to be predictive of very strong adult Jewish identification. Keeping Jewish children engaged, therefore, in Jewish education during the teen years should be considered an urgent priority. This is particularly the case for the children of interfaith marriages and single parents.

> A second communal priority should be to increase the proportion of very young children attending Jewish preschool programs, because Jewish preschool participation is associated with formal Jewish education later, again especially among the children of interfaith marriages.

> Rabbis, educators, Jewish professionals and communal leaders should not assume that interfaith marriage means the end of Jewish education for the children, but they should also understand that getting and keeping such children involved in Jewish education will take greater effort than for children with two Jewish parents. Interfaith families who are committed to their children's Jewish education should receive strong communal encouragement and support.

> The association of income with day school attendance confirms that cost is an important obstacle to greater day school enrollment. More funding for Jewish day schools, such as scholarships/financial aid for families, could conceivably increase enrollment. The issue of day school cost is not unique to the FSA, although it could be exacerbated by the high cost of housing here.

> Finally, those desiring to increase Jewish day school enrollment need to address the perceived academic weakness of day schools. More research with focus groups should be considered to understand why so many parents perceive day schools as academically inferior. Day schools also need to confront this challenge directly.

FORMAL AND INFORMAL CONNECTIONS 5

Key Findings

> Formal affiliations with Jewish institutions have declined since 1986, due in part to increasing interfaith marriage and a declining proportion of households with children.

> Less than half (43%) of all households report a formal affiliation with a Jewish institution, and those vary by household composition, income and interfaith marriage.

> The same types of households that have formal affiliations are most likely to report volunteering for Jewish organizations.

> Volunteering for non-Jewish organizations is more prevalent than volunteering for Jewish organizations.

> Jews under age 40 are much more likely to volunteer for a Jewish organization than to belong to one.

> Synagogues are the principle gateway institution for new migrants to the FSA.

> For interfaith couples, JCCs are an important first connection to the Jewish community.

> The Federation and community groups are the most frequent points of connection for young couples, most of who mentioned a Federation Young Adults Division program.

> Friendship networks are closely associated with formal affiliation.

> Most respondents who are formally affiliated report they were encouraged to become affiliated by someone they know.

> Many Jewish respondents report non-formal Jewish connections. For example, three-quarters of respondents say they regularly follow news about Jewish topics, and two-thirds get together with friends to celebrate Shabbat or other Jewish holidays.

> Economic status is associated with being able to afford the costs of Jewish living. Those with incomes below the median and people who rent their homes are less likely to join and participate in Jewish institutions.

INTRODUCTION

Over the 18 months of meetings and focus groups that led up to the conducting of the survey, the most mentioned concern was "How do Jews in the Federation Service Area connect with the Jewish community, and what can be done to encourage more connection?" This section examines both formal and informal connections with the Jewish community and the relationship between the two. It also examines the cost of Jewish living, especially with respect to formal memberships.

FORMAL CONNECTIONS

Three kinds of formal affiliations are examined in this section: synagogues, Jewish community centers (JCCs) and Jewish organizations (e.g., Hadassah, advocacy groups such as ADL, etc.). It should be noted that some of the JCCs in the FSA do not have paid memberships. Even for JCCs that do have them, however, a person can use the JCC without being a formal member by paying only for the service used. Thus, a JCC with membership functions both as a membership organization and as an agency. In the FSA as a whole, JCC users

outnumber JCC members by a factor of almost two-to-one (data not shown), and this ratio varies considerably by region. For example, users outnumber members by a factor of 8:1 in Sonoma County and 6:1 in Marin County. In the North Peninsula, however, the number of JCC users is only slightly higher than the number of JCC members. This is because the North Peninsula has many households that belong to but do not use a JCC. In addition, the ratio of users to members is higher among households earning less than the median income than among households earning more than the median income. In this section the JCC is treated as a formal affiliation with the caveat that not all JCCs offer paid membership.

In both the 1986 and 2004 surveys, paid memberships to synagogues and Jewish organizations are equally common, and both declined during the time between studies (Table 88). The decline is connected to the increase in interfaith marriage and decrease in couples with children. As Chart Y (page 77) shows, synagogue and organizational membership is very low among interfaith couples. Thus, the increase in interfaith marriage has brought with it a concurrent decrease in formal affiliation. Synagogue membership (though not organizational membership) is highest among households with children. As the proportion of households with children declined from 39% in 1986 to 29% in 2004,[22] synagogue membership in the FSA also declined proportionally. The rate of synagogue membership in the FSA is now comparable to the national rate when the same criteria of inclusion are applied.[23] Status of JCC membership was not asked in the 1986 study, and in 2004 it was less prevalent than either synagogue or organizational membership.

More than half (57%) of all households report no formal affiliations at all, and only 5% report belonging to all three types of institutions (Table 89).

TABLE 88: *Percent of Households Reporting Membership*

	YEAR OF STUDY	
TYPE OF MEMBERSHIP	1986 (53,800 households)	2004 (125,400 households)
Synagogue	35%	22%
Jewish organization	36%	21%
JCC	not asked	13%

TABLE 89: *Patterns of Multiple Affiliations*

AFFILIATION PATTERN	%
Has no formal affiliations	57%
Has only one formal affiliation	28%
Synagogue only	(13)%
Jewish organization only	(9)%
JCC only	(6)%
Has two formal affiliations	10%
Jewish organization + synagogue	(6)%
JCC + synagogue	(3)%
JCC + Jewish organization	(1)%
Has all three formal affiliations	5%
Total	100%

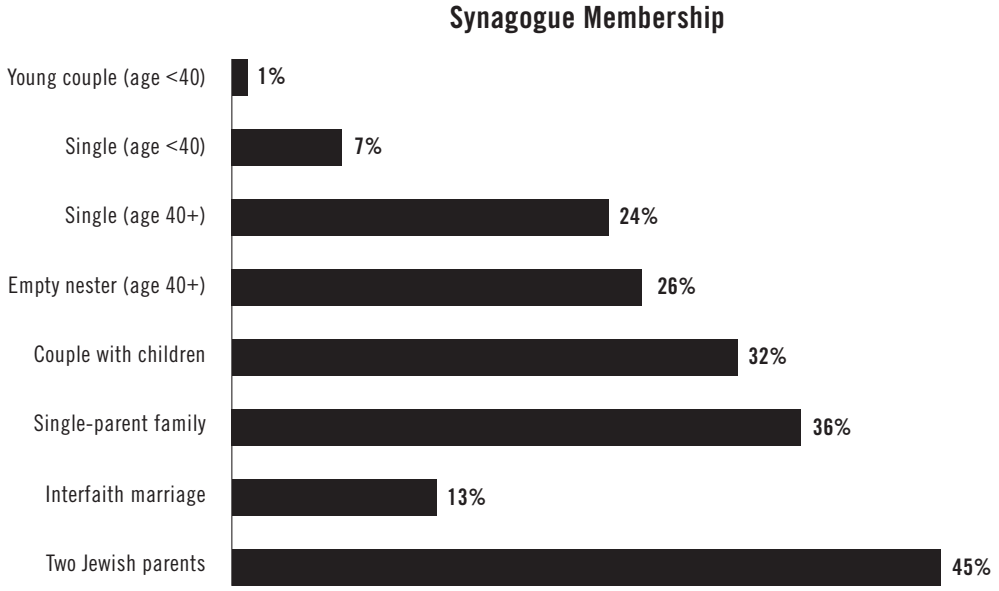
Just over a quarter (28%) of all households have one type of affiliation, with synagogues being the most common. One in ten households report two types of affiliations. Consistent with the overall pattern, joint membership in a synagogue and a Jewish organization is the most frequently mentioned combination.

There is a good deal of overlap among the three types of formal affiliations. For example, 70% of synagogue members also belong to a JCC, and half of all JCC members are synagogue members. Similarly, 50% of synagogue members belong to a Jewish organization and 45% of Jewish organization members affiliate with a synagogue.

[22]See Section 2 for changes in household composition.

[23]In its analysis of the NJPS 2000-2001, the UJC excluded Christian Jews. When Christian Jews are included, as was done in the San Francisco study, the national rate of synagogue membership is 25%, while without them it is 32%.

CHART Y: *Synagogue and Jewish Organizational Membership by Household Composition*



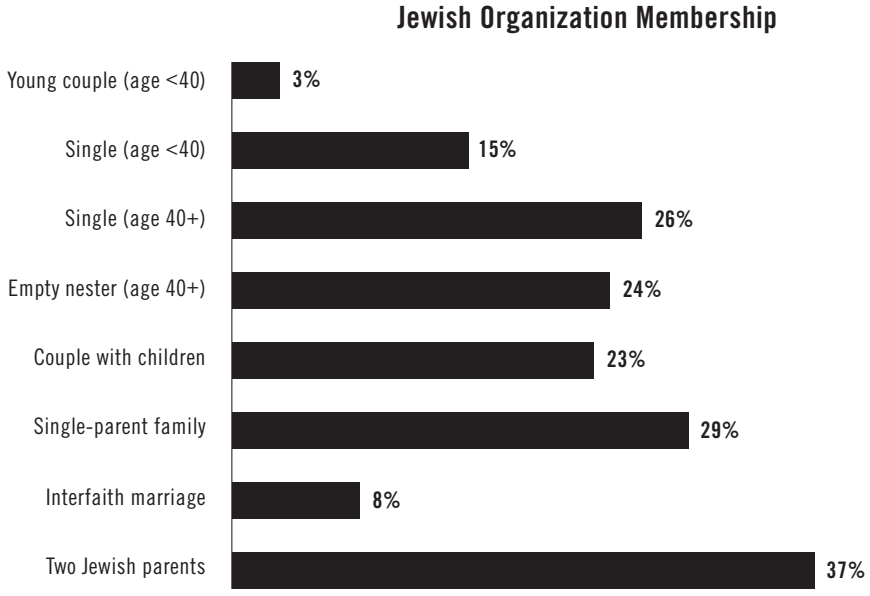


TABLE 90: *Factors Associated with Formal Affiliation (% who belong to each)*

FAMILY CYCLE	BELONGS TO			
	SYNAGOGUE	ORGANIZATION	JCC	NOTHING
Single age < 40	7%	15%	11%	72%
Young couple	1%	3%	17%	80%
Couple with children	32%	23%	20%	53%
Single-parent family	36%	29%	3%	62%
Empty nester	26%	24%	8%	58%
Single age 40+	24%	25%	15%	64%
HOUSEHOLD INCOME	**BELONGS TO**			
	SYNAGOGUE	ORGANIZATION	JCC	NOTHING
Under $25,000	5%	17%	8%	75%
$25,000 –$49,999	14%	17%	11%	70%
$50,000–$74,999	15%	15%	5%	74%
$75,000–$99,999	32%	29%	24%	52%
$100,000–$149,999	29%	22%	13%	57%
$150,000+	31%	22%	19%	54%
TYPE OF MARRIAGE	**BELONGS TO**			
	SYNAGOGUE	ORGANIZATION	JCC	NOTHING
Both Jewish	45%	37%	25%	31%
Interfaith	13%	8%	7%	78%

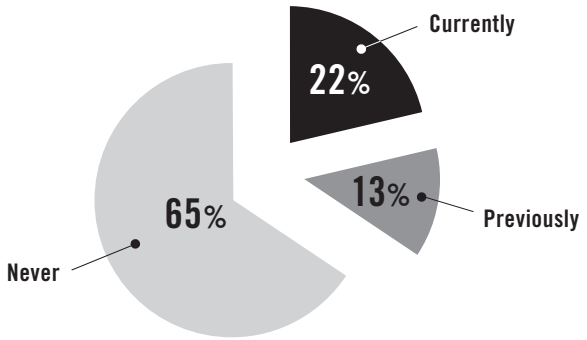
Formal affiliation varies by household composition, income and interfaith marriage (Table 90). Young singles and young couples are the least affiliated: 72% of the former and 80% of the latter have no affiliations at all. If they have formal affiliations, they tend to be with JCCs and Jewish organizations (young singles only). Couples with children are the most affiliated; 47% have at least one formal affiliation, most often the synagogue that provides Jewish education for their children. Single parents are more likely even than couples with children to belong to a synagogue, but almost none of them are JCC members. Perhaps this is explained by their relative lack of financial resources—they cannot afford to join both a JCC and a synagogue. Empty nesters (who had children in the household in the past) are the next most affiliated type of household. They are equally affiliated with synagogues and Jewish organizations but tend not to join JCCs. A little over a third of singles ages 40 and older are affiliated, with roughly equal proportions belonging to synagogues and Jewish organizations.

Income is not associated with membership in JCCs or other Jewish organizations as they are less expensive to join than synagogues, and not all JCCs charge for membership. Income is associated only with synagogue membership, which is the most expensive formal affiliation. Few (5%) households earning less than $25,000 per year report a synagogue membership, while it jumps to about 15% where household income is between $25,000 and $75,000. At $75,000 or more, synagogue membership doubles again, suggesting that for this type of membership the "Jewish economic vulnerability" threshold is about $75,000 per year.

Couples where both partners are Jewish are the most formally involved; more than two in three report some kind of affiliation, and almost half (45%) belong to a synagogue. Interfaith couples, by contrast, are affiliated much less frequently; just 22% report belonging to at least one Jewish institution. Those interfaith couples that do affiliate most often belong to a synagogue.

The survey inquired about previous synagogue membership (Chart Z). Just over one in five households currently belong to a synagogue,

CHART Z: *Current and Previous Synagogue Membership*



and just over a third (35%) either belong now or have belonged in the past. Almost two-thirds of the households in the FSA have never belonged to a synagogue (while the respondent has been an adult). Chart AA breaks down previous and current synagogue membership by household composition. Younger households (couples or singles) are the least likely to have ever had a synagogue membership as an adult. Three-quarters of interfaith couples have never been affiliated with a synagogue.

It is generally believed that migration is associated with dropping synagogue membership, but that is only partially the case with people who have moved to the FSA. Households that moved to the area within the past 10 years and that previously belonged to a synagogue at some point were asked: "Before you moved to the area, did you pay membership dues to a synagogue in the community where you used to live?" Chart BB examines the impact of migration on synagogue affiliation for households that had belonged to a synagogue in the past or currently belong to one. Among those who moved to the FSA with a current or previous affiliation, many (41%) belonged to a synagogue in the previous community and joined again when they came to the FSA. Importantly, more individuals joined a synagogue for the first time after moving to the FSA (33%) than discontinued their affiliation as part of their migration (26%).

CHART AA: *Current and Previous Synagogue Membership by Household Composition*

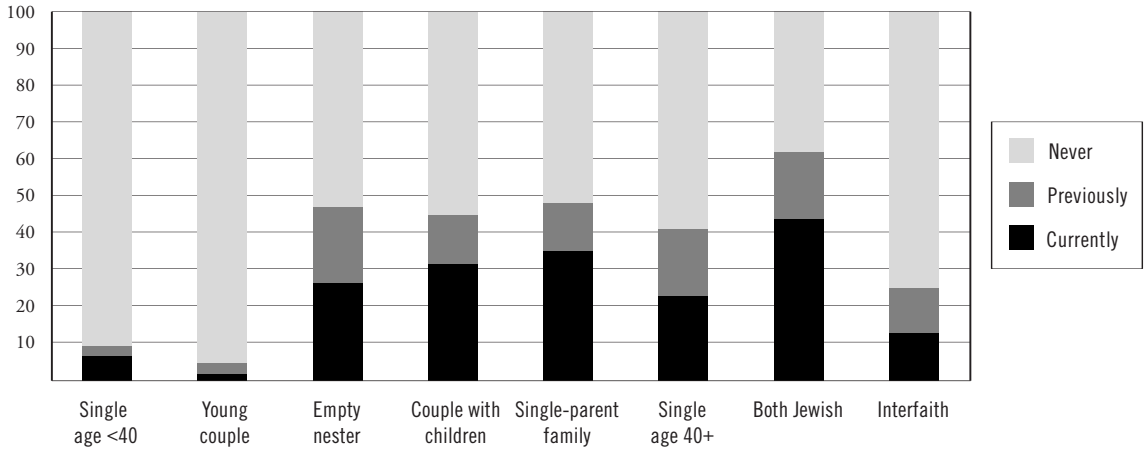
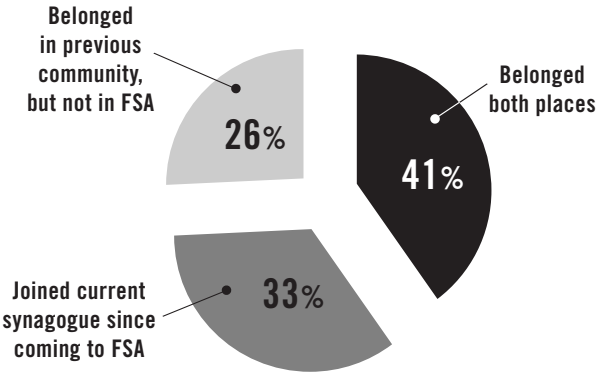


CHART BB: *Migration and Current and Previous Synagogue Membership*



JEWISH ORGANIZATIONS

Jewish organizational membership (excluding synagogues and JCCs) has declined since 1986, with the greatest decline among women (Table 91 and Chart CC). In 1986, 42% of women reported a Jewish organizational membership as compared to 21% in 2004, with membership declining across all female age groups. The decline was less among men (Table 91 and Chart DD, page 81), dropping overall from 31% in 1986 to 21% in 2004, with some male age groups (ages 45 to 54 and ages 65 to 74) at consistent levels of membership in both surveys.

In 1986, Jewish women had higher rates of Jewish organizational memberships than Jewish men (Chart EE), but the greater decline among women in the intervening years has resulted in there being virtually no difference between the memberships levels of men and women in 2004, except at ages 75 and older (Chart FF).

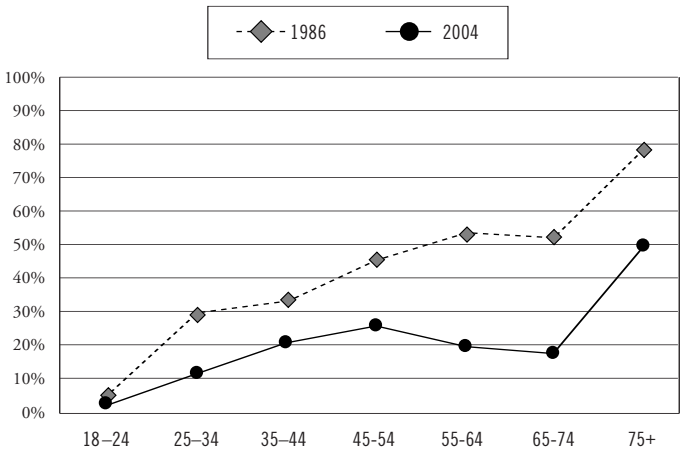
Working women are less likely to belong to Jewish organizations than non-working women (Table 92) and it does not matter whether it is full- or part-time employment. It is also important to note that rates of Jewish organizational membership for men and women are virtually identical within each category of labor force status. Unlike JCC and synagogue membership, which potentially offer involvement for all family members, Jewish organizational memberships are usually focused on individual activities. In fact, many of the largest Jewish women's organizations draw their membership from women who are not working.

Thus, labor force status has an impact on Jewish organizational membership differently than it does for synagogues and JCCs. Interestingly, the decline in Jewish organizational membership among women since 1986 is not explained by an increase in women working. While the percentage of working women increased from 57% to 60% since 1986, membership in Jewish organizations declined for women in all categories except students. Although part of the decline is explained by interfaith marriage, these trends also suggest either that Jewish organizations are of declining interest to Jews, the programs offered by Jewish organizations are of less interest to Jews, or both. The decline in Jewish organizational membership is part of a larger decline in American society,[24] but the increase in Jewish organizational membership among students suggests that relevance may also be a factor.

TABLE 91: *Jewish Organizational Membership by Gender and Year of Study (% who belong to a Jewish organization)*

	MEN		WOMEN	
AGE	1986	2004	1986	2004
18–24	26%	9%	6%	3%
25–34	30%	8%	30%	12%
35–44	24%	21%	34%	21%
45–54	26%	26%	46%	26%
55–64	40%	25%	54%	20%
65–74	40%	41%	53%	18%
75+	37%	20%	79%	50%
Total	31%	21%	42%	21%

CHART CC: *Jewish Organizational Membership Among Women by Age, 1986 and 2004*



[24]Organizational membership is in decline across the U.S., as discussed in Robert Putnam's book, *Bowling Alone.*

CHART DD: *Jewish Organizational Membership Among Men by Age, 1986 and 2004*

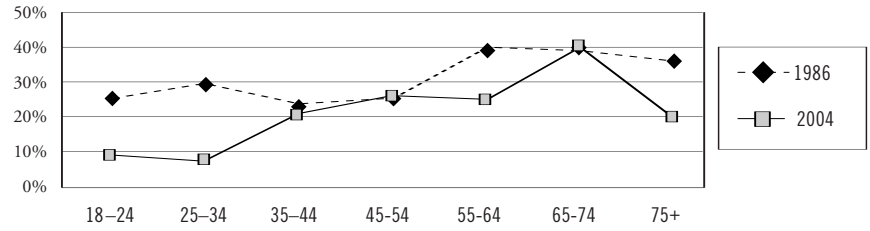


CHART EE: *Jewish Organizational Membership by Age and Gender, 1986*

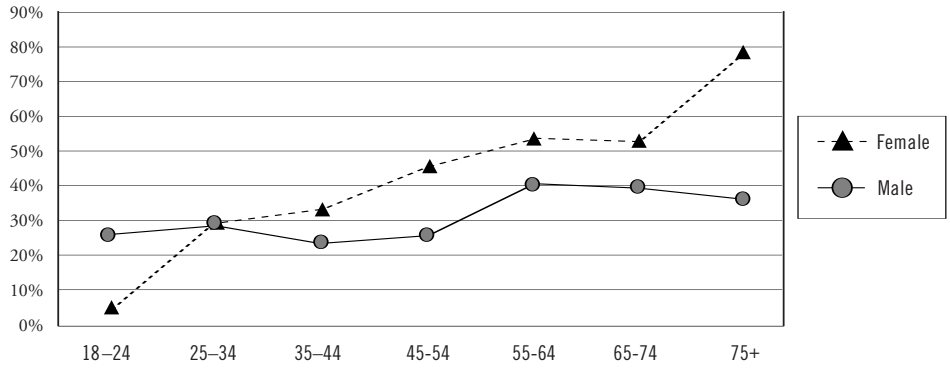


CHART FF: *Jewish Organizational Membership by Age and Gender, 2004*

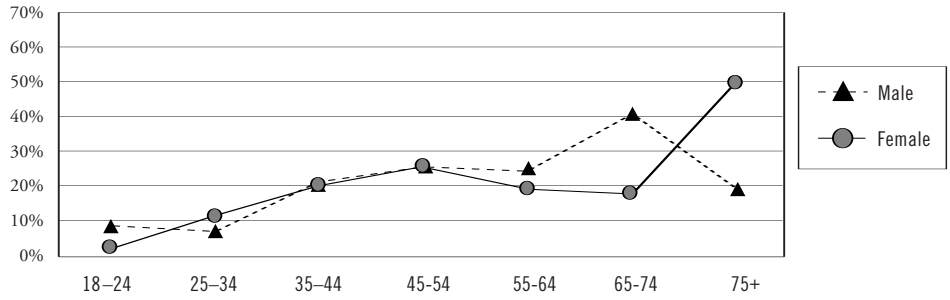


TABLE 92: *Membership in Jewish Organizations by Gender and Labor Force Status in 1986 and 2004 (% who belong to a Jewish organization)*

	MEN		WOMEN	
LABOR FORCE STATUS	2004	1986	2004	1986
Employed full time	18%	30%	17%	32%
Employed part time	18%	29%	18%	48%
Not working	28%	35%	28%	49%
Student	21%	18%	34%	28%
All	21%	31%	22%	42%

NOTE: Jewish organizational membership and labor force status were asked only of respondent and spouse.

VOLUNTEERING

In addition to Jewish organizational membership, the survey inquired about volunteering for both Jewish and non-Jewish organizations. The question was asked of respondents and their spouses only. Almost a third of all Jews (29%) reported "volunteering for Jewish projects or organizations, including synagogues." Interestingly, more individual Jews volunteer for a Jewish organization or synagogue than belong to one (29% vs. 21% and 22%, respectively).

The findings on Jewish volunteering emphasize that not all Jewish communal connections are formal. More than half (54%) of Jewish volunteers do not belong to a Jewish organization, and a quarter have no formal affiliations at all (data not shown). Moreover, there are numerous volunteer activities in the Bay Area that do not require membership. For example, it is not necessary to be a member of Temple Emanuel in San Francisco to volunteer to work in its Pe'ah Garden in Colma, which donates the produce raised to the San Francisco Food Bank. Similarly, an individual can be a volunteer tutor for the Jewish Coalition for Literacy without donating to the Jewish Community Relations Council that houses it. In addition, Jewish volunteering is as attractive to younger Jews (under age 40) as it is to older Jews, even though younger Jews are less likely to belong to a Jewish organization (Chart GG). Thus, Jewish volunteering should be explored as a route to formal affiliations for younger Jews.

Volunteering for non-Jewish organizations is much more prevalent than volunteering for Jewish organizations (Table 93); 58% of households report volunteering for a non-Jewish organization (22% + 36%) as compared with 30% volunteering for a Jewish organization (22% + 8%). The percentage of Jewish households in which someone volunteers solely for a non-Jewish organization is four times the percentage of households that report volunteering for Jewish organizations only.

CHART GG: *Jewish Volunteering and Organization Membership by Age (Jewish Respondents and Spouses)*

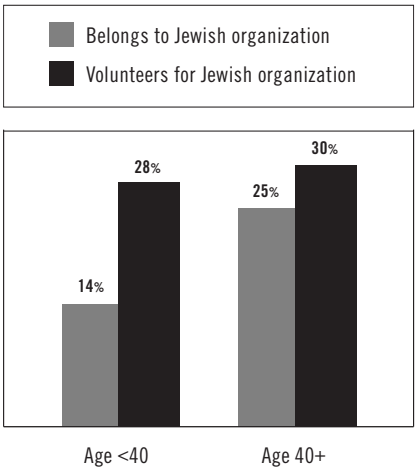


TABLE 93: *Jewish and Non-Jewish Volunteering*

PATTERN OF VOLUNTEERING	%
Neither Jewish nor non-Jewish	34%
Non-Jewish organizations only	36%
Jewish organizations only	8%
Both Jewish and non-Jewish organizations	22%
Total	100%

Jewish and non-Jewish volunteering, however, tend to go together (Table 94). Three quarters of the households in which someone volunteers for a Jewish organization also volunteer for a non-Jewish organization. In households that report no Jewish volunteering, only half (52%) volunteer for a non-Jewish organization.

TABLE 94: *Jewish and Non-Jewish Volunteering*

	VOLUNTEER FOR JEWISH ORGANIZATION	
VOLUNTEERED FOR NON-JEWISH ORGANIZATION	NO	YES
No	48%	26%
Yes	52%	74%
Total	100%	100%

The same kinds of households that report formal affiliations are the most likely to report volunteering (Table 95). Couples in which both partners are Jewish volunteer equally for Jewish and non-Jewish organizations, while interfaith couples volunteer overwhelmingly and intensively for non-Jewish organizations. However, about one in five interfaith couples volunteer for a Jewish organization, indicating openness to communal involvement and causes (Chart HH).

CHART HH: *Patterns of Jewish and Non-Jewish Volunteering by Interfaith Marriage*

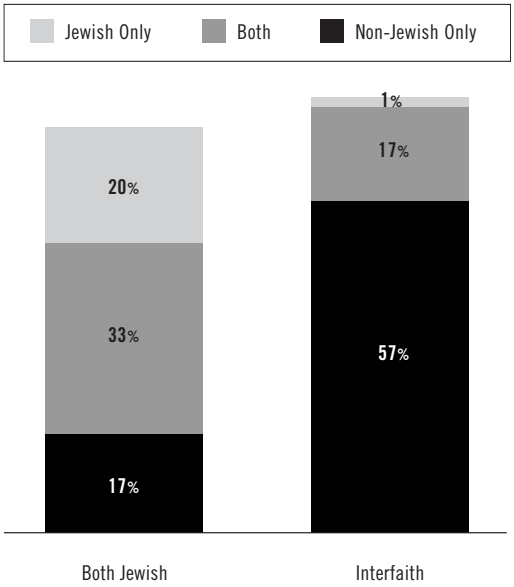


TABLE 95: *Factors Associated with Jewish and Non-Jewish Volunteering (Jewish Respondents and Spouses)*

INTERFAITH MARRIAGE	% WHO VOLUNTEERED FOR	
	JEWISH ORGANIZATION	NON-JEWISH ORGANIZATION
Two Jewish partners	53%	50%
Interfaith couple	18%	74%
HOUSEHOLD COMPOSITION	**% WHO VOLUNTEERED FOR**	
	JEWISH ORGANIZATION	NON-JEWISH ORGANIZATION
Single age < 40	26%	56%
Young couple	24%	63%
Empty nester	29%	57%
Couple with children	40%	70%
Single-parent family	18%	40%
Single age 40+	26%	55%
SYNAGOGUE MEMBERSHIP	**% WHO VOLUNTEERED FOR**	
	JEWISH ORGANIZATION	NON-JEWISH ORGANIZATION
Not synagogue member	18%	57%
Synagogue member	69%	63%
JEWISH ORGANIZATION MEMBER	**% WHO VOLUNTEERED FOR**	
	JEWISH ORGANIZATION	NON-JEWISH ORGANIZATION
No Jewish organizations	20%	57%
Belongs to Jewish organization	63%	64%
JCC MEMBER	**% WHO VOLUNTEERED FOR**	
	JEWISH ORGANIZATION	NON-JEWISH ORGANIZATION
Not a member of JCC	26%	52%
Belongs to JCC	51%	57%
AFFILIATION WITH SYNAGOGUE, JEWISH ORGANIZATION OR JCC	**% WHO VOLUNTEERED FOR**	
	JEWISH ORGANIZATION	NON-JEWISH ORGANIZATION
One or more affiliations	58%	59%
No affiliations	12%	59%

Couples with children volunteer most heavily in the Jewish community (Chart II) because 1) they are investing in their children's Jewish identity, 2) there are more people to volunteer in a couple household than a single household and 3) volunteering is associated with affiliation.

The rate of Jewish volunteering among young singles and young couples is impressively high given their low rates of formal affiliation. A quarter of the under age-40 households (both single and couples) report Jewish volunteering, while only 3% of the young couples and 15% of the young singles report belonging to a Jewish organization. The percentages reporting synagogue membership are even lower (2% of young couples and 7% of young singles). The low rates of formal affiliation among young singles and young couples, however, are not indicative of disinclination to participate in Jewish communal life. For example, they volunteer rather than pay for membership. In addition, JCC members volunteer only slightly more often for non-Jewish causes than for Jewish causes (57% vs. 52%). And JCC members are twice as likely to volunteer for Jewish causes as non-members.

Synagogue members volunteer equally for Jewish and non-Jewish causes, but non-members volunteer mostly for non-Jewish causes. Among those who belong to Jewish organizations, more than 60% volunteer for a Jewish organization, compared to just one in five among those who don't belong to Jewish organizations. In general, affiliated Jews volunteer both for Jewish and non-Jewish causes, while non-affiliated Jews volunteer overwhelmingly for non-Jewish causes (Chart JJ, page 85).

Lastly, volunteering is associated with community leadership. A third of volunteers for Jewish organizations also report holding a leadership position in a Jewish organization, the Federation or a synagogue, as compared with only 1% of those who do not do Jewish volunteering. Conversely, almost all Jewish leaders (94%) were also volunteers compared with half (51%) of Jewish organization members who have not held a leadership position.

CHART II: *Patterns of Jewish and Non-Jewish Volunteering by Household Composition*

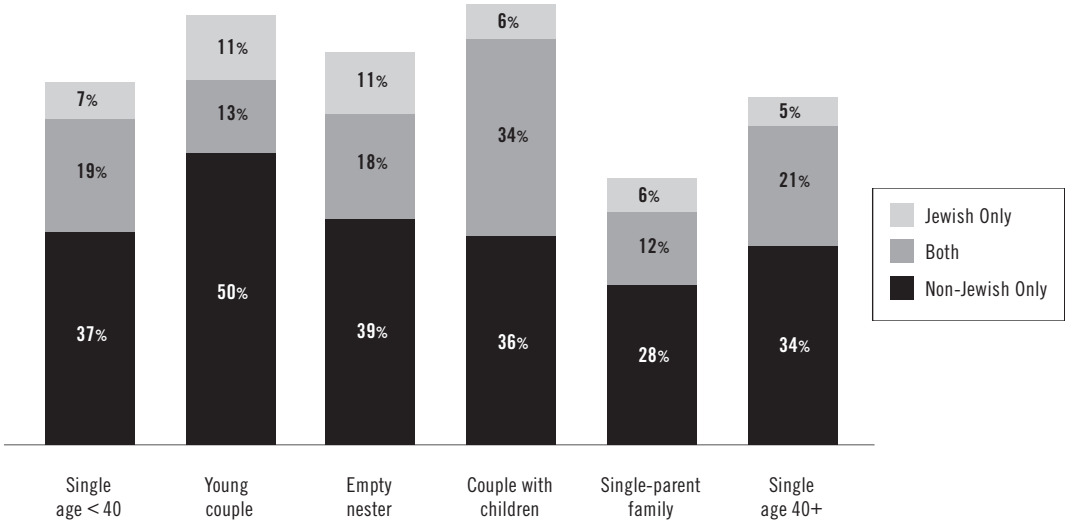
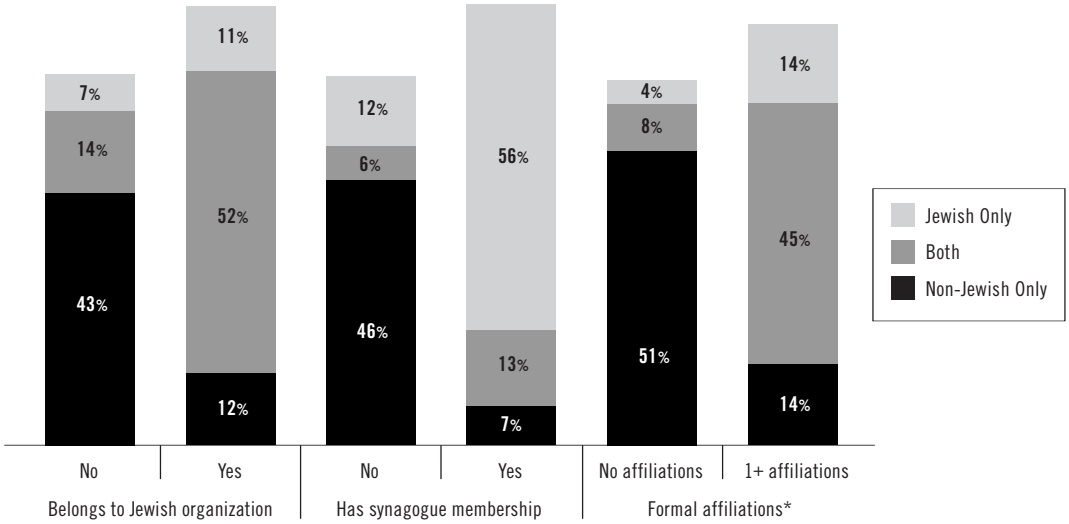


CHART JJ: *Patterns of Jewish and Non-Jewish Volunteering by Household Composition*



*This refers to membership in Jewish organizations, synagogues and JCCs.

PATHWAYS TO AFFILIATION

Respondents who have lived in the FSA for 10 years or less were asked about their first Jewish involvement in the community (Table 96). Synagogues have been the most common gateway for households that have one or more formal affiliations, with two important exceptions. Interfaith couples with a formal affiliation are as likely to have first connected with a JCC as with a synagogue (42% each), and almost half of young couples become involved through an organized Jewish group, particularly the Young Adults Division of the Federation. Since this group is oriented toward singles, it could well be that these young couples met through this Division. Among those with no formal affiliations now, more than half (55%) have never had a formal affiliation since residing in the FSA, while about a quarter first belonged to a synagogue (14%) or JCC (11%) but no longer do.

TABLE 96: *Gateway Institutions to the Jewish Community*

After you moved to the Bay Area, what was the first Jewish organization you joined or Jewish activity you attended, if any?	HOUSEHOLDS WITH ONE OR MORE FORMAL AFFILIATIONS	HOUSEHOLDS WITH NO FORMAL AFFILIATIONS	ALL HOUSEHOLDS
JCC	15%	11%	12%
Synagogue or temple or day school	61%	14%	30%
Jewish preschool	2%	2%	2%
Fundraiser or meeting for Jewish organization	<1%	1%	1%
Israel independence day celebrations	<1%	1%	1%
Jewish cultural event such as concert or play	<1%	3%	2%
Seder or other activity with friends	<1%	3%	2%
Hillel	4%	6%	5%
Jewish group including federation	11%	5%	7%
None or could not answer*	7%	54%	38%
Total	100%	100%	100%

* This applies to respondents who were affiliated but could not identify their first affiliation.

TABLE 97: *Formal Affiliation by Encouragement*

Since becoming an adult, have you been encouraged by any individuals or organizations to be involved in the Jewish community?	NUMBER OF FORMAL AFFILIATIONS			
	NONE	ONE	TWO	THREE
Yes	46%	67%	65%	83%
No	54%	33%	35%	17%
Total	100%	100%	100%	100%

An important source of formal affiliation is active encouragement from another individual or organization (Table 97). Affiliated households are more likely than households with no affiliations to have been encouraged by someone else to become involved in the Jewish community, a finding that suggests the effectiveness of social networks as a way to mobilize people into the organized Jewish community.

FRIENDSHIP NETWORKS AND AFFILIATION

Close friendship ties with other Jews are themselves a Jewish connection (Table 98).

TABLE 98: *Proportion of Close Friends Who Are Jewish*

Now I would like to ask you about the people you consider to be your closest friends or see most often socially. About how many would you say are Jewish—all, almost all, some, a few, or none?	%
All or almost all	22%
Some	39%
A few	32%
None	7%
Total	100%

The majority of respondents (61%) report at least some close Jewish friends, but a significant minority say they have only a few close Jewish friends (32%) or none at all (7%).

Jewish friendship networks are associated with formal affiliations (Table 99). The greater the number of formal affiliations, the higher the percentage of those reporting many close Jewish friends. This association between friendships and affiliation goes in both directions. Some Jews learn about JCCs, synagogues and Jewish organizations from their friends, who may also have recruited them to affiliate. In turn, affiliated Jews make Jewish friends through these organizations.

This is certainly the case for synagogues (Table 100, page 87): 52% of synagogue members who report that all or almost all of their close friends are Jewish also say that they have at least six close friends in their congregation. Almost as large a proportion (47%) of synagogue members who report that only some of their close friends are Jewish also count at least six close Jewish friends within their congregation.

TABLE 99: *Formal Affiliation and Friendship Networks*

PROPORTION OF CLOSE FRIENDS WHO ARE JEWISH	NUMBER OF DIFFERENT TYPES OF FORMAL AFFILIATIONS			
	NO AFFILIATIONS	ONE AFFILIATION	TWO AFFILIATIONS	THREE AFFILIATIONS
All or almost all	12%	34%	48%	51%
Some	38%	46%	28%	30%
A few or none	50%	20%	24%	19%
Total	100%	100%	100%	100%

TABLE 100: *Congregational Membership as a Source of Jewish Friendships*

	PROPORTION OF CLOSE FRIENDS WHO ARE JEWISH			
How many close friends do you have in your congregation?	ALL OR ALMOST ALL	SOME	A FEW OR NONE	ALL SYNAGOGUE MEMBERS
None	8%	18%	17%	12%
1 or 2	18%	6%	40%	19%
3 to 5	18%	29%	14%	21%
6 to 10	18%	5%	12%	13%
More than 10	34%	42%	1%	30%
Don't know	4%	0%	16%	5%
Total	100%	100%	100%	100%

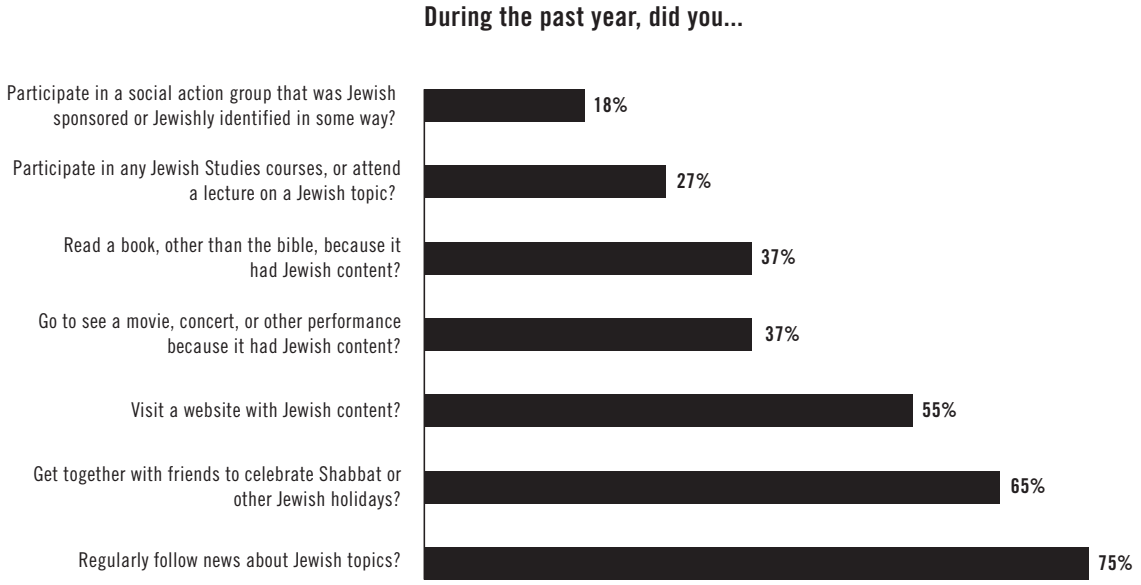
Non-Formal Connections

Many Jewish households[25] in the FSA have non-formal Jewish connections, even if they do not have any formal Jewish connections. For example, Chart KK shows that 75% of all respondents regularly follow news about Jewish topics, including two-thirds of respondents with no formal Jewish affiliations at all (data not displayed separately for respondents with no formal affiliations). Overall, 88% of households with no formal Jewish affiliations report at least one non-formal connection listed in the chart (Table 101).

TABLE 101: *Non-formal Connections by Formal Affiliations*

# OF INFORMAL CONNECTIONS	1+ FORMAL AFFILIATIONS	NO FORMAL AFFILIATIONS	ALL HOUSEHOLDS
None	1%	12%	9%
1–3	28%	56%	47%
4–7	70%	31%	45%
Total	100%	100%	100%

CHART KK: *Non-Formal Connections*



[25] This question was asked only of respondents, so it slightly under-estimates non-formal household connections.

The second most reported non-formal connection is getting together with friends to celebrate Shabbat or Jewish holidays. Fully 57% of respondents with no synagogue membership report this activity, indicating that Jews are getting together for Jewish reasons outside of synagogues. Celebration of Shabbat and Jewish holidays among non-synagogue members is most popular among young couples (68%) and young singles (60%), while almost half of interfaith couples with no synagogue membership (48%) report this Jewish connection (data not displayed).

THE COST OF JEWISH LIVING

Over the past two decades, research on Jewish communal life has demonstrated that the "cost of Jewish living"—a function of expenses such as synagogue dues, Jewish school tuitions, JCC memberships, etc.—is considerably higher than the general "cost of living" index issued by the Federal Department of Commerce. To examine this issue, we again utilize two measures of economic status from Section 2—relative Jewish income and home ownership—and examine how they are associated with costs of Jewish living.

Respondents were asked if cost had prevented them from participating in various aspects of Jewish life in the past five years (Table 102).

The lower the relative Jewish income, the more likely is the respondent to report that cost has prevented someone in the household from Jewish participation. For example, 36% of respondents with an income well below the median say that cost has prevented them from belonging to a synagogue or temple, as compared with only 15% of respondents whose income is well above the median. This is true for synagogue membership, providing Jewish schooling for children and, with one exception, visiting Israel. In contrast, the findings for JCCs need to be interpreted with some caution since not all the JCCs in the FSA charge for membership.

Current rates of synagogue membership and participation in JCC programs highlight the impact of relative Jewish income on Jewish living (Table 103, page 89). Households with incomes well below the median are the least likely to be synagogue members, while households with incomes well above the median are the most likely to belong to a congregation. Overall, 16% of families with incomes below the median are synagogue members compared with 29% above the median. With respect to JCCs, 21% of households with incomes below the median participate in JCC programs, compared to 31% of households with incomes above the median.

TABLE 102: *Cost Barriers to Jewish Participation by Relative Jewish Income*

Please tell me if financial cost has prevented you/people in your household from participating in any of the following during the past five years:	HOUSEHOLD INCOME COMPARED WITH MEDIAN HOUSEHOLD INCOME FOR FSA			
	WELL BELOW MEDIAN	BELOW MEDIAN	ABOVE MEDIAN	WELL ABOVE MEDIAN
Number of HHs in category	34,900	28,600	23,000	38,900
Belonging to a synagogue or temple?	36%	14%	23%	15%
Belonging to a JCC?	25%	15%	24%	9%
Sending a child to a Jewish day school?	29%	6%	4%	0%
Sending a child to another type of Jewish school?	27%	6%	4%	0%
Visiting Israel?	37%	20%	27%	7%

Lastly, home ownership is associated with multiple facets of Jewish involvement (Table 104). Within each category of household composition, renters are less likely to belong to synagogues and Jewish organizations and to participate in JCC programs. The exception, again, is with JCC membership, where among couples with children and empty nesters, renters and owners equally belong to a JCC.

TABLE 103: *Synagogue Membership and JCC Attendance by Relative Jewish Income*

HOUSEHOLD INCOME COMPARED WITH MEDIAN HOUSEHOLD INCOME FOR FSA	TOTAL NUMBER	SYNAGOGUE MEMBERSHIP	ATTENDED PROGRAM AT A JCC
Well below median income	34,900	12%	22%
Below median income	28,600	21%	19%
Above median income	23,000	22%	30%
Well above median income	38,900	33%	31%
All households	125,400	22%	25%

TABLE 104: *Participation in Jewish Life by Home Ownership*

HOUSEHOLD COMPOSITION*		ESTIMATED # OF HOUSEHOLDS	BELONGS TO JEWISH ORGANIZATION	BELONGS TO JCC	ATTENDED JCC PROGRAM	BELONGS TO SYNAGOGUE
Empty nester	Rent	2,900	5%	4%	12%	4%
	Own	24,700	26%	9%	19%	29%
Couple with children	Rent	8,400	10%	22%	28%	15%
	Own	20,500	28%	20%	38%	39%
Single age 40+	Rent	14,100	20%	15%	24%	13%
	Own	14,700	30%	16%	33%	31%

*Excluded categories did not have enough cases for analysis.

Conclusions and Implications

This section has focused on formal connections to the Jewish community through institutional memberships. Synagogues, JCCs and other Jewish organizations remain key ways for Jews to participate in the Jewish community. Other avenues for communal engagement also exist, including volunteerism, friendship networks with other Jews and informal connections. Multiple pathways into the Jewish community testify to the diverse ways that Jews seek connections to other Jews. Implications from the findings about these multiple pathways include:

> Synagogues should be aware of their roles and look out for new arrivals to the community, particularly around the high holidays.

> JCCs are an important first connection for interfaith couples. JCCs should give them a high priority since they are often the first point of connection for this hard-to-reach population.

> Although formal affiliation is low, this should not be taken as an indication of a lack of Jewish interest. To the contrary, there are many indications of Jewish interest on the part of the formally unaffiliated. Given the prevalence of non-Jewish volunteering, efforts should be made to understand what is attractive about non-Jewish volunteering.

> Volunteering could become a gateway to affiliation; new ways should be explored especially for engaging the youngest households through volunteerism.

> Once affiliated, Jews strengthen their communal connections through friendship networks.

> All Jewish institutions should look to friendship networks as a source of recruitment. They should also be cognizant of the importance of word-of-mouth advertising through such networks.

> Although not formally affiliated, young singles and young couples are oriented toward community as evidenced by volunteering and Shabbat celebration with friends. Formal institutions interested in expanding affiliation should look for ways to engage these crucial populations.

> Interfaith couples also have many non-formal connections, which should be explored by groups doing outreach to them.

> Jewish cultural activities should be explored as a vehicle to translate non-formal connections into formal affiliations.

> The community should examine ways to increase the communal participation of those with fewer economic resources.

SERVICE NEEDS & SPECIAL POPULATIONS 6

Key Findings

SERVICE NEEDS

> On average, one third of the Jewish population reports at least one social service need, with wide variations according to wealth, household composition and geography.

> Of those in need, most have received some kind of help. However, the percentages of poorer households, single parents and unemployed who have not received services are quite high. Single-parent households and poor households are the least likely to receive the help they need.

> In terms of numbers of households, the greatest single unmet need is employment help, such as job counseling and placement, followed by individual or family counseling and emergency financial assistance.

> Single parents are particularly hard hit by the need for emergency financial assistance and family or individual counseling.

> Jews in the North Peninsula need social services the most but have received them the least.

JEWISH SENIORS

> The FSA Jewish population is younger than the U.S. Jewish population as a whole.

> Seniors are generally well off financially in terms of both income and home ownership.

> Transportation is both the greatest need and the major unmet need among seniors. Seniors over age 85 are particularly affected by the need for transportation services: 29% need such services and 41% of those who need them have not received them. 12% of seniors who receive help with transportation obtain it from a Jewish agency.

> Households in which the oldest person is age 85 or older need services more than other senior households and are the least likely to receive the needed service.

> Although they need them less, seniors between the ages of 65 and 74 are often the least likely to receive services. One possible explanation is that they are encountering a need for service for the first time and do not know where to turn for help.

> More than a third of the seniors in Marin County who need a service do not receive it.

> About 60% of seniors under age 85 are fully independent. The remainder are divided between those who need assistance with activities of daily living and those who can perform such activities by themselves but with some difficulty. After age 85, most men need assistance with daily tasks. Most women, however, can continue to perform daily tasks but with some difficulty, meaning they are neither fully independent nor in need of assistance.

> Those that need help with the activities of daily life are mostly living with others who can assist them.

> Those who are living alone are the most in need of assistance for the activities of daily living.

> The size of the senior population will increase rapidly starting in about 10 years as the baby boom generation ages.

SINGLES

> Most Jewish singles live in San Francisco County.

> It is not important to many young Jewish singles to marry another Jew.

RUSSIAN SPEAKERS

> Russian-speaking households constitute 8% of all Jewish households—16,000 individuals—in the FSA. Not all the individuals in these households, however, were born in the FSU. For example, almost 4,000 children were born in the U.S. In addition, not all of the residents are Jewish; there are almost 3,000 non-Jewish household members. Russian households are concentrated in San Francisco County and on the Peninsula.

> An estimated 21% of Jewish children in San Francisco County and 17% in the North Peninsula are the children of Russian speakers.

> Younger Russian speakers are more integrated into the Jewish and general community than older Russian speakers.

ISRAELIS

> Israeli households constitute more than 4% of all Jewish households in the FSA, which include more than 12,000 individuals. These households are concentrated in the South Peninsula.

> The proportion of young couples in Israeli households is three times that of the FSA as a whole.

> Children of Israelis currently make up 7% of Jewish children in the South Peninsula. If young Israeli couples stay in the South Peninsula as they begin having children, children of Israelis will make up an increasingly large proportion of the South Peninsula youth population.

LGBT HOUSEHOLDS

> Just over 8% of Jewish households—13,000 Jews—identify as LGBT, which is virtually identical to the 9% who identified this way in 1986. An additional 2,000 children live in LGBT households, as do another 2,000 non-Jewish partners and spouses.

> Over half of LGBT households now reside on the Peninsula, reflecting the general movement of FSA Jews south of the city.

> More than two-thirds of LGBT households are headed by a single person.

> 12% of LGBT households have children. There are more single parents than couples with children among these households.

INTRODUCTION

A primary responsibility of the Federation and the agencies it works with is to provide services, usually social in nature but also those related to living Jewishly. This section starts by examining overall levels of social service needs in the FSA Jewish population, and then turns its attention to five specific groups: seniors, singles, Russian speakers, Israelis and LGBT households.

SOCIAL SERVICE NEEDS

Respondents were asked whether anyone in the household has experienced a variety of social service needs[26] and whether they had received the needed help (Table 105, page 93). Just under a third (32%) of the households reported experiencing at least one of the needs: 18% reported one need and 14% reported two or more. Some individuals also may have been embarrassed or reluctant to seek help.

Counseling—marital, family or individual—is the most commonly needed service, followed by help with finding a job and assistance for children with problems at home or in school. Respondents more often receive help for counseling needs and for children with special needs than with finding a job. In fact, half of the households that need help with locating a job have not received the needed assistance. Almost one in ten Jewish households needs emergency financial assistance, but only one-third have received it. Although very few

[26]"In 2003, did any household member need:" followed by a list in which the needs were randomly rotated.

TABLE 105: *Types of Service Needed and Whether Help Has Been Received*

	HOUSEHOLDS THAT NEED SERVICE		HOUSEHOLDS THAT HAVE NOT RECEIVED HELP	
	# THAT NEEDED SERVICE	% OF ALL HOUSEHOLDS	# THAT DID NOT RECEIVE NEEDED SERVICE	% OF HOUSEHOLDS THAT DID NOT RECEIVE SERVICE
Marital, family or individual counseling	24,000	19%	5,000	21%
Help finding a job or career counseling	21,000	17%	10,000	50%
Assistance for children with problems at home or in school*	5,000	15%**	200	4%
Emergency financial assistance	12,500	10%	8,400	67%
Assistance for drug or alcohol abuse	2,500	2%	1,300	50%

*This question was asked only of households with children under age 18.
**% of households with children under age 18.

households report needing assistance with drug and alcohol abuse, half with this need have not received help.

Several specific groups experience heightened levels of social service needs. For example, unemployed persons need job counseling the most (58%), and two-thirds of those who need it have found help (Table 106). That still leaves one-third of the unemployed who have not received help. A quarter of the unemployed also need emergency financial assistance, but close to two-thirds of them have not received it.

TABLE 106: *Unmet Job Counseling and Financial Assistance Needs*

FINDING A JOB OR CAREER COUNSELING	RESPONDENT OR SPOUSE UNEMPLOYED	
	NO	YES
Need help	13%	58%
Have not received needed help	62%	36%
HELP WITH EMERGENCY FINANCIAL ASSISTANCE	**RESPONDENT OR SPOUSE UNEMPLOYED**	
	NO	YES
Need help	9%	23%
Have not received needed help	72%	64%

In terms of household composition, single-parent families are the most likely to report that they need at least one social service (Table 107), and although almost two-thirds say this is true, they are the least likely to receive needed help. In addition, single-parent families are hit particularly hard by the need for emergency financial assistance: one in five need it but none of them have received it (data not displayed).

TABLE 107: *Service Needs and Whether Help Has Been Received by Household Composition*

	HOUSEHOLD COMPOSITION					
	SINGLE PARENT HOUSEHOLD	SINGLE, NO CHILDREN	LIVING WITH PARTNER	COUPLE WITH CHILDREN	MARRIED, NO CHILDREN	ALL HOUSEHOLDS
Number	7,600	48,700	5,900	29,100	34,100	125,400
Need one or more social services	63%	37%	33%	25%	23%	32%
Have not received needed help	25%	19%	14%	12%	3%	14%

Of all income groups, the lowest income households need social services the most (44%), and are the least likely to receive them (Table 108). A total of 28% of the lowest income households that need one or more services have not received them.

Young singles (under age 34) are particularly affected by the economic downturn as they enter a job market with diminished opportunities. Two out of five describe themselves as "underemployed" (Table 109). Almost a third need employment counseling, but almost 40% of those who need it have not received it.

The greatest service needs by region are in the North and South Peninsula (Table 110). Respondents in these two areas cite a need for counseling services to a greater extent than respondents in the other three regions. Respondents in the North Peninsula are by far the most likely to say that they need assistance for children and financial emergencies (Table 111).

TABLE 108: *Service Needs and Whether Help Has Been Received by Relative Income*

	INCOME RELATIVE TO MEDIAN INCOME			
	LESS THAN HALF	HALF TO MEDIAN	UP TO 50% ABOVE	TWICE OR MORE
Need one or more social services	44%	34%	35%	21%
Have not received needed help	28%	16%	14%	2%

TABLE 109: *Underemployment by Household Composition*

Would you say that you are suitably employed, underemployed or looking for another career?	HOUSEHOLD COMPOSITION					
	SINGLE AGE < 40	YOUNG COUPLE	EMPTY NESTER	COUPLE WITH CHILDREN	SINGLE-PARENT FAMILY	SINGLE AGE 40+
Suitably employed	51%	91%	97%	79%	80%	74%
Underemployed	40%	–	3%	12%	16%	13%
Looking for another career	9%	9%	0%	8%	4%	4%
Do not know/not relevant	<1%	<1%	<1%	1%	<1%	9%
Total	100%	100%	100%	100%	100%	100%
Need help in finding a job or career counseling	30%	16%	9%	16%	56%	10%
Not receiving needed help	39%	68%	23%	81%	35%	81%

TABLE 110: *Service Needs and Whether Help Has Been Received by Area*

	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	TOTAL
Total number of households	14,000	15,000	38,000	23,000	35,000	125,000
Need one or more social services	24%	25%	26%	44%	36%	32%
Have not received needed help	6%	9%	12%	28%	11%	14%

TABLE 111: *Particular Service Needs by Region (by percent and number of households)*

	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA
Marital, family or individual counseling	18% (2,500)	19% (2,900)	15% (5,700)	28% (6,400)	22% 7,700
Help finding a job or career counseling	11% (1,540)	7% (1,100)	19% (7,200)	18% (4,100)	19% (6,700)
Help for children with special needs	10% (1,400)	18% (2,700)	9% (3,420)	27% (6,210)	15% (5,250)
Emergency financial assistance	6% (800)	10% (1,500)	8% 3,040	23% 5,290	6% 2,100
Assistance for alcohol or drug abuse	2% (300)	2% (300)	2% (800)	1% (200)	4% (1,400)

JEWISH SENIORS

There are 33,300 Jews and non-Jewish spouses ages 65 and older in the FSA. Non-Jewish spouses of Jewish respondents are included in this analysis because they probably use the same services as the Jewish spouse, and the term "Jewish seniors" refers to both Jewish respondents and non-Jewish spouses. The majority of Jewish seniors consist of respondents and spouses living by themselves, with an additional 8% residing with adult children or grandchildren.

This report addresses three questions:

1. What are the demographic characteristics of Jewish seniors in the FSA?
2. What are the service needs, and especially the unmet service needs, of this population?
3. How many Jewish seniors have problems living in the community on their own (vulnerability)?

The FSA Jewish population is younger than the overall U.S. Jewish population: 19% of all America Jews are ages 65 and older compared with 13% in the FSA. In order to better see the data, seniors are divided into three categories: young elderly (ages 65 to 74), middle elderly (ages 75 to 84) and old elderly (ages 85 and older). Due to mortality and institutionalization, the number of Jewish seniors declines with age (Table 113): 55% of Jewish seniors are young elderly, 36% are middle elderly and 9% are old elderly.

TABLE 112: *Living Arrangements of Jewish Seniors*

SENIORS	ESTIMATED # OF INDIVIDUALS
Jewish seniors (respondents and spouses) living by themselves	30,500
Jewish respondents and Jewish spouses	(26,900)
Non-Jewish spouses	(3,600)
Parent or grandparent in multi-generational home	2,800
Total	33,300

TABLE 113: *Age Distribution of Older Adults (includes non-Jewish spouses)*

AGE	ESTIMATED # OF PERSONS	%
65–69	9,500	29%
70–74	8,800	26%
75–79	6,700	20%
80–84	5,200	16%
85+	3,100	9%
Total	33,300	100%

TABLE 114: *Gender Distribution of Older People (includes non-Jewish spouses)*

AGE	MEN		WOMEN		TOTAL
	%	EST #	%	EST #	
65-74	38%	7,000	62%	11,300	100%
75-84	39%	4,600	61%	7,300	100%
85+	12%	400	88%	2,700	100%
All older persons	36%	11,900	64%	21,300	100%

Because of differential mortality rates, Jewish women outnumber men almost two to one in the senior population (Table 114). Among those 85 years of age and older, the great majority (88%) are female.

More than half of Jewish seniors live in San Francisco County (29%) and the South Peninsula (27%), but they are proportionally the most concentrated in the North Peninsula, where they constitute 16% of the total Jewish population of that region (Table 115).

The age distribution of Jewish seniors is generally consistent across all regions (Table 116). The senior population is oldest in the South Peninsula where 14% is ages 85 and older. Sonoma County has the second oldest Jewish population with 11% ages 85 and older. San Francisco County has the highest percentage of Jewish seniors between 75 and 84 years of age.

The proportion of low-income households is about the same among Jewish seniors as among the Jewish population as a whole (Table 117; also see Section 2). Relatively speaking, Jewish seniors are much better off financially than young adults, based on annual household income, particularly when compared to the 1986 study.[27]

TABLE 115: *Distribution of Seniors by Region*

AREA	FREQUENCY	%	% OF JEWISH POPULATION 65+
Sonoma County	3,100	9%	12%
Marin County	4,100	12%	13%
San Francisco County	9,600	29%	13%
North Peninsula	7,600	23%	16%
South Peninsula	8,900	27%	11%
Total	33,300	100%	13%

TABLE 117: *Percent of Older People that are Low Income**

AGE OF OLDER PERSON	PERCENT LOW INCOME	# OF LOW INCOME OLDER PEOPLE**
Young (65-74)	7%	1,300
Middle (75-84)	11%	1,300
Oldest (85+)	1%	50
Total	8%	2,700

*150% of poverty level using Department of Labor Statistics Federal poverty guidelines for 2004.
**Including non-Jewish spouses.

TABLE 116: *Age Distribution of Seniors by Region*

AGE OF OLDER PERSON	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA
Young (65-74)	57%	58%	51%	59%	54%
Middle (75-84)	32%	36%	40%	35%	32%
Oldest (85+)	11%	6%	9%	6%	14%
Total	100%	100%	100%	100%	100%
Total # of seniors	3,100	4,000	9,600	7,600	8,900

[27]The 1986 data were re-analyzed for the FSA. The analysis is not shown here.

A higher percentage of Jewish seniors are college graduates (73% today vs. 43% in 1986) and their incomes are also higher. In 1986, 20% of senior households were in the top third of income categories as compared to 34% in 2004. Also in 2004, 85% of Jewish seniors were born in the United States as compared with 74% in 1886.

Living Arrangements

More than two-thirds of Jewish seniors live with a spouse or other family member (Table 118 and Chart LL). Fewer men under the age of 85 live alone than women because women have a lower mortality rate than men. In other words, men are more likely to have spouses while women are more likely to be widowed. Over the age of 85, more men than women live alone.

Most Jewish seniors live in a residence they own: 80% of those ages 65 to 84 own their homes, dropping to 51% among those 85 years of age and older (Chart MM). Seniors living alone are less likely to own their homes (60%) than those living with someone else (80%), but in both cases home ownership is high. Indeed, home ownership among Jewish seniors is significantly higher than among Jews younger than age 50.

TABLE 118: *Percent of Older People Living Alone by Age and Gender*

AGE OF OLDER INDIVIDUAL	MEN		WOMEN		ALL	
	%	EST #	%	EST #	%	EST #
Young (65-74)	11%	800	30%	3,400	22%	4,100
Middle (75-84)	28%	1,300	47%	3,400	39%	4,700
Old (85+)	65%	200	31%	900	35%	1,100
All older individuals	19%	2,300	36%	7,700	30%	9,900

CHART LL: *Percent of Seniors Living Alone by Age and Gender*

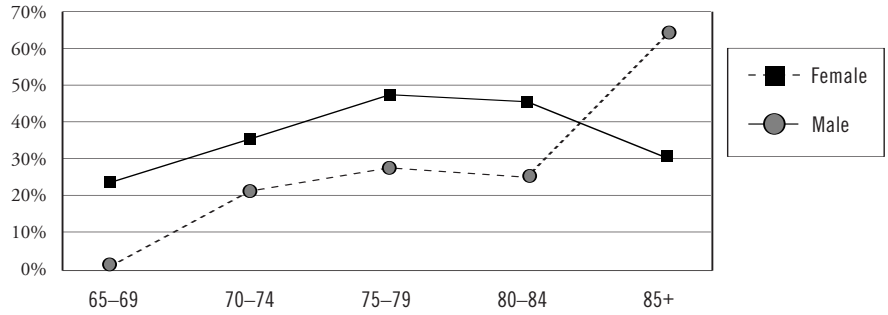
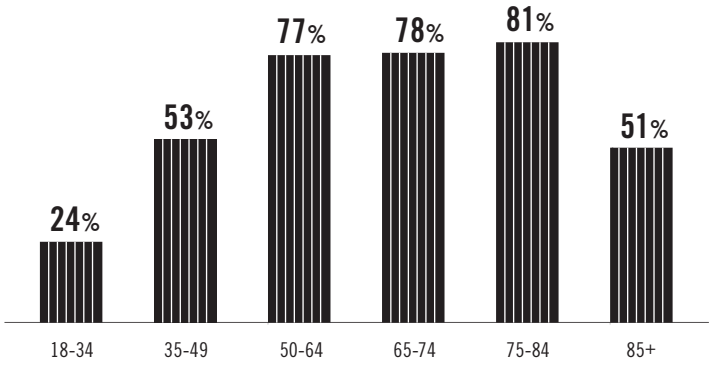


CHART MM: *Home Ownership by Age*



Service Needs of Older Adults

Respondents in households with a person ages 65 and older were asked whether any senior living there needs any of six services. Table 119 shows the percentage of senior households[28] in which a senior member needs each service, the percentage of senior households needing a service that has not received it, and the percentage of all senior households that have not received each service. The last column is the percentage of all senior households that are underserved. The questionnaire did not inquire whether or not the service was sought by the senior. Some underserved seniors were unsuccessful in seeking the needed service and others did not know where to turn.

Transportation is the most needed service: 19% of households with an older individual need this service. Of this group, 18% have not received it. As a result, 3% of all senior households are underserved with respect to transportation needs.[29] Needs are similar for four other services: home health care; social programs for older adults; assisted living or home nursing care; and residential housing, care or skilled nursing facility. The least cited need is meal sites for seniors.

Households in which the oldest person is age 85 or older need services more than senior households in which the oldest member is younger than age 85 (Table 120, page 99). For example, these households need help with transportation services the most (29%), but 41% of those who need such help have not received it. Senior households in which the oldest member is between the ages of 65 and 74 are the least likely to have received help for home health care, social programs for other adults and assisted living or home nursing care. Senior households in which the oldest member is age 75 to 84 are least likely to have received help for senior residential housing, residential care or a skilled nursing facility. It is not clear why this is the case, but perhaps seniors in these different age groups are experiencing these service needs for the first time and do not know how to access the help they need.

TABLE 119: *Percent of Older Jewish Households* that Need Services and Have Not Received Needed Help*

DID ANY HOUSEHOLD MEMBER AGE 65+ NEED...	NEED SERVICE		ARE NOT RECEIVING		% OF ALL SENIOR HHs UNDER-SERVED
	%	#	%	#	
Transportation for the elderly?	19%	9,300	18%	1,700	3%
Home health care?	8%	4,100	8%	300	1%
Social programs for older adults**	8%	3,900	9%	400	1%
Assisted living or nursing care in the home?	6%	3,100	11%	400	1%
Senior residential housing, residential care, or a skilled nursing facility?	5%	2,700	12%	300	1%
Needed meal sites for seniors?	1%	700	<1%	—	<1%

*Households with a member 65 years of age or older.

**Social programs were not specified.

[28]A "senior" household includes at least one person 65 years of age or older. Non-Jewish household members are included in this definition.

[29]The figure of 3% is arrived at by multiplying 19% by 18% (.19 x .18 = .03).

TABLE 120: *Percent of Older Jewish Households* that Need Services and Have Not Received Them by Age*

	AGE OF OLDEST RESIDENT			
NEEDING AND RECEIVING SENIOR SERVICES	65-74	75-84	85+	ALL HOUSEHOLDS WITH SENIORS
# of households in category	13,000	9,600	1,500	24,100
Need transportation for the elderly?	18%	15%	29%	19%
Have not received needed service	7%	17%	41%	18%
Need home health care?	9%	6%	20%	8%
Have not received needed service	14%	0%	0%	8%
Need social programs for older adults?	9%	3%	32%	8%
Have not received needed service	14%	6%	0%	9%
Need assisted living or nursing care in the home?	7%	2%	12%	6%
Have not received needed service	17%	0%	0%	11%
Need senior residential housing, residential care or a skilled nursing facility?	6%	6%	16%	6%
Have not received needed service	<1%	21%	2%	11%
Need meal sites for seniors?	<1%	3%	1%	1%
Have not received needed service	<1%	<1%	<1%	<1%

*Households with a member 65 years of age or older.

Table 121 shows the percentage of older households that need at least one service and the percentage of those that have not received it, by region and age. All the percentages in Table 121 refer to the total number of senior households in the respective category. In the FSA as a whole, 20% of senior households need at least one type of service, and 99% receive it. In terms of percentages, Jewish seniors in Sonoma County and the South Peninsula need services the most (26% and 24% respectively), and 99% of them receive that service. In terms of absolute numbers, the greatest need for senior services was in San Francisco County and the South Peninsula (1,300 and 1,500 households respectively). More than one third of seniors in Marin County report a need do not receive the required service.

TABLE 121: *Percent of Older Jewish Households* that Need and Have Not Received a Service*

	NEEDED ONE OR MORE SERVICES		DID NOT RECEIVE A NEEDED SERVICE	
REGION	% OF SENIOR HHs THAT NEEDED A SERVICE	EST # OF SENIOR HHs THAT NEEDED A SERVICE	% OF SENIOR HHS THAT DID NOT RECEIVE NEEDED SERVICE	EST # OF SENIOR HHS THAT DID NOT RECEIVE NEEDED SERVICE
Sonoma County	26%	700	<1%	7
Marin County	18%	600	6%	200
San Francisco County	19%	1,300	1%	100
North Peninsula	17%	900	<1%	20
South Peninsula	24%	1,500	<1%	20
65-74	15%	2,000	<1%	—
75-84	21%	2,000	3%	300
85+	59%	900	1%	20
All	20%	5,000	1%	345

*Households with a member 65 years of age or older.

The need for senior services increases with age. The oldest seniors (ages 85 and older) have the greatest need for services (59%), and almost all of them receive them. In terms of percentage, the youngest seniors (ages 65 to 74) need services the least, but because there are so many households in this age category, the lower percentage translates into 2,000 households. Senior households in the middle-age range (ages 75 to 84) are the least likely to receive a needed service, although the vast majority (97%) do receive the needed service(s).

Most of the social programs in which Jewish seniors participate are provided by Jewish agencies (Table 122). Two-thirds of seniors participating in social programs do so under Jewish auspices, and one-third of seniors receiving home health care or residential care obtain the needed help from a Jewish agency.

TABLE 122: *% of Senior Services Provided by a Jewish Agency*

SERVICE	%
Social programs	63%
Residential care	36%
Home health care	32%
Transportation	12%
Meal sites for seniors	5%
Assisted living	<1%

Instrumental Activities of Daily Living

The field of gerontology uses "difficulty in performing instrumental activities of daily living" to gauge the level of independent functioning. Respondents and spouses 65 years of age or older were asked:

a. Can you walk up and down stairs?

b. Can you walk more than one block?

c. Can you prepare meals?

d. Can you do household chores (such as vacuuming or taking out the garbage)?

e. Do you need assistance with bathing or dressing or personal hygiene?

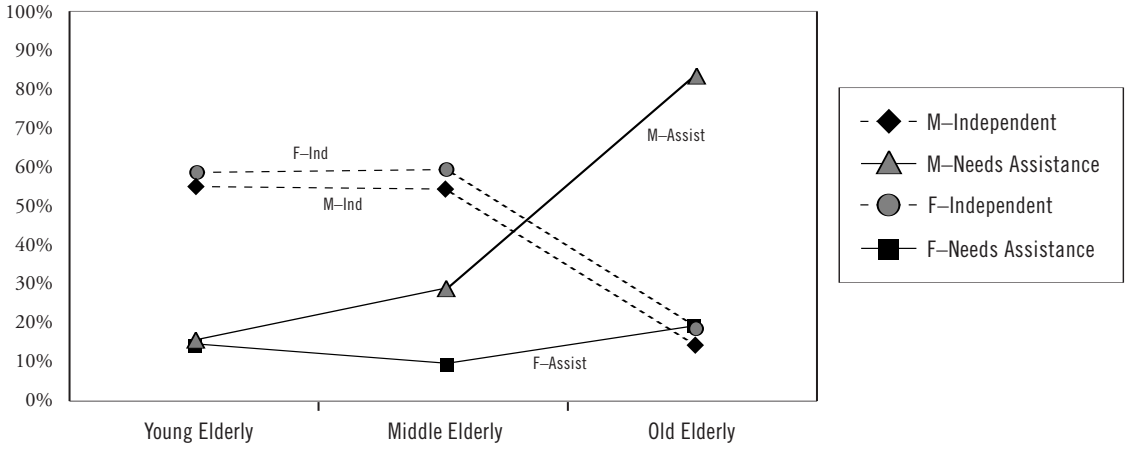
Except for "d" which was a yes or no question, the response categories were:

1. Yes, no difficulty
2. Yes, but with difficulty
3. Yes, but needs assistance
4. No, unable to do at all

The name for this scale is "Instrumental Activities of Daily Living" (IADL) and it is scored two different ways for this analysis. Respondents and/or spouses who can perform all activities with no difficulty are categorized as "independent." If they need assistance with or cannot perform one or more of the IADL items, they are categorized as "needing assistance." Respondents and/or spouses who can do all activities, but with difficulty, are in a third category. They are neither independent nor in need of assistance. Because they experience difficulty with at least one of the instrumental activities of daily living, they may need assistance as they age.

Chart NN (page 101) compares independence and needing assistance by age and gender. The analysis includes non-Jewish spouses because they are potential users of senior services. The percentages of senior men and women who are independent closely follow each other. Among the young and middle elderly, no more than 60% of seniors describe themselves (or are described by their spouses) as independent—able to perform all five tasks without difficulty. After age 85, the percentage of both senior men and women who are independent declines sharply. Looking at the other measure—needing assistance—the chart shows that the need for assistance increases much more sharply among men than women, so that the difference is most dramatic after age 85. Indeed, among the old

CHART NN: *Percent of Older Individuals who are Independent and Need Assistance by Age and Gender*



elderly, a very large majority of men need assistance. In contrast, many women ages 85 and older continue to be able to perform all activities, but with difficulty, meaning they are neither independent nor in need of assistance. Over the next several years, a certain percentage of those now performing tasks with difficulty will probably begin to need assistance for those tasks.

Jewish seniors in the South Peninsula and especially in San Francisco County are the least independent (Chart OO). Seniors in Marin and Sonoma Counties are bi-modal. They are the most independent (57%) but are also the most in need of assistance (22% and 19% respectively).

CHART OO: *Percent of Older Individuals Who Are Independent and Need Assistance by Region*

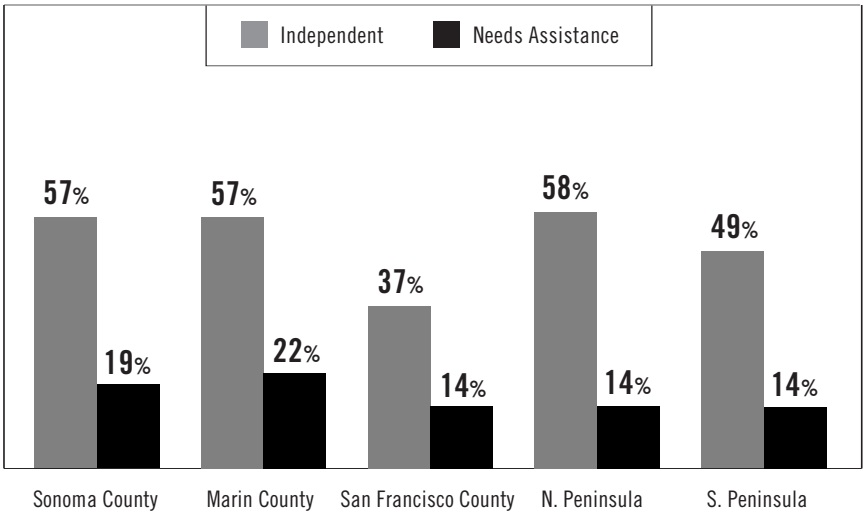


TABLE 123: *Needing Assistance for Instrumental Activities of Daily Living by Living Arrangements and Age of Senior Adults*

AGE	LIVING ARRANGEMENT	# OF PERSONS[30]	% INDEPENDENT	% NEEDED ASSISTANCE	% HAVE DIFFICULTY ONLY
65-74	Living alone	4,100	70%	0%	30%
	Living with others	14,200	60%	13%	27%
75-84	Living alone	4,700	74%	1%	25%
	Living with others	7,200	60%	12%	28%
85+	Living alone*	1,100	49%	37%	15%
	Living with others	2,000	14%	21%	65%

*Fewer than 50 cases.

Table 123 examines independence and need for assistance by age and living arrangement. For all age groups, older individuals living alone are more likely to be independent than older individuals living with others, reflecting the fact that seniors who cannot independently perform daily tasks have a harder time residing by themselves. Under the age of 85, less than 13% of seniors living alone need assistance, but over the age of 85, more than a third need help.

The fourth column of Table 123 is an indirect indicator of need. These are persons who are able to perform all the IADL items without assistance, but they experience difficulty with at least one activity. As they age, seniors who have difficulties with IADL activities may need assistance in the future. For example, a quarter of the 4,700 seniors between the ages of 75 and 84 who are living alone reported difficulty with at least one activity. As they age, some will go from having difficulty to needing assistance. Because they live alone, they could be candidates for assisted living or similar services.

Future Growth of the Older Jewish Population

Since 1986, the number of older individuals in the Jewish population has nearly doubled from 17,000 to 33,000. It will continue to grow as the baby boomer generation ages. There are now 19,000 Jews between the ages of 65 and 74 in the FSA, but by 2014 they will be replaced by more than 34,000 baby boomers currently ages 55 to 64. Another possible source of growth in the size of the older Jewish population will be older parents moving to the FSA to join their adult children. Just over 1,000 couples with children say it is very likely that an older parent will come to live with them in the near future. Another 2,000 say it is somewhat likely that an older parent will move to the area. Almost two-thirds (64%) of those respondents who said that it was very or somewhat likely that a parent would move to the Bay Area are couples with children. The main reason, then, for older Jews moving to the FSA is to join children and grandchildren.

SERVICES FOR SINGLES

Throughout most of this report, singles are discussed as a category of household composition. In this section, they are analyzed as a special population with an emphasis on single services. An old Yiddish saying instructs that after creating the world, God has kept busy making marriages. For the past 2,000 years, Jews have participated in that effort. It is in the interest of the Jewish community that Jews marry; couples are less likely to move out of the community and more likely to support communal Jewish institutions.

[30]The number of persons includes all respondents and spouses ages 65 and older and all other Jewish household members such as parents of respondent or spouse.

The emphasis in this section, then, is on the services that help Jewish singles meet other singles.

The analysis examines singles under age 50 who have no children in the household. Looking first at where singles live, Table 124 indicates that a plurality reside in San Francisco County, while a strong majority lives in San Francisco County or on the Peninsula. Singles with two Jewish parents are more likely to live in San Francisco County and the South Peninsula, while those with interfaith parents are more likely to reside in the North Peninsula.

TABLE 124: *Where Singles Live by Parentage (single without children and younger than age 50)*

AREA	ANCESTRY–GRANDPARENT ONLY	INTERFAITH PARENTS	TWO JEWISH PARENTS	JEW BY CHOICE
Sonoma County	29% (400)	18% (1,200)	7% (1,000)	4% (100)
Marin County	0% —	6% (402)	6% (900)	8% (200)
San Francisco County	40% (600)	40% (2,700)	45% (6,300)	21% (600)
North Peninsula	11% (200)	16% (1,100)	12% (1,700)	51% (1,400)
South Peninsula	20% (300)	20% (1,300)	29% (4,000)	16% (500)
Total	100% (1,500)	100% (6,700)	100% (13,900)	100% (2,800)

All single respondents age 40 and younger were asked the question: "Attitudes about getting married have changed over the years. How important is it to you personally to get married?" Just over a third of the singles say it is very important, and another 42% say it is somewhat important (Table 125).

TABLE 125: *Importance of Getting Married (singles without children 40 years of age and younger)*

Attitudes about getting married have changed over the years. How important is it to you personally to get married?	%
Very important	34%
Somewhat important	42%
Somewhat unimportant	21%
Or very unimportant	3%
Total	100%

TABLE 126: *Importance of Marrying a Jew by Parentage (single without children and younger than age 50)*

	PARENTAGE OF RESPONDENT		
If you were to marry, how important is it that you marry someone Jewish?	INTERFAITH PARENTS OR ANCESTRY* ONLY	TWO JEWISH PARENTS	ALL SINGLES
Very important	<1%	16%	12%
Somewhat important	6%	28%	12%
Somewhat unimportant	19%	16%	16%
Very unimportant	75%	40%	60%
Total	100%	100%	100%
Estimated # of individuals	17,200	20,400	38,000

*Respondent identifies as Jewish by virtue of having a Jewish grandparent.

Although it is important for them to get married, most single respondents say it is not important for them to marry another Jew (Table 126). Singles with two Jewish parents are far more likely to say it is at least somewhat important to marry a Jew than are singles of interfaith parentage or ancestry only (44% vs. 6%). Translating Table 126 into numbers, there are 7,000 Jewish singles under 50 years of age for whom it is somewhat important to marry another Jew and 3,000 for whom it is very important. Of the 10,000 Jewish singles under age 50 for whom it is at least somewhat important to marry another Jew, 9,000 were raised by two Jewish parents.

Singles for whom marrying a Jew is somewhat or very important were asked how effective they think different ways of meeting other singles are. Jewish websites are deemed the most effective, followed by family and friends (Table 127, page 104). Respondents for whom marrying another Jew is very important rate all of the ways more highly than respondents for whom it is somewhat important. The latter group does not rate these ways as ineffective, however. Instead, they predominantly say they do not know. This indicates that respondents for whom marrying another Jew is very important have tried out the various ways listed to a greater extent than the respondents for whom it is somewhat important.

TABLE 127: *Ratings of Ways to Meet Singles Among Singles Without Children 40 Years of Age and Younger (percent rating each way as "very effective")*

	If you were to marry, how important is it that you marry someone Jewish?		
In your opinion, how effective is each of the following ways to meet Jewish singles in the Bay Area?	VERY IMPORTANT	SOMEWHAT IMPORTANT	ALL SINGLES
A Jewish website such as JDate.com	62%	26%	44%
Family or friends	30%	9%	20%
Classified ads in the Jewish press	11%	6%	9%
Jewish sponsored singles activities	13%	1%	7%
Classified ads in the general press	11%	<1%	5%

SPECIAL POPULATIONS

The study committee identified three populations of special interest: Russian speakers, Israelis and lesbian-gay-bisexual-transgender (LGBT) Jews. The Russian-speaking population is made up of adults who were born in the former Soviet Union and immigrated to the United States since 1970. The immigration date is used to distinguish them from elderly Jews who arrived earlier in the century. The Israeli population includes all people born in Israel or who consider themselves Israeli. For example, American-born adults of Israeli parentage usually consider themselves Israeli. LGBT households are self-identified by the respondent.

Russian Speakers and Israelis

Russian speakers and Israelis have had a profound impact on the FSA overall, and on the Peninsula in particular. Russian-speaking households constitute 8% of all Jewish households in the FSA (Table 128). They make up between 9% and 11% of all Jewish households in San Francisco County and the Peninsula, but are virtually absent from Marin and Sonoma Counties. Almost 13,000 Jews and 3,000 non-Jews live in households where either the respondent or spouse immigrated to the United States from the former Soviet Union since 1970. Israeli-identified households make up 4% of all Jewish households in the FSA, but they are concentrated in the South Peninsula, where they constitute 13% of the Jewish households. More than 12,000 individuals (including 3,000 children) live in Israeli-identified households.

The composition of Russian-speaking and Israeli households differs from the FSA as a whole and

TABLE 128: *Russian-Speaking and Israeli Households as a Percentage of All Jewish Households by Region*

	FORMER FSU IMMIGRANT		BORN IN ISRAEL OR SELF-IDENTIFIED AS ISRAELI	
REGION	% OF ALL HHs	ESTIMATED # OF HHs*	% OF ALL HHs	ESTIMATED # OF HHs
Sonoma County	<1%	0	1%	100
Marin County	1%	154	<1%	0
San Francisco County	10%	4,000	1%	400
North Peninsula	9%	2,000	1%	200
South Peninsula	11%	4,000	13%	5,000
FSA	8%	10,000	4%	5,100

*Estimate is rounded.

from each other (Table 129). Very few young singles are to be found among the Russian-speaking households. The proportions of young couples and couples with children are higher than for the FSA as a whole. The impact of Russian-speaking households on the Jewish child population has been greatest in the North Peninsula and San Francisco County. In general, these areas have relatively few households with children. However, a high proportion of Russian-speaking households have children. As a result, an estimated 13% of Jewish children in San Francisco County (about 1,500 children) and 20% of Jewish children in the North Peninsula (about 1,800) are of Russian parentage. In contrast, these children make up less than 5% of all children in the South Peninsula (data not displayed).

The proportion of young couples in Israeli households is three times that of the FSA as a whole, while the proportion of older single households is much lower. At the current time, children of Israelis make up 7% of Jewish children in the South Peninsula. Over the next 10 years those Israeli young couples will begin to have children. If they stay in the South Peninsula, children of Israeli parents will make up an increasingly large proportion of that region's youth population.

TABLE 129: *Composition of Russian-Speaking and Israeli Households*

COMPOSITION	IMMIGRATED FROM RUSSIA SINCE 1970	BORN OR CONSIDERS SELF ISRAELI	FEDERATION SERVICE AREA
Single age < 40	6%	16%	16%
Young couple	23%	32%	10%
Empty nester	21%	24%	22%
Couple with children	36%	23%	22%
Single-parent family	<1%	<1%	7%
Single age 40+	14%	5%	23%
Total	100%	100%	100%

Russian-speaking and Israeli-identified households were asked about the immigrant density of their respective friendship networks: "Thinking of your closest friends or the people you see most often socially, how many would you say are from the former Soviet Union/Israel?" Russian-speaking households have greater immigrant density in their friendship networks than Israeli households: 60% of the former and 37% of the latter reported that all or almost all of their close friends were from their country of origin (Table 130).

TABLE 130: *Ethnicity of Friendship Networks*

Thinking of your closest friends or the people you see most often socially, how many would you say are from the Former Soviet Union/Israel?	RUSSIAN SPEAKERS	ISRAELIS
All	15%	<1%
Almost all	45%	37%
Some	15%	36%
A few	16%	23%
None	9%	4%
Total	100%	100%

Older vs. Younger Russian-Speaking Households

In order to have more cases for comparison between older and younger Russian speakers (besides those from the Federation list and RDD sample), 100 additional interviews were conducted with respondents sampled from an expanded list of Russian speakers provided by the JCC of San Francisco and the Albert L. Schultz JCC in Palo Alto. This sub-analysis combines households that immigrated after 1970 from all three samples. The analysis is divided into two age groups of roughly equal size: respondents 50 years of age and older and those under age 50. The former are referred to as "older" Russian speakers and the latter as "younger" Russian speakers.

There are only minimal differences between younger and older groups in terms of year of migration (Table 131), but there are important differences in terms of integration into the larger Jewish community. Half of the older Russian-speaking households are concentrated in San Francisco County (52%) followed by the South Peninsula (34%). The younger Russian-speaking households are also most likely to live in these two areas, but relative to the older Russian-speaking households, fewer of the younger households live in San Francisco County and significantly more live in the North Peninsula (Table 132).

TABLE 131: *Year of Immigration by Age (Russian-Speaking Households only)*

YEAR OF IMMIGRATION	AGE OF RESPONDENT	
	UNDER 50	50+
Before 1990	37%	41%
1990-2004	63%	59%
Total	100%	100%

TABLE 132: *Area of Residence by Age (Russian-Speaking Households only)*

REGION	AGE OF RESPONDENT	
	UNDER 50	50+
Sonoma County	<1%	<1%
Marin County	0%	6%
San Francisco County	38%	52%
North Peninsula	23%	8%
South Peninsula	39%	34%
Total	100%	100%

As compared with the older Russian-speaking households, the younger households have more non-Jewish and non-Russian friends. Of the older Russian households, 79% say all or almost all of their friends are Jewish as compared with 62% of the younger group (Table 133). The younger Russian speakers are also more likely to have non-Russian friends: over 70% of households ages 50 and over report that all or almost all of their closest friends are from the former Soviet Union, as opposed to 50% of the under age 50 households (Table 134).

TABLE 133: *Jewish Friendships by Age (Russian-Speaking Households Only)*

Now I would like to ask you about the people you consider to be your closest friends or see most often socially. About how many would you say are Jewish—all, almost all, some, a few, or none?	AGE OF RESPONDENT	
	UNDER 50	50+
All	6%	30%
Almost all	56%	49%
Some	28%	11%
A few	8%	5%
None	2%	1%
Do not know/not relevant	0%	4%
Total	100%	100%

TABLE 134: *Russian Friendships by Age (Russian-Speaking Households Only)*

Thinking of your closest friends or the people you see most often socially, how many would you say are from the Former Soviet Union, all, almost all, some, a few, or none?	AGE OF RESPONDENT	
	UNDER 50	50+
All	7%	22%
Almost all	43%	48%
Some	25%	23%
A few	18%	<1%
None	7%	7%
Total	100%	100%

TABLE 135: *Jewish and General Integration by Age (Russian-Speaking Households Only)*

	AGE OF RESPONDENT	
	UNDER 50	50+
% of households below median income	25%	65%
% of households in which someone volunteered for non-Jewish organization	32%	3%
% of households in which someone volunteered for Jewish organization	46%	25%
% of households in which someone attended JCC program	40%	8%
% of households that belong to a JCC	11%	7%
% of households that belong to a synagogue	28%	32%
% of households that belong to a Jewish organization	15%	15%

Table 135 compares the affiliation of older and younger Russian speakers along a number of dimensions. In terms of income and non-Jewish volunteering, the younger Russian speakers are more integrated into the general (i.e., non-Jewish) community. Of the younger Russian speakers, 25% are below the median income versus 68% of the older Russian speakers. They are also 10 times as likely to report having volunteered for a non-Jewish organization.

Younger Russian speakers are also more integrated into the Jewish community than older FSU immigrants. They are more likely to have volunteered for a Jewish organization (46% vs. 25%) and are much more likely to have attended a JCC program (40% vs. 8%). Overall, however, younger Russian speakers are not more likely than their older counterparts to have formal affiliations. Younger Russian speakers are slightly more likely to belong to a JCC (11% vs. 7%), slightly less likely to belong to a synagogue (28% vs. 32%) and equally likely to belong to a Jewish organization.

In sum, the younger Russian speakers are economically more successful than their older counterparts, and are more integrated into both the Jewish and general communities. Given the extent of their Jewish friendships and volunteering, however, younger Russian speakers have fewer Jewish affiliations than would be expected.

Lesbian, Gay, Bisexual and Transgender (LGBT) Jews

Just over 8% of Jewish households (about 10,000) identify as LGBT, nearly identical to the 9% who identified this way in the 1986 study. These 10,000 LGBT-identified households include 13,000 Jews, 2,000 non-Jewish partners and spouses, as well as 2,000 children under the age of 18. It is interesting to note that in 1986 two out of three LGBT-identified households (66%) resided in San Francisco County, as compared with only 21% in 2004. In addition, over half (57%) of the LGBT households now reside on the Peninsula, reflecting the general movement of FSA Jews south of the city (Table 136).

TABLE 136: *Distribution of the LGBT-Identified Population, 1986 and 2004*

AREA	1986	2004
Sonoma County	5%	11%
Marin County	13%	12%
San Francisco County	66%	21%
North Peninsula	8%	27%
South Peninsula	8%	29%
Total	100%	100%

More than two-thirds (69%) of the LGBT households are headed by a single person who does not share his or her residence with a same-sex partner (Table 137). These households are split evenly between young (under age 40) and older (age 40+) singles. LGBT households are less likely to have children than the Jewish population overall, but 12% of LGBT households do have a child or children. Most importantly, there are more single parents with children than couples with children among LGBT households

LGBT respondents were asked about their interest in Jewish-sponsored programs and services designed specifically for them (Table 138). Overall, 60% indicate it is very or somewhat likely that they would attend a Jewish-sponsored LGBT program. Conversely, however, 40% say they are unlikely to attend a Jewish-sponsored LGBT program.

TABLE 137: *Composition of LGBT-Identified Households*

HOUSEHOLD COMPOSITION	%	ESTIMATED # OF HOUSEHOLDS
Single	69%	7,200
With partner	19%	2,000
Single parent	7%	700
Couple with children	5%	500
Total	100%	10,400

TABLE 138: *Interest in Programs and Services Intended for LGBT Jews*

How likely is it that you (or that household member) would attend a program or use a service designed for gay, lesbian, bisexual, or transgender Jews?	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL REGIONS
Very likely	33%	41%	29%	0%	0%	14%
Somewhat likely	9%	10%	56%	58%	54%	46%
Not likely	58%	49%	15%	42%	46%	40%
Total	100%	100%	100%	100%	100%	100%

Conclusions and Implications

This section has reviewed overall social service needs in the FSA Jewish population. It has also looked at five particular groups within the population: seniors, singles, Russian speakers, Israelis and LGBT households. The findings suggest these implications for action:

> Overall, the Federation and its beneficiary agencies need to utilize the Study findings to determine the degree and location of unmet social needs and develop appropriate responses. This is particularly critical with respect to employment assistance.

> Jewish social service agencies need to better promote their services to improve awareness and accessibility.

> The highest need group—single-parent households—is also one of the least affiliated, least affluent and fastest growing. The communal system needs to assess the degree to which it can assist this group and the most urgent interventions needed.

> Depending on the economic recovery, employment services could remain an important need. The Federation and service agencies should consider expanding job counseling, particularly in the high tech sector.

> The Federation and its agencies should consider expanding emergency financial assistance for families with children, especially single-parent families.

> Under-employment among young adults squeezed out of a tight job market is both an unmet need and an opportunity. Employment services and job counseling could prove to be a way to connect otherwise unconnected young adults to the Jewish community.

> The Federation and its beneficiary agencies should investigate ways to provide services to the significant number of low-income households residing in the North Peninsula.

> The Federation and its agencies serving seniors should consider expanding existing transportation services.

> Outreach efforts to seniors between the ages of 65 and 84 should be undertaken to connect them with needed services.

> The Federation and its agencies working with seniors should expect that the need for services will at least stay at current levels and may increase in the short term.

> The high percentage (25% to 30%) of seniors between the ages of 65 and 84 who are living alone and experiencing difficulties in one or more of the Instrumental Activities of Daily Living suggests a future demand for in-home and assisted living services.

> Given that marrying another Jew is important to less than half of singles 40 years of age and younger, facilitating Jewish marriages for those who seek them should be a communal priority.

> Singles 40 years of age and younger rate Jewish websites such as JDate.com as the most effective way to meet Jewish singles in the Bay Area. The Federation should support the expansion of Jewish matchmaking in cyberspace. This could also be a way to involve Jewish singles from the high-tech sector.

- Young Israeli couples will begin to have children over the next 10 years, which should increase the number of children in the South Peninsula (where this population is heavily concentrated). Israelis have a preference for Jewish day schools because of the Hebrew instruction available, so there may be an increase in demand for day school education in this region.
- Russian speakers have a preference for Russian friends, which means that this population tends to be organized around the Russian-speaking community. Using Russian speakers in communal institutions should enhance the success in reaching out and involving this segment of the population.
- The children of Russian speakers account for significant proportions of Jewish children in the North Peninsula and San Francisco County. Given that their parents' friendship networks are predominantly populated by other Russian speakers, these children are growing up in two cultural worlds. Youth-oriented institutions in the North Peninsula and San Francisco County need to be culturally sensitive.
- LGBT Jews have become more geographically dispersed and perhaps better integrated into the larger Jewish population. The demand for Jewish programs designed specifically for this LGBT population may start to decline, given 40% of LGBT individuals do not express an interest in Jewish-sponsored programs.
- There are more single parents among LGBT households than couples with children. Services to this population, therefore, should include single parents.

COMMUNITY RELATIONS 7

Key Findings

ANTI-SEMITISM

> 28% of respondents say there is a great deal or moderate amount of anti-Semitism in the Bay Area, down from 43% in 1986.

> About one quarter of respondents say they have had a recent personal experience with anti-Semitism (about the same as in the 1986 survey). The most common personal experiences are hearing negative remarks about Jews and encountering unfair criticism of Israel.

> Respondents who have Jewish parents younger than age 50 have experienced anti-Semitism the most (37%).

> Experiencing "unfair criticism of Israel" as a form of anti-Semitism is not related to an emotional attachment to Israel. Respondents who only have weak emotional attachments to Israel are as likely to mention this issue as respondents who are "extremely" attached to Israel.

> Three quarters of respondents agree that anti-Semitism is a serious national problem (about the same as in the NJPS 2000-2001). Anti-Semitism at the national level is identified by most respondents in terms of "unfair criticism of Israel." It is identified much less than in the past as social or economic discrimination.

> Anti-Semitism is perceived to be more serious in the United States overall than in the Bay Area.

> Concerns about anti-Semitism are broadly shared among affiliated and unaffiliated Jews, those with interfaith parents and two Jewish parents and younger and older Jews. Thus, concerns about anti-Semitism represent a potential issue for connection.

ISRAEL

> Among those with two Jewish parents, younger Jews (ages 18 to 34) show a markedly higher emotional attachment to Israel than older Jews (over age 35).

> Young adults of interfaith parents have a much weaker emotional attachment to Israel than those with two Jewish parents. Because so many Jews of interfaith parents are in the youngest age category, overall attachment to Israel is on the decline.

> Emotional attachment to Israel is not synonymous with lack of interest in Israel. Most of those who say they are only "somewhat" attached to Israel and almost half of those who say they are not at all attached to Israel report that they follow news about Israel closely and regularly.

> Emotional attachment to Israel declines among those who are in interfaith marriages.

> Emotional attachment to Israel is strongly associated with Federation giving. There are many Jews, however, who describe themselves as very attached to Israel but who have not contributed to the Federation's annual campaign.

INTRODUCTION

This section examines two perennially important issues on the community relations agenda: perceptions and experiences of anti-Semitism and attachment to Israel.

PERCEPTIONS OF ANTI-SEMITISM IN THE FSA

Understanding the Jewish population's perceptions and experiences of anti-Semitism is a critical first step in confronting anti-Semitism through community relations work. In order to gauge how perceptions about anti-Semitism have changed, the questions used in the 1986 survey were repeated in the 2004 survey, and additional questions were added.[31] In 1986, 43% of respondents said there was a moderate amount or great deal of anti-Semitism in the Bay Area, while only 28% make this assessment today (Table 139). For all sectors of the FSA except the North Peninsula, the percentage agreeing that there is a "great" or "moderate" amount of anti-Semitism in the Bay Area hovers around a quarter of the population, while almost half of those in the North Peninsula so agree. The reason for this discrepancy is not clear and merits more attention. Russian speakers and other foreign-born residents across the FSA, however, have a much more sanguine assessment of anti-Semitism than U.S.-born respondents, probably because of their anti-Semitic experiences in the former Soviet Union and other countries (data not displayed).

EXPERIENCES OF ANTI-SEMITISM IN THE BAY AREA

Although Jews perceive that anti-Semitism in the Bay Area has declined, their personal experience of it increased slightly from 19% in 1986 to 24% in 2004 (Chart PP). Jews in San Francisco County and the South Peninsula are the most likely to have experienced anti-Semitism. The reason for this is not clear and merits further investigation. Experiencing anti-Semitism influences perceptions of it in the Bay Area. Respondents who have personally experienced anti-Semitism are the most likely to say there is a great deal of anti-Semitism in the Bay Area (data not shown).

CHART PP: *Experience of Anti-Semitism*

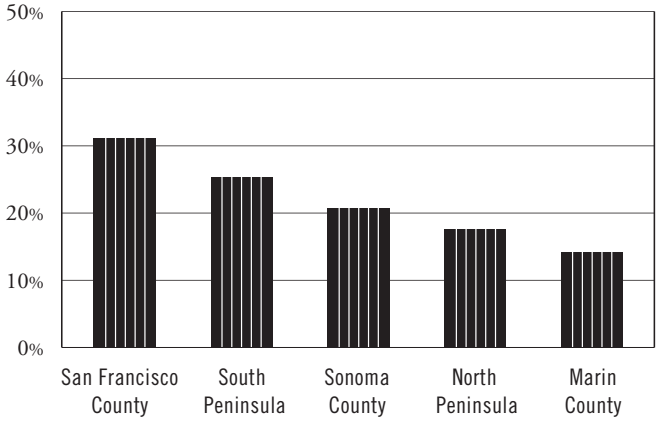


TABLE 139: *Perception of Anti-Semitism in the Bay Area (% of respondents)*

How much anti-Semitism would you say there is in the Bay Area?	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL AREAS 2004	ALL AREAS 1986
A great deal	3%	4%	2%	2%	15%	6%	4%
A moderate amount	27%	17%	17%	44%	12%	21%	39%
A little	59%	62%	69%	45%	59%	60%	46%
None	4%	8%	5%	7%	9%	7%	4%
Don't know	7%	9%	7%	2%	5%	6%	7%
Total	100%	100%	100%	100%	100%	100%	100%

[31]We are grateful to Earl Raab for crafting new questions for this study.

Respondents who have encountered anti-Semitism were asked for further details of their experience(s), and they could cite more than one type of experience, which often overlapped (Table 140). The most frequently encountered type of anti-Semitism is hearing negative comments about Jews (95%), followed by "unfair criticism of Israel" (68%). These kinds of experiences are most common in the South Peninsula and San Francisco County, but we do not know whether they were personal encounters or through the media. It is important to note with regard to Israel that many Jews view unfair criticism of Israel as anti-Semitic. In fact, respondents who have only weak emotional attachments to Israel are as likely to mention this as respondents who are "extremely" attached to Israel.

While the first two types of anti-Semitic experiences mentioned above might be encountered directly or indirectly (for example through the media), the third most mentioned anti-Semitic encounter is decidedly direct: 10% of respondents report that they have felt personally threatened in an encounter with known anti-Semitic persons, groups, graffiti or literature. This experience is most common on the Peninsula. The experience of social discrimination (e.g., not being accepted as a member of a club or organization) is less frequent overall and seen most often in San Francisco County and the North Peninsula. Consistent with the high occupational achievement of Jews in the FSA, job discrimination is rarely mentioned. Fifty years ago this would probably have been one of the most mentioned anti-Semitic experiences.

The personal experience of anti-Semitism varies by age and Jewish parentage (Chart QQ). Respondents with Jewish parents younger than age 50 experience anti-Semitism the most (37%), followed by respondents ages 50 and older (24%) who have Jewish parents. Respondents of interfaith parents experience anti-Semitism less often, but those under age 50 experience it twice as often as those ages 50 and older (14% vs. 6%).

CHART QQ: *Personally Experienced Anti-Semitism by Age and Parentage (% of **all** respondents)*

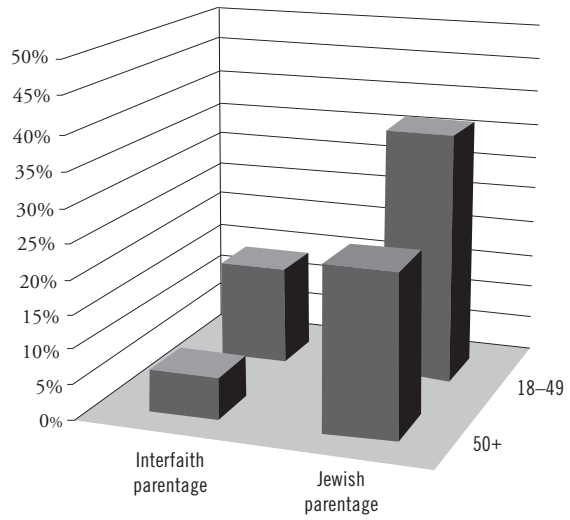


TABLE 140: *Type of Anti-Semitism Experienced by Region (% of **all** respondents)*

Was the anti-Semitism you personally experienced....	SONOMA COUNTY	MARIN COUNTY	SAN FRANCISCO COUNTY	NORTH PENINSULA	SOUTH PENINSULA	ALL AREAS 2004
Hearing negative remarks about Jews?	21%	14%	29%	17%	24%	23%
Encountering unfair criticism of Israel?	8%	12%	17%	14%	23%	16%
Feeling personally threatened in an encounter with known anti-Semitic persons, groups, graffiti or literature?	7%	4%	11%	9%	13%	10%
Not getting accepted as a member of a club or organization or in social relationship?	5%	5%	7%	7%	3%	6%
Discrimination in getting a job or promotion?	0%	1%	2%	1%	0%	1%

The types of anti-Semitism experienced most often for all respondents, regardless of age and parentage, are hearing negative comments about Jews and unfair criticism of Israel in the media (Chart RR).

PERCEPTIONS OF ANTI-SEMITISM IN THE U.S.

In addition to their views on anti-Semitism in the Bay Area, respondents were questioned about their general perceptions of anti-Semitism in the United States. A third of the respondents strongly agree that anti-Semitism is a serious problem in the U.S. today (Table 141). Almost all respondents (93%) who say there is a great deal of anti-Semitism in the Bay Area also strongly agree that it is a serious problem in the U.S. Overall, anti-Semitism is perceived to be more frequent nationally than locally. For example, half of the respondents who say that there is no anti-Semitism at all in the Bay Area somewhat or strongly agree that it is a serious problem nationally.

CHART RR: *Type of Anti-Semitism Experienced by Age and Jewish Parentage (% of all respondents)*

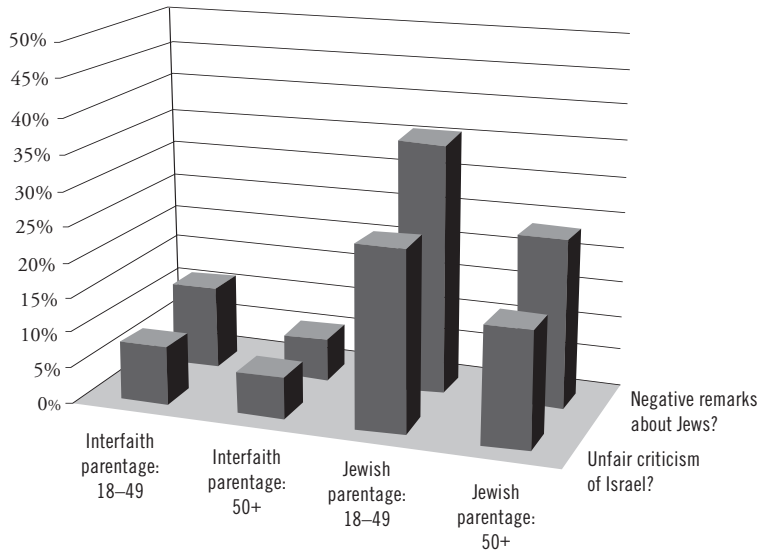


TABLE 141: *Perception of Anti-Semitism Nationally by Perception in the Bay Area*

	How much anti-Semitism would you say there is in the Bay Area?					
Do you agree or disagree that anti-Semitism is a serious problem in the U.S. today?	**A GREAT DEAL**	**A MODERATE AMOUNT**	**A LITTLE**	**NONE**	**DON'T KNOW/ REFUSED**	**ALL RESPONDENTS**
Strongly agree	93%	54%	22%	9%	45%	34%
Somewhat agree	7%	40%	47%	41%	11%	41%
Somewhat disagree	0%	5%	24%	29%	10%	18%
Strongly disagree	0%	1%	5%	21%	8%	5%
Do not know/no response	0%	0%	2%	0%	26%	2%
Total	100%	100%	100%	100%	100%	100%

Respondents who agree or strongly agree that anti-Semitism is a serious problem in the U.S. were asked to explain this answer (Table 142), and they were permitted to give more than one reason. The most commonly mentioned reason is unfair criticism of Israel in the media, followed by a belief that anti-Semitic organizations are strong in America today. Job discrimination is the least mentioned aspect.

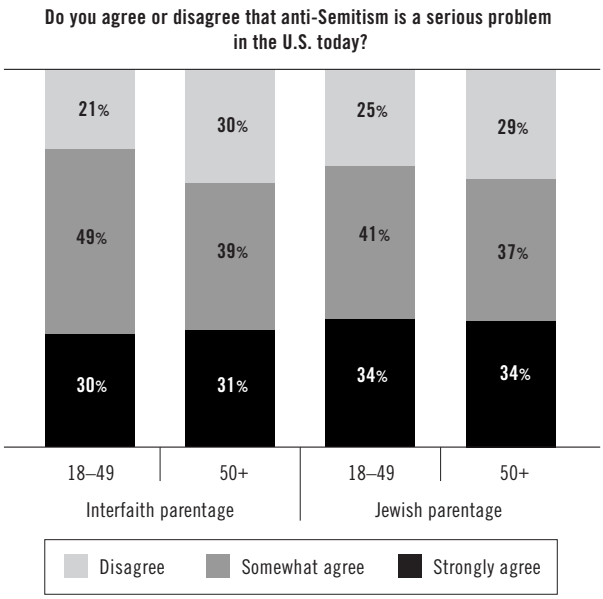
TABLE 142: *Types of Anti-Semitism Perceived Nationally*

Do you feel that anti-Semitism is a serious problem in America for one or more of the following reasons:	% ANSWERING "YES"*
Because you encounter unfair criticism of Israel in the media or elsewhere?	43%
Because you believe that anti-Semitic organizations are strong in America today?	33%
Because you believe that there is employment discrimination against American Jews today?	12%

*% of **all** respondents

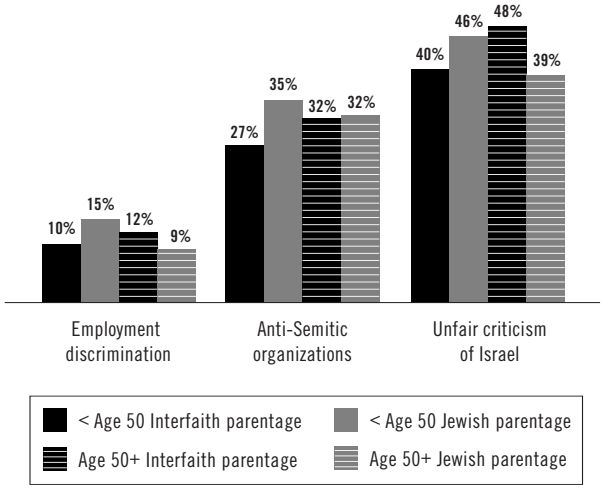
Although personal experience varies by age and parentage, the perception of anti-Semitism in the United States does not (Chart SS). Significantly, respondents of interfaith parentage under age 50 perceive anti-Semitism to be a serious problem in the United States as much as their age counterparts of Jewish parentage.

CHART SS: *Perception of Anti-Semitism Nationally by Age and Jewish Parentage of Respondent*



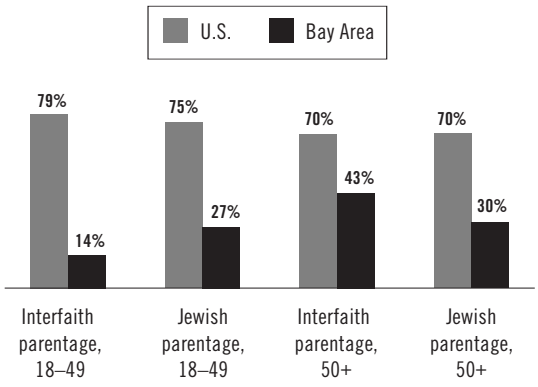
Respondents in all age and parentage categories cite unfair criticism of Israel most often as the kind of anti-Semitism that is a serious problem in the United States, followed by anti-Semitic organizations (Chart TT). Significantly, the differences by age and parentage are not large.

CHART TT: *Types of Anti-Semitism Perceived Nationally by Age and Jewish Parentage (% of **all** respondents)*



Concerns about anti-Semitism are equally shared among many segments of the Jewish community. Respondents with a formal affiliation and respondents without any formal affiliations are equally likely to agree that "anti-Semitism is a serious problem in the U.S. today." Respondents of interfaith parents and respondents of two Jewish parents are also equally likely to agree with this statement, as are younger and older respondents (data not displayed). Anti-Semitism is perceived to be a serious problem nationally much more than in the Bay Area regardless of age and parentage (Chart UU, page 116). Thus a concern about anti-Semitism generally unites all respondents.

CHART UU: *Perception of Anti-Semitism in the United States and in the Bay Area by Age and Jewish Parentage (% of **all** respondents)*



ATTACHMENT TO ISRAEL

Attachments to Israel are a second essential piece of the communal system's community relations work. Understanding the Jewish population's stances toward Israel is the basis for advocating for Israel within and outside the Jewish community.

Emotional attachment to Israel is strongly correlated with Jewish identity (Table 143). Most respondents (71%) who say that being Jewish is very important to them also say that they are extremely or very attached to Israel. Conversely, 75% of respondents who say that being Jewish is not at all important to them say that they feel no emotional attachment to Israel.

Growing up with interfaith parents is associated with weakened attachments to Israel. Respondents who have interfaith parents are much more likely than respondents with two Jewish parents to say they are "not emotionally attached to Israel" (Table 144). This lack of attachment is likely to come from several sources. First, children of interfaith couples are less likely to receive a Jewish education and thus do not learn about Israel through formal Jewish education. Second, usually only Jews are emotionally attached to Israel, so having a non-Jewish parent reduces a child's exposure to Israel through the family. Third, Jewish parents in interfaith marriages have weaker attachment to Israel than Jewish parents who are married to other Jews (Table 145, page 117). As an increasing number of Jews will have a non-Jewish parent (see Section 4,

TABLE 143: *Attachment to Israel by Importance of Being Jewish*

	How emotionally attached are you to Israel? Would you say...					
How important would you say that being Jewish is in your life? Is it...	EXTREMELY ATTACHED	VERY ATTACHED	SOMEWHAT ATTACHED	NOT ATTACHED	DON'T KNOW	TOTAL
Very important	32%	39%	20%	9%	0%	100%
Somewhat important	5%	22%	40%	34%	0%	100%
Not very important	13%	12%	42%	30%	2%	100%
Not at all important	0%	3%	18%	75%	4%	100%

TABLE 144: *Attachment to Israel by Parentage*

	How emotionally attached are you to Israel? Would you say...				
PARENTAGE OF RESPONDENT	EXTREMELY ATTACHED	VERY ATTACHED	SOMEWHAT ATTACHED	NOT ATTACHED	TOTAL
Interfaith parents	10%	19%	31%	40%	100%
Two Jewish parents	20%	30%	32%	18%	100%
All respondents	16%	26%	32%	26%	100%

TABLE 145: *Attachment to Israel by Interfaith Marriage*

	How emotionally attached are you to Israel? Would you say...				
MARRIAGE	EXTREMELY ATTACHED	VERY ATTACHED	SOMEWHAT ATTACHED	NOT ATTACHED	TOTAL
Respondent is married to another Jew	25%	27%	27%	21%	100%
Respondent is in interfaith marriage	10%	25%	35%	30%	100%

TABLE 146: *Attachment to Israel by Age and Jewish Parentage*

		How emotionally attached are you to Israel? Would you say...				
AGE	PARENTAGE OF RESPONDENT	EXTREMELY ATTACHED	VERY ATTACHED	SOMEWHAT ATTACHED	NOT ATTACHED	TOTAL
18-34	Interfaith parents	6%	14%	35%	45%	100%
	Two Jewish parents	33%	35%	15%	17%	100%
35-49	Interfaith parents	7%	34%	24%	35%	100%
	Two Jewish parents	17%	20%	41%	22%	100%
50-64	Interfaith parents	17%	10%	34%	39%	100%
	Two Jewish parents	17%	29%	31%	23%	100%
65+	Interfaith parents	12%	52%	18%	18%	100%
	Two Jewish parents	16%	41%	32%	11%	100%

"Jewish Families: Interfaith Marriage, Children and Education"), the Jewish community can no longer count heavily on education and family exposure for emotional attachment to Israel. If emotional attachment to Israel is an important priority to the community, new ways must be created to foster it, including discussions with interfaith families about the importance of Israel as well as travel to Israel.

In contrast to weakening attachments to Israel among those with interfaith parents, attachments to Israel have strengthened among those with two Jewish parents. As Table 146 indicates, two-thirds of respondents under age 35 with Jewish parents say that they are very or extremely attached to Israel, as compared with 37% of respondents who have two Jewish parents and are ages 35 to 49.

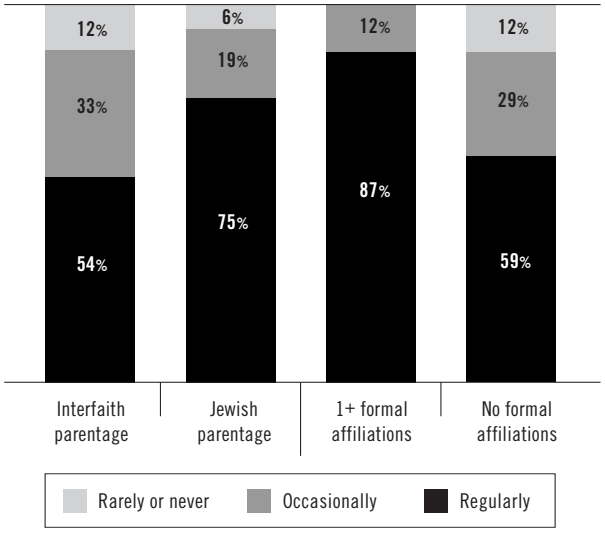
TABLE 147: *Attachment to Israel by Following News About Israel*

	How emotionally attached are you to Israel? Would you say...				
How closely do you follow news about Israel? Is it.....	EXTREMELY ATTACHED	VERY ATTACHED	SOMEWHAT ATTACHED	NOT ATTACHED	ALL RESPONDENTS
Regularly	95%	88%	62%	43%	69%
Occasionally	5%	9%	31%	39%	23%
Rarely or never	0%	3%	7%	18%	8%
Total	100%	100%	100%	100%	100%

There is a clear association between emotional attachment to Israel and regularly following news about it (Table 147). While two-thirds of all respondents regularly follow news about the Jewish state, nearly every respondent who is extremely attached to Israel does so.

However, even 43% of respondents with no emotional attachment to Israel follow news about it on a regular basis, indicating that lack of emotional attachment is not synonymous with lack of interest. Following news about Israel is higher than might be expected among other groups as well: more than half of unaffiliated respondents and respondents of interfaith parents report that they "regularly" follow news about the Jewish state (Chart VV).

CHART VV: *Following News about Israel by Parentage and Affiliation*



Attachment to Israel has communal consequences. The greater the emotional attachment to Israel, the higher the percentage of Federation giving (Chart WW). Half of those who are extremely attached to Israel give to the Federation, compared to less than 5% of those who have no emotional tie to Israel. In addition, three quarters of Federation givers are very or extremely attached to Israel as compared with only a third of non-givers (Table 148). While those with strong emotional attachments are clearly more likely to contribute to the Federation, these findings also indicate that there are potential Federation givers among Jews who are extremely or very attached to Israel but are not currently giving.

CHART WW: *% Giving to Federation by Emotional Attachment to Israel*

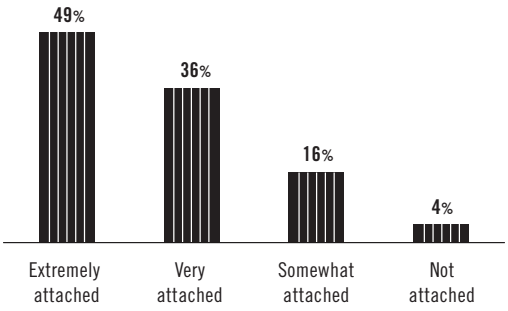


TABLE 148: *Federation Giving by Attachment to Israel*

	How emotionally attached are you to Israel? Would you say...				
	EXTREMELY ATTACHED	VERY ATTACHED	SOMEWHAT ATTACHED	NOT ATTACHED	TOTAL
Do not give to Federation	11%	22%	35%	33%	100%
Give to Federation	34%	40%	22%	5%	100%

Conclusions and Implications

This survey demonstrates that within the Jewish population of the FSA there is broad-based concern for the community relations agenda—which notably includes advocacy for the security and fair treatment of Jews everywhere, and the security and fair treatment of Israel. This agenda is therefore a significant avenue for connecting more Jews to the organized Jewish community, especially Jews of interfaith parents, unaffiliated Jews and younger Jews. For example:

> If emotional attachment to Israel is an important priority to the community, then new ways must be created to foster it. For example, discussions about the importance of Israel might be made part of outreach efforts to interfaith couples. Perhaps there should be a mission to Israel targeted at the adult children of interfaith families.

> Respondents who have no or only weak attachments to Israel still follow news about Israel and resent unfair criticism of Israel in no small part because they understand the anti-Semitic implications of this criticism. This could become a theme in more programs designed to increase awareness of and concern for Israel.

> Because there are many Jews who describe themselves as very attached to Israel but who have not contributed to the Federation's annual campaign, special efforts should be made to locate and contact these potential givers.

PHILANTHROPY 8

Key Findings

> Jewish households are more likely to give more of their philanthropic dollars to non-Jewish causes than to Jewish causes.

> Key informants in the focus groups felt that social justice issues would attract new givers. Their hunch was verified by the data.

> Both givers and non-givers[32] tend to be most interested in social justice issues, helping Jews in other countries who are persecuted or in distress and helping the Jewish poor or the Jewish elderly. Givers are more passionate about these issues than non-givers, but many non-givers are as passionate as givers. These are issues of emotional connection to Jewish philanthropy.

> Givers and non-givers both place a higher priority on local Jewish needs than on needs in Israel and Jewish communities in other countries.

INTRODUCTION

This final section examines the philanthropic behavior of Jews in the FSA.

GIVING IN THE LARGER PHILANTHROPIC CONTEXT

Numerous local and national surveys have established these four patterns with regard to Jewish philanthropy:

> Jews give more to non-Jewish causes than to Jewish causes.

> More Jews give to Jewish causes than to a federation.

> Jews who give to Jewish causes are much more likely to give to federations than Jews who do not give to Jewish causes. The converse is also true: Jews who do not give to other Jewish causes also tend not to give to federations.

PHILANTHROPIC BEHAVIOR

Respondents were asked about their charitable donations in the year preceding the survey. Though the data refer specifically to that year, it can be analyzed to understand the general philanthropic behavior of Jews and Jewish households in the FSA.

Jews in the FSA are philanthropic: 78% report giving at least $100 to charity during the preceding year. As seen in Table 149, more than 60% of Jewish households give more money to non-Jewish than Jewish charities, just under a third (31%) favor Jewish charities over non-Jewish charities and very few (8%) report giving equally to both. Non-Jewish giving was also higher than Jewish giving among FSA Jewish households in 1986.

TABLE 149: *Jewish and Non-Jewish Giving*

Did your household contribute more to Jewish charities or non-Jewish charities in 2003?	% OF JEWISH HOUSEHOLDS
Jewish charities	31%
Non-Jewish charities	61%
About the same to Jewish and non-Jewish charities	8%
Total	100%

[32]Givers and non-givers refers to Federation donors/non-donors. However, this giving information is true for anyone donating within the community.

MOTIVATIONS FOR GIVING

In past studies of Jewish philanthropy, motivations for giving have been asked only of those who give. This study takes a different approach in order to examine whether givers and non-givers care about the same issues. To better understand what differentiated givers from non-givers, a list of "Issues of Jewish Passion" was adapted from previous research on motivations for giving. Respondents were asked how interested they were personally in doing something about particular issues. Table 150 presents the average scores for the various issues. The higher the score, the more interested the respondent is in the particular issue.

The issue of greatest interest overall is "dealing with social justice issues," and non-givers are as interested in this issue as are givers. Givers are more interested than non-givers in doing something about each of the other issues, but with one exception the rank order within the two groups is roughly the same. This exception is supporting Jewish arts and culture, which ranks toward the bottom for current givers but in the middle for non-givers. Thus both givers and non-givers tend to be most interested in the same issues:

> Dealing with social justice issues

> Helping Jews in other countries who are persecuted or in distress

> Helping the Jewish poor or the Jewish elderly

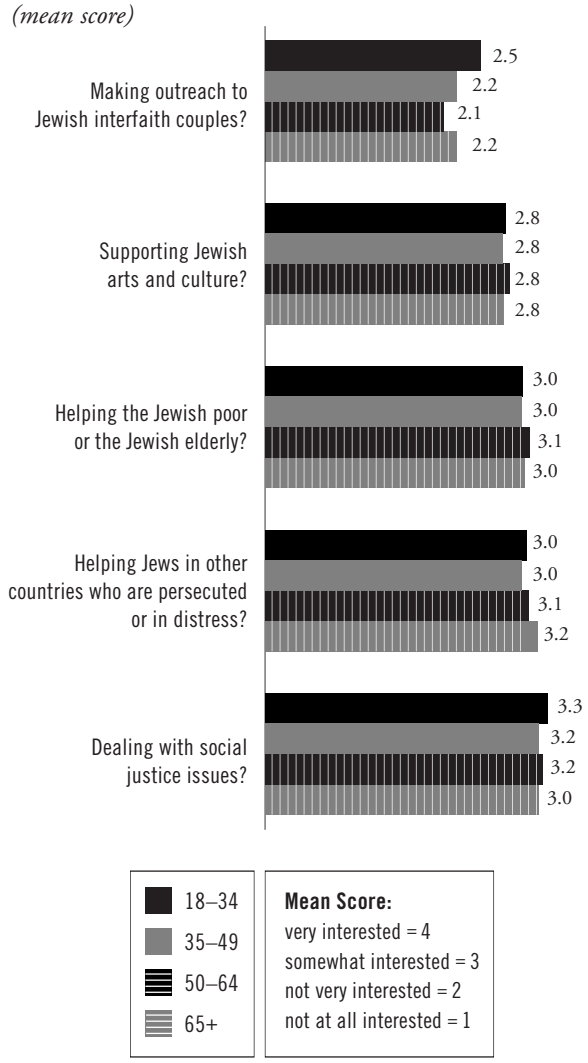
As noted previously, givers tend to be more passionate than non-givers about each of the specific issues. The findings in Table 150 are consistent with this: the greater the number of issues that respondents are passionate about, the more likely they are to give. The total score for all seven items in Table 150 was computed for each respondent. The scores ranged from a high of 28 (i.e., the respondent is "very interested" in each issue) to a low of 7 (i.e., respondent is not at all interested in any of the issues). The resulting scores were then grouped into equal thirds.

TABLE 150: *Giving Patterns by Issues of Jewish Passion**

I am now going to read you a list of issues that Jews may or may not feel strongly about. For each one, please tell us how interested you are personally in doing something about each issue. Are you personally very interested somewhat interested, not very interested, or not at all interested in doing something about…	ALL RESPONDENTS
Dealing with social justice issues?	3.2
Helping Jews in other countries who are persecuted or in distress?	3.0
Helping the Jewish poor or the Jewish elderly?	3.0
Supporting Jewish arts and culture?	2.8
Supporting Jewish education?	2.7
Strengthening the Jewish identity of Jewish teens?	2.6
Making outreach to Jewish interfaith couples?	2.3

*Mean score: very interested=4, somewhat interested=3, not very interested=2, not at all=1

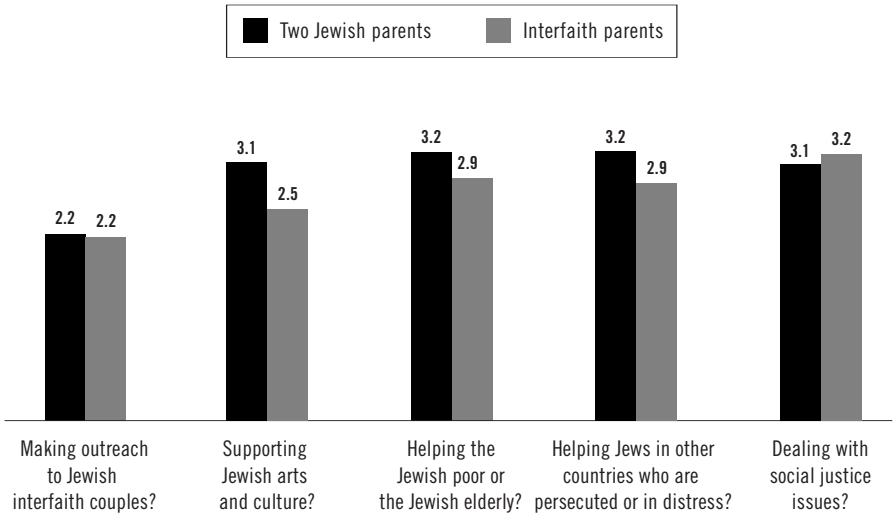
CHART XX: *Issues of Jewish Passion by Age of Respondent (mean score)*



Although givers are more passionate than non-givers about the various issues investigated, there are no age differences in the extent to which they are interested in doing something about each of the issues (Chart XX), with one exception. Younger respondents (under age 35) are more interested than older respondents in outreach to interfaith couples. Respondents in interfaith marriages are less interested in the various issues than are respondents married to other Jews, but the differences are not large (Chart YY). Surprisingly, respondents in interfaith marriages themselves are generally no more interested in outreach to interfaith couples than respondents married to other Jews.

In addition, both givers and non-givers put a much higher priority on local needs than on needs in Israel or in Jewish communities in other countries. Givers are more likely than non-givers to assign local and overseas needs equal priority, while non-givers are more likely than givers to say they "don't know."

CHART YY: *Issues of Jewish Passion by Interfaith Marriage (mean score)*



DESIGNATED GIVING

Table 151 shows that the desire to designate a gift is strongly associated with knowing that the gift has an impact. Among respondents who report that designated giving is very important to them, 64% also say that it is very important "that you can see for yourself how your contribution has made an impact." Similarly, respondents who claim that designated giving is only somewhat important to them are most likely (50%) to say that knowing the impact of the gift is "somewhat important."

Table 152 reveals that designated giving is also strongly associated with accountability. More than half (60%) of respondents for whom designated giving is "very important" also say it is "very important" that they "get detailed information about how the money is spent." Respondents for whom designated giving is "somewhat important" also tend to say that accountability is "somewhat important" (47%).

TABLE 151: *Importance of Impact by Interest in Designated Giving (by %)*

	In deciding to give to a charitable cause, how important is it that you can designate which particular services or programs your gift will be used for? Is it…		
In deciding to give to a charitable cause, how important is it that you can see for yourself how your contribution is making an impact? Is it…	**VERY IMPORTANT**	**SOMEWHAT IMPORTANT**	**NOT IMPORTANT**
Very important	64%	36%	16%
Somewhat important	34%	50%	52%
Not important	2%	14%	32%
Total	100%	100%	100%

TABLE 152: *Importance of Information About How the Money is Spent by Interest in Designated Giving (by %)*

	In deciding to give to a charitable cause, how important is it that you can designate which particular services or programs your gift will be used for? Is it…		
In deciding to give to a charitable cause, how important is it that you get detailed information about how the money was spent? Is it…	**VERY IMPORTANT**	**SOMEWHAT IMPORTANT**	**NOT IMPORTANT**
Very important	60%	39%	39%
Somewhat important	32%	47%	28%
Not important	8%	14%	33%
Total	100%	100%	100%

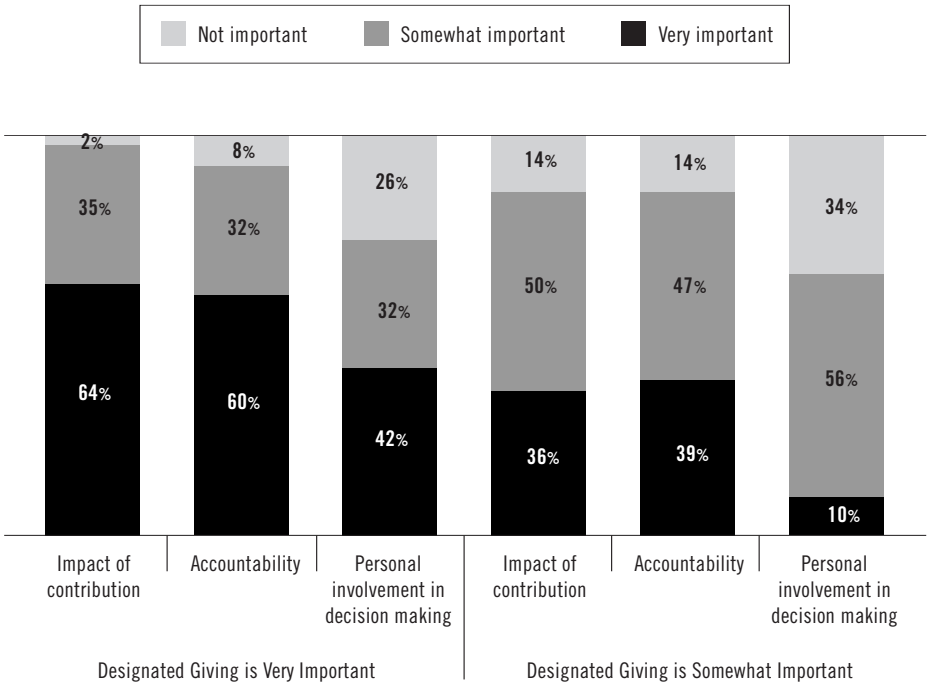
Table 153 shows that being personally involved in deciding how the money is spent is most important for respondents with the strongest interest in designated giving and least important for respondents with little interest in designated giving. There were no systematic differences by age.

Of the three dimensions of designated giving, personal involvement in decision-making is the least important. Chart ZZ compares the importance of impact, accountability and personal involvement for respondents for whom designated giving is very important or somewhat important. For both categories of respondents, impact and accountability are more important than personal involvement in decision-making.

TABLE 153: *Importance of Personal Involvement in Decision Making by Interest in Designated Giving (by %)*

	In deciding to give to a charitable cause, how important is it that you can designate which particular services or programs your gift will be used for? Is it…		
In deciding to give to a charitable cause, how important is it that you are personally involved in the decision making about where the money is spent? Is it…	**VERY IMPORTANT**	**SOMEWHAT IMPORTANT**	**NOT IMPORTANT**
Very important	42%	10%	2%
Somewhat important	32%	56%	28%
Not important	26%	34%	70%
Total	100%	100%	100%

CHART ZZ: *Importance of the Three Dimensions of Designated Giving by Importance of Designated Giving*



Conclusions and Implications

This final section has examined critical issues in the philanthropic behavior of FSA Jews and their households. The findings suggest these action implications:

> Jewish philanthropies have a common interest in developing donors: once the pool of givers gets bigger, it gets bigger for everyone.

> Interest in designated giving has less to do with a desire for direct decision making than for assurances of efficiency and efficaciousness. In other words, evidence that the money was well spent and had an impact.

NOTES

NOTES

FEDERATION SERVICE AREA

JEWISH
COMMUNITY
FEDERATION
of San Francisco, the Peninsula,
Marin and Sonoma Counties

121 Steuart Street | San Francisco, CA 94105 | 415.777.0411 | www.JewishFed.org

live
GENEROUSLY