

# The Economics of Jewish Immigrants and Judaism in the United States

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Jews have lived in the United States since colonial times, always as a very small minority. Statistics vary greatly according to the criteria chosen for identifying individuals as Jews, but by the broadest definition, in 1997 they constituted no more than 2.1 percent of the U.S. population (DellaPergola, 1999).<sup>1</sup> The great majority were descendents of immigrants who arrived during the period of mass migration between 1881 and 1914, when Jews from Russia and Eastern Europe accounted for some 9.4 percent of the 22 million new immigrants to the U.S. (Kuznets, 1975; Chiswick, B., 1991).<sup>2</sup> The sheer size of this influx made them one of the largest Jewish communities in the world, and the subsequent destruction of European Jewry would make them the largest.<sup>3</sup> So while immigrant Jews may have been a tiny minority in their own country, the community that they and their descendents formed has had a very large influence on twentieth century Judaism.

The immigrant experience of American Jews is now the stuff of history and museum exhibits. The Jewish community is now largely native-born, well educated, suburban, and middle class. Each year fewer of its members have direct experience in their immediate families with first- or even second-generation immigrants. Yet the turn-of-the-century immigrants from Czarist Russia had a formative effect on American Jewish culture. Elsewhere, much has been written about the many secular contributions of Jewish immigrants and their descendents. This paper considers how their economic decisions would have implications for Jewish civilization in generations to come, not only for the development of the United States as a center of modern Jewish culture but also for the emergence of a Jewish demographic crisis of major proportions.

At the beginning of the twentieth century the American Jewish community was so overwhelmingly dominated by immigrants that its Judaism was effectively an "immigrant" religion, helping anchor its members in a familiar environment even

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<sup>1</sup> The 1990 National Jewish Population Survey (NJPS) enumerates all respondents self-identifying as Jewish by religion, by ethnicity, by parentage, or by upbringing, as well as any non-Jewish members of their households. The figures in the text are based on a broad definition that includes all self-identified Jews by any of these criteria.

<sup>2</sup> Usually referred to simply as "Russian Jews," fully 76 percent came from the Czarist Russian Empire, 19 percent from Austria-Hungary, and 4 percent from Romania (Kuznets, 1975).

<sup>3</sup> In 1997 American Jewry accounted for 44 percent and Israel 36 percent of the world's Jewish population. France has the third largest Jewish population with only 4 percent, and the remainder is scattered in even smaller concentrations (DellaPergola, 1999).

as it supported their efforts at economic assimilation (Warner, 1998). As it traces religious change during the process of economic adjustment, the structure of this paper follows the standard model of economic assimilation as outlined briefly in the following section. We shall then look at the economics of religion among newly arrived "greenhorns," at religious change during the period of rapid upward mobility, and at the religion of economically assimilated foreign-born Jews. We shall consider consequences for subsequent generations, the American children and grandchildren of immigrants, and finally conclude with a brief summary of implications.

### **The Economics of Immigrant Absorption**

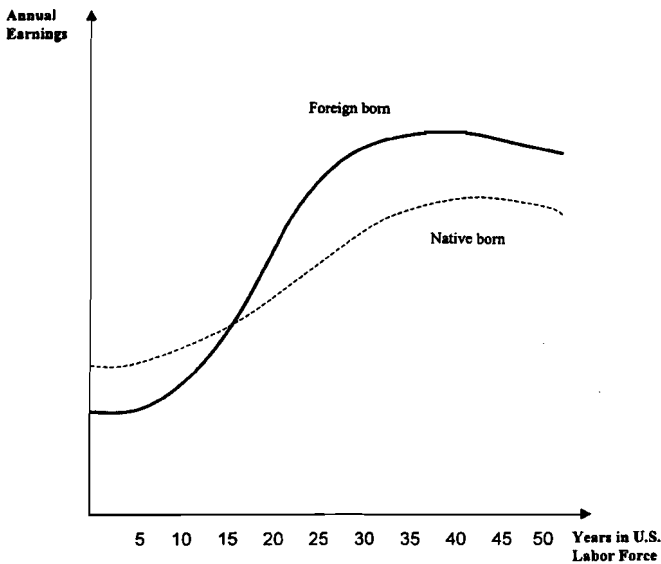
Human capital is any economic attribute acquired through previous experience, whether purposefully or not, as long as it is inalienably embodied in a person. This includes skills acquired by prior education or training, but it also includes such general knowledge as language, social skills, or familiarity with particular consumption patterns. Many types of human capital are shared by people in different countries (e.g., a common language, carpentry, medical knowledge) and are therefore transferable across labor markets. Other types may be specific to an immigrant's country of origin (e.g., a local language, workplace customs, familiarity with legal institutions) and have little value in the destination. New immigrants are at a disadvantage in the labor market relative to native workers with the same type and level of observed transferable skill, since native workers have higher levels of destination-specific human capital. Although some transitions are easier than others, new immigrants nearly always find that investments in new country-specific human capital are needed for them to "catch up" with their native counterparts.

It is also helpful to distinguish between skills that augment productivity directly (production skills) and skills that effectively raise earnings by improving decision-making (allocative skills). Economic choices made by good decision-makers are often rewarded with higher earnings, so people with high levels of allocative skill get positive feedback from experience and develop more confidence about undertaking new ventures with uncertain outcomes. Allocative skill also enhances a person's ability to adapt to economic change, an ability that is both transferable and productive in an immigrant's new country. Among people with a given type and level of production skill, those choosing to migrate are likely to have high levels of allocative skill (and therefore higher potential earnings), whether the comparison is with non-migrants in the country of origin or non-migrants in their country of destination. This self-selection criterion is especially important for immigrants to the United States, which has an international reputation for providing opportunity to people with high entrepreneurial abilities.

The economic absorption of immigrants, a process illustrated by the graph in Figure 1, may be understood by referring to the various types of human capital. The heavy curve in this graph depicts the earnings experience of a typical immigrant as time passes since entry into the U.S. labor force. The dotted curve is the typical experience-earnings profile of a native worker with skills comparable to an immigrant's observed skills (e.g., with the same occupation and schooling

level). The shape of the dotted profile illustrates the relatively low earnings of a new entrant to the labor force, reflecting his or her lack of experience, and how earnings rise over time as workers acquire human capital through some combination of training and experience. The profile levels off and perhaps even declines somewhat in later years, partly because of the depreciation of skills earned early in life, partly because of deterioration in health, and partly because of workplace changes related to retirement.

**FIGURE 1. THE EARNINGS OF IMMIGRANTS RELATIVE TO NATIVES**



A new immigrant arrives with less country-specific human capital than his native counterpart and is therefore at an earnings disadvantage during his or her early years in the labor force. But immigrants are self-selected for high levels of allocative skill, suggesting that if they had as much country-specific skill as a native their earnings would be higher than average. This gives the immigrant a strong incentive to invest as early as possible in such country-specific skills as language, workplace customs, and information about opportunities for advancement. The earnings of new immigrants are especially low (relative to those of natives) during the first few years not only because they lack these skills but also because they may accept a low-paid "immigrant" job if it speeds up the acquisition of country-specific human capital.

Comparing the experience-earnings profiles of immigrants and natives in Figure 1 suggests three phases in an immigrant's work life. During the first few years the immigrant is at a marked earnings disadvantage and focuses on making country-specific investments in human capital. Then follows a period of about 15 to 20 years characterized by rapidly increasing earnings, often accompanied by upward social mobility, as the immigrant directs his skills toward building a

combined with non-observance to make it a particularly unremunerative line of work. Indeed, such rabbis soon acquired a reputation of being *luftmenschen* who couldn't land or keep a "real" American job.

Most of the new immigrants concentrated on acquiring country-specific secular human capital, with little energy left for religious change. High wages (relative to the old country) provided an incentive for the immigrants to give of their time in return for market goods, and this was usually achieved by the simple expedient of reducing synagogue attendance and skimping on other time-intensive religious practices. For many Jews this neglect of religion would be temporary, part of their immediate adjustment process as immigrants, and religion would receive more attention after these early investments had paid off in the form of higher wage rates and incomes. By then, however, they would be moving out of the immigrant neighborhoods and into the middle class, forming new congregations where their dramatic increase in wage rates would be reflected by a comparably dramatic change in religious lifestyle. Synagogues in the old immigrant neighborhoods would lose their "market" and decline from inattentance and neglect, but with very few exceptions would exhibit no major change in religious practice.

Meanwhile Jewish religious training and education had to compete not only with secular pursuits for scarce time, but also with non-religious Jewish activities.<sup>8</sup> Whereas the religious human capital acquired by immigrants in old-country Jewish schools was supplemented by informal training at home and in the community, less was available through these avenues to their American-born children. Self-selected not only for high levels of entrepreneurship, but also for low levels of religiosity, recently-arrived Jewish immigrants gave only perfunctory attention to investments in their children's religious human capital. Jewish schools in the immigrant neighborhoods were of uneven quality, and few were capable of providing religious human capital in a form suited to the middle-class American world in which the children would live as adults. If the immigrants were themselves self-selected from groups with relatively low levels of religious human capital, they passed on even less to their American children during the early post-migration years.

## **Phase II: An American Jewish Middle Class**

The emphasis on secular investments in human capital among Jewish immigrants and their children would virtually transform the community in a very short period of time. Blue-collar laborers and craftsmen constituted 80 percent of the adult male Jewish work force in 1900, but only 25 percent by 1948, and this declined to less than 10 percent by 1980 (Chiswick, B., 1986, 1991). In contrast, managerial occupations (including self-employment) increased from 8 percent in 1900 to 45 percent in 1948. The professional occupations were also becoming more prevalent,

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<sup>8</sup> Although Hebrew is the language of Jewish religious life, Yiddish (lit. Jewish) was the everyday language of the vibrant Jewish culture in America as it had been in Europe. Spoken both at home and on the street, Yiddish was the language of informal Jewish education. Hence the irony that the Jewish linguistic contribution to the American melting pot is invariably associated with secular pursuits (e.g., literature, entertainment, journalism, the labor movement, cuisine) rather than the religion by which Jews are identified.

especially law, medicine, and college teaching. Indeed, by 1948 some 60 percent of American Jewish men were working in the high-level occupations associated with business and the professions, a proportion that would remain fairly stable throughout the second half of the twentieth century.

Thus the first half of the twentieth century was a transition period during which American Jewry was transformed from a community of low-wage, blue-collar immigrants to one of high-wage, white-collar suburbanites. The speed with which this was accomplished reflects the intensity of investment in secular human capital by Jewish men and women. Behaving as true partners in support of their husbands' specialization in the labor market, Jewish women took responsibility not only for family life but also for traditionally masculine jobs in Jewish communal services (usually on a volunteer basis), and in Jewish education. From fundraising to social work to teaching in Jewish schools, women filled what would otherwise have become a vacuum in the Jewish community as men increasingly disengaged themselves from these activities as well as from the ritual of the synagogue.

The rituals, customs and practices that gave texture to Jewish religious life during this period tended to be outside the synagogue, often related to the holiday calendar and the observance of major life-cycle events. These have been characterized as following two underlying trends: a growing "consumerism" and an increased emphasis on family traditions with a strong component of nostalgia (Joselit, 1994). The former is an obvious adaptation to an environment where time is costly and goods are relatively cheap. The latter is also an adaptation to the high price of time, combining two time-intensive activities (religious observance and family life) in ways that enhance their mutual complementarity and reduce the total time devoted to both.<sup>9</sup>

### **Phase III: Developing an American Judaism**

In contrast to the rapid economic transitions of the previous period, the second half of the twentieth century was one of economic stability. Higher education became the norm for Jewish youth, with about 40 percent of both men and women obtaining post-college degrees, and high-level occupations accounted for about two thirds of all adult Jewish men throughout the period 1948–1990 (Chiswick, C., 1995). Jewish demographic patterns reflected the high wage rates associated with these occupations: low birth rates; large investments in the health and education of children, girls as well as boys; late marriages; and (increasingly) two-career families. With the aging and retirement of first- and second-generation immigrants, managerial occupations had declined by 1990 to a mere 17 percent of the adult

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<sup>9</sup> Subtler, perhaps, is that synagogue attendance in America became an activity in which families participate as a unit, enhancing the mutual complementarity of two intrinsically time-intensive activities. For example, family seating (that is, without separation of men and women) was one of the earliest American innovations in the synagogue, and the presence of children is typically the main impetus for joining a synagogue.

Jewish male labor force. In contrast, professional occupations increased steadily to 27 percent by 1970 and 47 percent by 1990.<sup>10</sup>

Low levels of Jewish human capital and high wages made it both difficult and costly for the American-born generation of adults to participate in Jewish observance, even as increased levels of income and economic security increased their demand for religion. They could afford new buildings for synagogues and schools, often choosing to do so in magnificent style, yet few attended religious services with any frequency. The professional rabbinate grew in importance, substituting its hired skills for those provided directly by members of the congregation. Most synagogues operated afternoon Hebrew schools (complete with a building, teaching staff and graded classrooms modeled after the public elementary school) to instruct children in the rudiments of Hebrew language and Jewish history (Wertheimer, 1999).<sup>11</sup>

Yet a high opportunity cost of time stimulates not only timesaving innovations, but also increases the quality of time devoted to each activity. In fact, a perceived need to enhance the quality of religious activity is a salient characteristic of American Jewish experience. Although the timesaving practices shared by virtually all American synagogues are frequently noted, obvious quality-enhancing practices tend to be taken for granted: the availability of English translations for Hebrew readings, modern English as well as Hebrew in parts of the liturgy, sermons that emphasize “relevance” to contemporary American life, even the dependence on a professional rabbinate.

The development of American synagogue movements (primarily the Reform, Conservative, and Reconstructionist) was stimulated and reinforced by the perceived need to raise the quality of Jewish experience.<sup>12</sup> Although each movement has its own distinctive features, these tend to reflect different preferences as to the specifics rather than differences in basic approach. They all fundamentally accept the notion that Jewish observance must be adapted in order to compete for time with secular activities, and they all seek to preserve the

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<sup>10</sup> Jewish professionals also became less concentrated in their areas of specialization, diversifying beyond medicine and law into a wide variety of technical fields. They typically work in predominantly non-Jewish environments where they are a small religious minority; even though a large proportion of Jews are professionals, only about five percent of all professionals are Jews. Most American Jews are quite comfortable with this situation and do not perceive religion to be an important factor in their work environment.

<sup>11</sup> Beginning at the age of 8 or 9 (fourth grade), Jewish children would attend twice a week after school (for about two hours) and on Sunday mornings. Few continued this schooling into their teens, the greatest attrition occurring after the Bar Mitzvah ceremony at age thirteen.

<sup>12</sup> Although these synagogue movements may have roots elsewhere, they have developed during the twentieth century along distinctively American lines. Reconstructionism, although a branch of the Conservative Movement for many years, was responsible for some important innovations during the period under discussion and continues to be influential; it has only recently become independent and is still very small, but appears to be growing in popularity.

fundamental elements of Jewish religious tradition by enhancing its compatibility with the current structure of economic incentives.

As immigrant Jews became middle-class suburbanites, most shifted their allegiance to these synagogue movements. By 1990 only 7 percent of American Jews identified themselves with the various Orthodox movements while some 45 percent and 39 percent self-identified with the Conservative/Reconstructionist and Reform movements, respectively.<sup>13</sup> Moreover, the pattern varies by immigrant generation: the Orthodox account for fully 17 percent of foreign-born American Jews but only 2 percent of the native-born. (See Table 1 for more detail.) Indeed, by the middle of the twentieth century American Jews clearly identified with, and were identified by, these distinctive adaptations of an ancient religion to its new socioeconomic environment.

**TABLE 1. DENOMINATIONS OF JEWISH ADULTS, 1970 AND 1990 (PERCENT DISTRIBUTION)<sup>a</sup>**

Synagogue movement	1970/71 adults	1990 households		
	All	All	Native <sup>b</sup>	Immigrant <sup>b</sup>
All movements	100 (48)	100 (41)	100 (28)	100 (45)
Orthodox	11 (7)	6 (4)	2 (1)	17 (12)
Conservative <sup>c</sup>	42 (24)	33 (15)	27 (11)	37 (22)
Reform	33 (17)	35 (20)	43 (13)	20 (9)
None or other	14 (—)	26 (2)	28 (3)	26 (2)
Sample size	5790	1979	1120	162

a. Percent of all respondents self-identifying with each movement. Figures in parentheses ( ) include only synagogue members.

b. "Immigrants" include all foreign-born persons. "Natives" include only those U.S.-born persons for whom both parents were also U.S.-born.

c. Includes Reconstructionist.

Source: Rebhun (1993).

Another adaptation to the problem of low Jewish human capital among the second-generation immigrants was a sort of generational division of labor. Older immigrants, with both a lower value of time and more old-country Jewish human capital, effectively substituted for their children in adult Jewish roles. In a typical three-generation family it would be the grandparents who filled lay positions in the synagogue, who hosted family gatherings on Jewish holidays, who said the

<sup>13</sup> The remaining 9 percent identified themselves as without denomination, as secular Jews, or as having "no" religion (including atheists and agnostics). These figures come from the 1990 *National Jewish Population Survey* (NJPS) and include all Jews by birth exclusive of converts to other religions.

appropriate blessings and told stories to the children. Despite the irony of their own relative neglect of religion, immigrants became not only the custodians and teachers but the very benchmarks of Jewish religious tradition for their American grandchildren.

### **Phase IV: Crisis and Instability**

If one consequence of rapid economic success during the earlier period was that each generation had less Jewish knowledge and religious experience than the one before, the high-wage stability of this period is accompanied by continuing religious innovation and increased investment in Jewish human capital.<sup>14</sup> In part this reflects a consumption pattern associated with higher income levels, as children from financially secure, middle-class suburban families have displaced the immigrant generations. It also reflects the inherent economic instability associated with the combination of very low levels of religious human capital and very high levels of secular human capital.<sup>15</sup> There are two economic responses to this situation: a reallocation of time from low- to high-productivity activities, and a reallocation of investments so as to raise the relative productivity of Jewish time. Hence the "paradox" of American Judaism in the late twentieth century: rapid loss of members to assimilation and outmarriage even as the community as a whole exhibits a strengthening of religious life and cultural vibrancy.

The trend most easily documented, and most visible to the non-Jewish world, is the popularity of Jewish religious practices compatible with both low religious time inputs and low Jewish-specific investments in human capital. Many American Jews understand Judaism as an essentially secular ethnicity that they celebrate with cuisine, humor, a few Yiddish words, and family gatherings on holidays and life-cycle occasions with little religious content. Their understanding of Jewish belief focuses on Judaism as an ethical system, on the importance of social justice (*tikkun olam*), and even on Jewish ecological values (e.g., the religious obligation to plant trees), all of which are fully compatible with the secular American liberal ideology that dominates the Jewish political agenda. By emphasizing such aspects of Judaism, and by eschewing those aspects that would make them either visible or distinctive, they maximize the overlap between secular and religious investments and reduce the rate of return to investments in specifically Jewish human capital.

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<sup>14</sup> The very term "assimilation" has changed its meaning during this process. In the first two phases it referred to occupational success in the non-Jewish world and to adopting consumption patterns similar to those of other Americans, including the use of English as the everyday language. In contrast, today it almost always refers to the loss of Jewish religious identity.

<sup>15</sup> Masked somewhat by the intergenerational division of labor, this imbalance became apparent as the immigrant generation aged and thus ceased to be available as a repository of religious knowledge. Major events outside the United States, especially the destruction of European Jewry (Holocaust) and the establishment of the modern State of Israel, are also credited with stimulating a renewed interest in Jewish religious life. Yet the economic analysis suggests that the demand for Judaism in America would have been greater during the second half of the twentieth century than the first even in the absence of these influences.



American Jews following this approach find the Reform synagogue movement most hospitable to their preferences, and Reform Judaism is expanding its share of American Jewry as religiously unskilled Jews shift their identities and affiliations away from the more demanding Conservative and Orthodox movements (Rebhun, 1993). This membership increase is especially noteworthy since, as the most "ecumenical" branch of American Judaism (i.e., with the least emphasis on distinct group boundaries), the Reform movement is also rapidly losing members to outmarriage and religious assimilation (Kelley, 1972).<sup>16</sup> Indeed, increases in religious outmarriage and the growth of Reform Judaism may both be understood as symptoms of (economic responses to) a low level of religious human capital and hence, as a lingering consequence of economic decisions made by Jewish immigrants and their children.

Another observable response of American Jews to low levels of Jewish human capital is a new interest in upgrading religious skills (for themselves and their children), a search for ways to enrich the quality of Jewish time and exploit complementarities between Judaism and other forms of human capital. Indeed, all American synagogue movements are characterized by continuing innovation and increased intensity of Jewish religious observance, an economic response that effectively raises the productivity of Jewish investments. Reform synagogues have restored to their ritual many holiday observances and synagogue practices (including especially the use of Hebrew, the wearing of *kippa* and *tallit*, and the Bar Mitzvah) deliberately excluded by earlier generations. The Orthodox movement has slowed its long membership decline with two (generally alternative) responses to the perceived need for more religious human capital, one developing strategies for combining a Jewishly observant lifestyle with a high-level secular occupation, and the other reviving *Yiddishkeit* and the old-country traditions of Russian Judaism.

Less picturesque — but possibly more significant — has been the growth of Jewish human capital in Conservative synagogues, a movement which accounts for well over a third of American Jews. The Conservative movement places heavy emphasis on Jewish education, including adult education, for Americans with active secular lifestyles. By expanding Jewish schools and upgrading the Jewish content of their curricula, Conservative synagogue practice reflects a steady increase in expectations for the Jewish human capital of congregants. A recent survey of Conservative Bar/Bat Mitzvah celebrants and their families found that no fewer than 65 percent of the parents thought their children had more knowledge of Judaism at age 13 than they had acquired at the same age, while fully 95 percent wished their children to be better educated in Jewish content than themselves (Wertheimer, 1996).<sup>17</sup>

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<sup>16</sup> According to the NJPS, some 38 percent of the first marriages of self-identified Reform Jews were to a non-Jewish spouse; the figure is considerably higher if the population is limited to younger marital cohorts.

<sup>17</sup> This survey of children who had been Bar/Bat Mitzvah in a Conservative synagogue in the United States or Canada during the Jewish year 5755 (1994–95) involved a telephone interview with 1,467 young people and one of their parents. It contains a

Egalitarianism (that is, similarity of religious privileges and responsibilities for men and women) may also be understood as part of the pattern of innovations that adapt religious practices to the economic environment. Although it takes different forms in each of the synagogue movements, it is evident everywhere and has become the norm in most non-Orthodox synagogues. The high opportunity cost of women's time requires greater efficiency in the production of women's religious experience, an incentive to improve the "quality" of synagogue life from their perspective. This is the same incentive that leads to convergence in the investment patterns of American men and women in many family, consumption and work activities. Jewish egalitarianism is also consistent with the development of complementarities between family and religion, a shift in the locus of Jewish experience from home to synagogue. Indeed, from an economic perspective egalitarianism is an effective innovation for raising the quality of Jewish time in a high-wage community, reinforcing the family orientation of synagogue experience and integrating the synagogue into Jewish family life.

Aside from strengthening and innovating observances associated with Jewish holidays and life-cycle events, popular support for (and participation in) Jewish education, music, art, travel, literature, and journalism have flourished in the United States to the point of shaping the American Jewish community's very definition of itself. This phenomenon has been further stimulated by some mid-century changes in relative prices that effectively reduced the cost of Jewish practice and learning. Certainly the decline of antisemitism has been important in this respect.<sup>18</sup> Much more important, however, has been the emergence of Israel as a sovereign state where a somewhat different portfolio of religious human capital (especially intensive in Hebrew language fluency) has been accumulating. For example, the efficiency of American Hebrew schools has been greatly improved by the development in Israel of teaching materials and teacher training programs, and their curriculum has been enriched by the popular culture of a Hebrew-speaking Israeli population.

### **Economics and the Future of American Jewry**

This paper has focused on the economic experience of Jewish immigrants and its effect on Jewish observance and communal institutions in the United States. The analysis was divided into four phases corresponding to the investment patterns typical of all immigrants. In the first phase, Yiddish-speaking American Jewish immigrants invested heavily in English and other country-specific secular human capital with correspondingly little allocation of time or money to Jewish religious life. In the second phase, characterized by a high value of time and high rates of return to secular human capital, they continued to allocate few resources to

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wealth of information supporting the increased investment in religious human capital among Conservative Jews.

<sup>18</sup> Whether overt or of the "gentlemen's agreement" variety, antisemitism in the United States was never as virulent or destructive as in Europe in general and Russia in particular. Despite its recent emergence in some possibly new forms, it is relatively rare and most American Jews are sufficiently insulated from its effects that its influence on their religious practice is negligible.

religious human capital, and middle-class American Jewish observance became increasingly nostalgic and goods-intensive. As a consequence, by the time they reached the third phase they had attained high levels of secular achievement and financial stability, and were ready to turn their attention to religious investments, their low levels of Jewish human capital would skew them toward non-human capital and away from participatory investments.

The fourth phase is associated with the maturing of the community into non-immigrant status whose members are the middle-class grandchildren and great-grandchildren of immigrants. The economic analysis in this paper showed how high levels of secular human capital and low levels of religious human capital are part of the immigrant heritage of this well-assimilated Jewish community. The economic incentives embodied in this heritage lead to two mutually incompatible and hence alternative strategies, one being to increase investments in Jewish human capital and the other being to neglect them. By the end of the twentieth century both of these responses were characteristic of American Jewry, the first by a remarkable explosion of religious education and culture and the second by an equally remarkable drift toward assimilation and out-marriage. The economic perspective developed here suggests that this rift in the religious life of American Jewry may be an unintended consequence of the extraordinary labor market success achieved in an extremely short period of time by Jewish immigrants and their offspring.

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