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Is there a connection between specific Jewish human capital and secular achievements of Jews in the USA?

Diploma thesis

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On my honor I declare that I have developed this diploma thesis on my own with use of the cited literature

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Thesis assignment

The thesis is trying to find out the impact of specific Jewish human capital on the ability of American Jews to achieve secular success in American society. It will be established whether the Jewish human capital differs from human capital of others and whether there is a point of difference explaining the Jewish success. At the beginning of the thesis the definition of crucial terms will be provided such as human capital, achievement, Jews etc. The specific position of Jews in the USA will be discussed as well. Further, it will be investigated whether there is a positive correlation between attending specific Jewish types of schooling and financial achievements of their graduates. I will compare results of general surveys about non-Jewish population and Jews, and also results among several specific groups of Jews (data mainly from National Jewish Population Survey and from the United States Census Bureau) to find out whether there is a bonus value of being a specially educated Jew and if it is the case, what is its approximate size.

Abstract/Abstrakt

This diploma thesis shows, that higher incomes of American Jewish people are related to specific factors. The question is if there is some kind of specific human capital which influences Jewish incomes and if there is, how it differs from the common human capital. To find out the answer, the earnings of Jewish men and women and earnings of common Americans without connection to religion will be analyzed. Besides proving the importance and influence of education, other factors, which may increase or decrease the incomes, are also mentioned in the text. This thesis adds to the topic by including analyses of the qualitative data gained by the author; it thus should add to completeness of the research.

Tato diplomová práce poukazuje na skutečnost, že vyšší příjmy amerických Židů jsou odvozeny od určitých specifických faktorů. Otázka zní, zda existuje nějaký specifický druh lidského kapitálu, který příjmy Židů ovlivňuje, a pokud ano, jak se liší od běžného lidského kapitálu všech ostatních. Pro nalezení odpovědi na tuto otázku, budu v práci analyzovat jak příjmy Amerických Židovských mužů a žen, tak příjmy běžných Američanů bez závislosti na náboženství. Kromě dokazování důležitosti a vlivu vzdělání, jsou v textu zmíněny také vlivy dalších faktorů, které mohou příjmy zvyšovat nebo naopak snižovat. Tato práce obohacuje téma analýzou kvalitativních údajů, čímž vyplňuje některé mezery v již existujícím výzkumu.

Key words/Klíčová slova

Jewish, Incomes, Religion, Human capital, Education, the United States, NJPS

Židovské, Příjmy, Náboženství, Lidský kapitál, Vzdělání, Spojené Státy Americké, NJPS

JEL classification/Klasifikace JEL

I29 Education and Research Institutions - Other, Z12 Other Special Topics - Religion?, Z13 - Economic Sociology; Economic Anthropology; Social and Economic Stratification

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Introduction

This diploma thesis focuses on topic of connection between specific Jewish human capital and secular achievements of Jews in the United States. Its goal is to show, that there is a specific value connected with Jewish religion (or culture) which helps Jews in America to achieve higher income compared to other non-Jewish residents. To do so, data from the National Jewish Population survey (NJPS) and the United States Census Bureau will be used and combined with other sources. On top of it, the author's private research represents the value added to this topic by this text. At first the current state of the research within this topic will be summarized and the specific data will be described. Then the earnings of American Jewish men between 25 and 64 (productive age) will be studied, and the main factors with which the highest incomes are connected, will be shown. In the next chapter women will be added into the analyses and finer differences between respondents in means of personal habits and religious behavior will be investigated. The respondents will be divided by dedication and religiosity and it will be tracked which behavior is most likely to bear fruits in form of higher incomes. The analyses in the first two chapters will be based mainly on data from NJPS 2000-01 which contain high percentage of Jewish respondents. The wider view on the topic will be brought in the next chapter, where the data from the United States Census Bureau will be incorporated. The results from previous analyses will be compared with data valid for common Americans regardless of religion. There will be presented also the income differences between the main Jewish denominations in this chapter. As it is claimed in this thesis that the incomes of American Jews are influenced by their specific human capital, it needs to be explained what exactly is meant by specific human capital and how it differs from the common one, this will be done in the chapter titled "The "specific human capital", education in Yeshivas and comparison to other special types of schooling". The fine-tuning of the data will be done within the most important part of this work at the end of this paper by analyzing the responses from in-depth interviews and questionnaire research. This should clear uncertainties which may arise during analyzing the previous data.

The research will be targeted to explain and support data gained from quantitative research, specifically to find if and how exactly does the Judaism influence attitudes towards education and occupational attainments. This should enrich the already existing researches of raw data by explaining the reasons for specific behaviors.

Even if the sample for this research is not wide enough to compete with data provided by NJPS it can show deeper bonds between specific factors and give more comprehensible answers for given questions. People can explain their thoughts better within the interview and in open questions of in-depth questionnaire than in large register as used by NJPS. The analysis of answers helps to show importance of human capital in Jewish religion and shows different point of view on education understood by Christians.

1. Acquisition of the data

The subject of connecting religiosity and economy is a luring topic which was examined even by great economists like Max Weber, Gerry Becker and Steven Levitt. In this specific topic the research was revived mainly by access to new data from NJPS 2000-01. The sources used for this study are often not older than thirty years. Beside other sources and texts, the data from NJPS 2000-01¹ and the United States census from year 2000² were used. The latest United States census was taken in 2010, but it was decided to use data from the older census so that these correspond with the data from NJPS.

NJPS 2000-01 was conducted after the success of the first one that was carried out in 1990 and it covered broader extent, including also data about incomes. It was supposed to unite and complete missing data from the United States census. The survey was built to provide reliable and complete data on representative group of respondents. The questionnaire was built with regard to the requirements of the most important Jewish organizations, major communal stakeholders and researchers of Judaism to fulfill their needs and recommendations. The topics examined were for example relationship to Israel, synagogue affiliation, size of Jewish population and others. This work is mainly interested in responses connected to socio-economic situation, education, denomination and dedication to the religion. The method to acquire data was a telephone survey using random digit dialing. The sample of 4.500 respondents was reached during the time period between August 2000 and August 2001. A random sample of respondents was chosen from all parts of the United States. Questioning was structured into two main steps: screening, to find out who are the respondents, and then the questionnaire itself.

¹ National Jewish Population Survey 2000-01: Strength, Challenge and Diversity in the American Jewish Population. NJPS Home [online]. 2012 [cit. 2012-11-01]. Available at: <http://www.jewishfederations.org/page.aspx?id=33650>

² United States Census Bureau. *Census Bureau* [online]. 2012 [cit. 2012-11-01]. Available at: <http://www.census.gov/#>

The screening of the respondents was primarily done by using these four questions to separate Jews, Non-Jews and People with Jewish Background:

1. What is your religion, if any?
2. Do you have a Jewish mother or a Jewish father?
3. Were you raised Jewish?
4. Do you consider yourself Jewish for any reason?

The questionnaire was then given according to which of these questions were chosen by the respondent. The respondent was questioned about his and his family's religion and practices and involvement in the community, obtained education – if Jewish, what kind and in which part of the person's life, occupation of the person and his incomes. The participation in the interview was honored by \$25 for respondent or by a promise of contribution to some sort of charity. The NJPS 2000-01 is specific if compared to other similar surveys. Its difference consists in a fact that it asks people about their incomes. This makes the survey priceless because it opens a gate to the new research of connection between Jewish incomes and denomination. Unfortunately it does not provide reliable sufficient comparison to other non-Jewish people.³

To find a suitable sample of non-Jewish respondents to compare with NJPS data from the United States Census 2000 and in-depth interviews and questionnaire will be used. Census data will be used to find out comparable non-Jewish person to prove the findings about the different earnings of people with the same opportunities. The data from Census could not been used primarily, because it does not focus on information regarding the religion which is important for this work. The last time when the Census Bureau held a survey containing both the questions, the question of religion and the question of earnings, was in 1957 in Current Population Survey.⁴

³ National Jewish Population Survey 2000-01: Strength, Challenge and Diversity in the American Jewish Population. NJPS Home [online]. 2012 [cit. 2012-11-01]. Available at: <http://www.jewishfederations.org/page.aspx?id=33650>

⁴ United States Census Bureau. *Census Bureau* [online]. 2012 [cit. 2012-11-01]. Available at: <http://www.census.gov/#>

2. Earnings of American Jewish men

The paper *The Earnings of American Jewish Men: Human Capital, Denomination and Religiosity* (Chiswick and Huang, 2006) will be one of the main hints in this work. The authors also use data from NJPS to find the relation between Jewish religiosity and earnings of Jewish men. This paper helped the author of this thesis to set the information about adult men between 25 and 64 years old, who are the part of Jewish population – i.e. those men who are expected to be mainly active on the labor market. They use only the male population for simplicity and for the complexity of their search. This part will build on their work, the next part will add also data about Jewish women to see the whole picture. To find out this data, the paper *Jewish Identity and the Secular Achievements of American Jewish Men and Women* (Hartman and Hartman, 2011) will be used.

The question of earnings is considered to be very sensitive in the United States and nobody can be forced to respond to this kind of questions. The sensitivity was proven by fact, that about one third of the respondents decided to not answer the income question. As the information about incomes is fundamental for our research, it was necessary to omit respondents who did not provide this answer. But as the one third of respondents was omitted, the risk occurred that the remaining two thirds would not be representatively random. So in the first stage of the research it was desirable to identify what kind of people decided to reveal their revenues. The respondents and non-respondents for this question were sorted by using Ordinary Least Squares analysis and Logit analysis. At first it was analyzed what are the usual characteristics of respondents who did reported their earningsⁱ. (Chiswick and Huang, 2008, 6-8)

As it may be seen from the table, there are not too many statistically significant indicators which would separate those who responded and those who did not. It is apparent that people employed in clerical occupations and people working in sales do not have problem with this kind of question and they often respond. This is not true with blue collar jobs and there is no significant correlation between willingness to response to an income question and being employed in any other occupations, except the occupations mentioned above.

We can see another relationship with age (response decreasing), marital status (separated respond more often) and the part of the United States, where the respondent lives (southerners do not like to share their income information).

From this findings supported by two more verifying analyses it is clear, that there is no statistically relevant difference between people who did and did not respond to questions connected with earnings. Thanks to this it was safe to continue with using only the part of the data where the income answers were available. There can be seen from the cleared data (in both tables 2 and 3)ⁱⁱ that there is a very significant correlation between the education and the earnings (measured by years of schooling – 11% higher earnings with each additional year). Another values which seems to lever the ability to earn money, are years of experience (2% by year, but decreasing with number of years), marriage (about 27% more than those who did not manage to get a wife and by 6% more than those who lost their wives). It is apparent from the data, that there is about 23% high disadvantage to people born outside of the United States. This can be made up by years of residence, as every year adds up about 1% (catch up for those born in US is in about 23 years). Data about earnings of foreigners differ by the country of origin. Earnings of immigrants from developed countries and Israel are on average much higher than the earnings of other immigrants. At the opposite side the earnings of Jews coming from former Soviet Union, are lower (by about 14%) compared to other immigrants. A significant difference between Jewish respondents and common white American men is, that common Americans usually earn more when living in metropolitan areas. In this one indicator the Jewish men seem to be complete opposite, as they earn about 10 % more when living out of these areas. This difference may be explained by Jewish preference of community living and Jewish specific needs for goods (Chiswick and Huang, 2008, 9-10). This means that as they prefer to aggregate in groups and as they need special goods for their feasts and celebrations, they rather live in metropolitan areas, and if they need to live without comfort of the above mentioned, they would do so only for some compensation, which could be probably measured by higher earnings out of metro areas.

Now after finding out these common specifics it is necessary to target the Jewish specific values. Those are noted in tables 2 and 3 in the last three columns. The commonly used categories (e.g. in NJPS⁵) to differ between Jews are: Conservative, Orthodox, Reform, just Jewish and secular.

For further distinguishing there is a difference between in which denomination was a men raised, what is his current denomination and what are his religious practices. It could be seen from the data that those who are secular or non-Jewish demonstrate much lower incomes than any Jewish denominations (raised secular about 40% lower, raised non-Jew 37% lower), but these numbers are almost statistically non-significant due to too little sample of these people in the survey. That is why suitable sample of respondents will be presented using the United States Census to make the comparison with these.

The education represents one of the most important questions for this work, the question that is included in NJPS. The respondents were asked about the specific types of Jewish education – exactly, what kind and in what age it was taken. There were created categories to group respondents as: 1st - attending some kind of Jewish day school, 2nd - getting some other, part-time, Jewish education (Bar/Bat Mitzvah lessons etc.), 3rd - no Jewish education at all. Another important division was by the time when the education was taken. The survey distinguishes between the Jewish education taken during the 1st to 7th grade, and the 8th to 12th grade. When counting with both the age categories, the results were not statistically significant. The significance of type of education was shown only when working with the second group of respondents who took their education during the 8th to 12th grade. The affiliation to one of the above mentioned groups (1st, 2nd, and 3rd) does highly correspond with denomination in which the person was raisedⁱⁱⁱ. The Jewish full-time Day School or Yeshiva is most often attended by the respondents raised as Orthodox, other denominations are not attached to this kind of very intensive Jewish education as much as the Orthodox. The full-time Jewish day School (attended between 8th and 12th grade) is associated with by about 30% higher incomes than any other types of the education. (Chiswick and Huang, 2008, 10-13) This may be explained by a special extent of lessons taught in this kind of schools.

⁵ National Jewish Population Survey 2000-01: Strength, Challenge and Diversity in the American Jewish Population. NJPS Home [online]. 2012 [cit. 2012-11-01]. Available at: <http://www.jewishfederations.org/page.aspx?id=33650>.

Besides the common curriculum that is taught in other schools, Yeshivas and full-time Jewish schools add the Jewish history, Hebrew as a second language, religious studies and prayers and they also focus on building special abilities in their students, such as discipline and good argumentation⁶. There is one interesting thing compared to what shown earlier: being an Orthodox Jew was associated with the average lower earnings compared to being Conservative. Oppositely, here are the most numerous group of those who are supposed to earn the most the Orthodox Jews.

This can be easily explained by comparing the like with like: an Orthodox who attended a Jewish Day School would probably earn more than an Orthodox who did not, although the Orthodox Jewish Day School attendee would earn comparably less to his “schoolmate” who is Conservative.

Another significant variable shown in this research is the respondents’ Jewish habits. The survey covers questions about how often does respondent attend some kind of Jewish religious practices. The respondents are divided into groups by frequency of visits of a service in the synagogue during the last year to those who do not go there at all = none, visit few days in the year = seldom, visit once to three times a month = monthly, visit once a week = weekly and those who visit synagogue more often. The frequency of visits is the highest with currently Orthodox Jews and unsurprisingly the lowest with secular respondents. By dividing respondents into these groups it was found out, that there is no significant difference in incomes between those who visit synagogue sporadically and those who do not visit it at all. The incomes grow considerably with more often visits (weekly attendees earn about 36% more than monthly attendees), but decrease again with even higher attendance (those who visit more than weekly earn about 20% less than those who visit monthly)^{iv} (Chiswick and Huang, 2008, 14-15) – this implies that those who devote their time to such often visits in synagogue sacrifice this time from their secular efforts. When recounted on days for year visits, the data imply that the highest earnings are associated with 145 visits per year, less than 3 visits in one week.

⁶ The special types of education in the United States will be described later in this work.

This may be explained by the fact that this often visits are paid most often by Orthodox Jews, who are the most numerous group in Jewish Day Schools, so they are the ones who are expected to earn the most.

To summarize the findings about Jewish men in the productive age, there are no significant patterns on who does and who does not respond to sensitive income questions. The response rate is unrelated to education, slightly positively related to clerical jobs where there is more likely, that the respondent knows exactly how much he earns and is able to state it without deep thoughts, and there is a negative propensity to response with elderly respondents and people from the South.

We can see that the special Jewish education is positively correlated to earnings, although the clear influence is shown only by education earned in specific age, which probably has to do with stages of evolving of man's brain.

Other earnings influencers are: years of experience on labor market, marital status (being married helps), being native to the United States and if not, at least living there for sufficient amount of time⁷. In the question of denomination we could see that the highest earnings are connected with Conservative Jews, when measured among comparable respondents. This is true for both being raised Conservative and being currently Conservative. Concerning the Jewish education, the best of are those, who attended Jewish full-time school or Yeshiva in some time during the 8th and 12th grade. These respondents earn by about 30% more than others (earnings grow by about 6% for a year spend in a full-time Jewish school). Part time or none Jewish education does not have effect on earnings. Higher earnings of full-time Jewish schools attendees are attributed to special longer and extended curriculum at these schools. Concerning the question of religiosity, it is apparent that earnings-wise it is the best to attend synagogue services several times a week, but less than three times; attending more or less is connected with lower earnings. (Chiswick and Huang, 2008, 16-18)

⁷ Although these indicators are usable also in common population, so they are not major for my research.

This conclusions prove the original idea about connection between Jewish human capital, here expressed by special Jewish full-time education, and their earnings. But these data do not seem complex enough. To fill in the data with the wider view on earnings among Jews, another piece of information will be added in the next chapter, by incorporating the information about Jewish women earnings. Another detail which needs to be dug deeper into, is the special full-time Jewish education. This topic will be analyzed later in this work, where also data about non-Jewish special education will be added. The question is whether the earnings raise because of the Jewish part or because of the more time spend in school and special regime of curriculum.

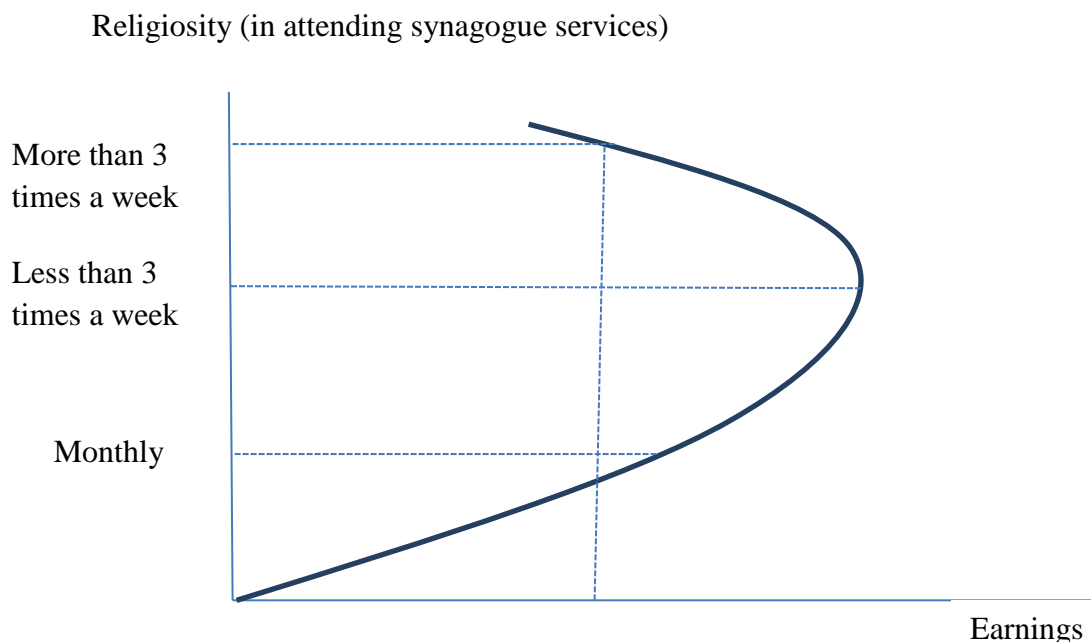
3. Earnings of American Jewish women

The extension of this work by data about Jewish women earnings will be done thanks to help of the Harriett and Moshe Hartman's work *Jewish Identity and the Secular Achievements of American Jewish Men and Women* (Hartman and Hartman, 2011). The main difference compared to the above mentioned data is that it takes women in consideration, although there are also some other interesting implications, concerning mainly different types of religiosity. There is need to distinguish between religious and ethnic Jewish identity to find which of these two, communal or personal aspects of being a Jew, has a stronger relationship to secular achievements (Hartman and Hartman, 2011).

There are several points of view on religiosity and there may be difference in its influence on secular behavior. For example Judaism is known for very strong communal bounds and lots of traditions. The community and tradition is so extended, that it probably would not influence person only in religious way, but also very strongly in his secular life. The question here stands what influences secular achievements more, the ethnicity or the religiosity. Different beliefs and practices may lead to different behavior which prevents or supports different kind of behavior. Judaism in contrast to Protestantism supports education and other means of human capital (Darnell and Sherkat, 1997, 306-315). Tendency to education and other secular achievements is deeply influenced by group, in which the person lives, on his play mates in the childhood, groups he attends, attitudes of his parents and other influencers. This is not primarily religious influence, but more likely the communal ethnic habits. So the influence of religion on secular achievements is indirect in this case (Lehrer, 2009, 281-301). According to Keyster, besides the indirect demographic behavior shaping influences, there is also the direct influence of religion in goals which may lead to different behavior in secular questions (Keyster, 2003, 173-205). Another important aspect which is very influenced by religiosity, is attitude toward women's work. As will be shown later, there is a significant difference in incomes by gender. Besides the gender differences, this work would like to point out how do the religious, ethnic, public and private habits influence earnings.

The interesting fact about Judaism is, that it is very bounded with secular life. About 42 percent of Jews claim, that they feel “secular” or at least “somewhat secular”. This gives a good precondition to observe interconnection between religiosity and secularity. There is a considerable amount of people who claim themselves being a Jew, although never practice the religious site of Judaism. The secularization of Jews may be caused by high attitude towards education. About half of the adult Jews in the United States, the greater amount than any other religious group, received the secular education on high levels as colleges and university degrees. This probably has to do with Jewish targeting “the heaven on the Earth”, the teaching that one should work to live well and help those who cannot. We can see the roots of targeting secular achievements in tradition, culture and community (Hurst and Mott, 2006, 493-463). From the data above we already know, that the relationship between religiosity and secular achievements is curvilinear, as may be seen in a graph 1. This may show against the religious part of the Judaism as the incomes decrease considerably after some point of religious practices. It may be explained by the amount of time, which person could give to religion and to build his career⁸.

Graph 1. Dependence of religiosity on earnings.⁹



⁸ Explained later, on p.16-17.

⁹ Own graph created with use of data from Hartman and Hartman 2011.

Based on the NJPS data it is apparent, that American Jewish women earn considerably less than American Jewish man. This may be explained by a greater attachment of these women to religion (Collett and Lizardo, 2009, 213-231). Family values play an important role in Judaism. The main post of women, according to the Jewish beliefs, is home with children. Not that Jewish women would be discouraged from attaining education and aiming high secular targets, but they are not as much supported in these activities as the men are (Stark, 2002, 495-507).

To measure the influence of Judaism on secular achievements of Jews, it is necessary to specify the meaning of the term secular achievements first. To do so, the Hartman and Hartman's division was adopted (Hartman and Hartman, 2011, 136). The division was done according to the type of the survey questions. The main six categories are the level of education, labor market involvement, type of employment¹⁰, working in the top graded professions (management, executive, business, finance or professional occupations as doctors or lawyers etc.), annual income of full time workers (more than 35 hours per week) and the prestige of the occupation measured by categories from census 1980 (adapted in 2000).

Another necessary information to answer the main question was to define Jewish identity. To settle this, more than twenty questions from the survey were chosen and four main factors were created. The main factors derived from the data are private ethnic, public religious, private religious and public ethnic. The private ethnic identity is defined by tendency to consider oneself as an heir of Jewish ancestors, feeling Jew, insist on Jewish education for children and grandchildren, search for Jewish friends and so on. The public religious factor contains publicly seen expressions of being Jewish as attending synagogue, having Mezuzahs on doors, lighting candles on Chanukah and practicing more Jewish rituals which are held in public. Private religious factor is defined by practicing private ceremonies at home as lighting Sabbath candles and keeping Kosher, this require greater dedication and is shown in more religious families.

The last factor, public ethnic identity is shown by participation on community activities and voluntary programs like attendance in Jewish Community Centers, Young Men's (Women's)

¹⁰ Last two measures are used only for women because about 90% of Jewish men attend full time jobs.

Hebrew Association and other organizations which does not necessary have to influence people only in the religious way (Hartman and Hartman, 2011, 137-138).

Further it was convenient to distinguish between Jewish denominations to assign properly the behavior models. This was find out by direct question in the NJPS “*Thinking about Jewish religious denominations, [what] do you consider yourself to be?*”(NJPS 2000-01). This question helped to determine respondents into four groups of main American denominations which are same as before Orthodox, Conservative, Reform and unaffiliated. The private ethnic and religious data showed higher scores with the Orthodox, the public indicators were also higher with this denomination group although not considerably. Jews without denomination scored in all categories below the affiliated Jews (Hartman and Hartman 2009a).

Another point of differentiation between the respondents is their age. With increasing age the secular and occupational achievements may increase, but when taking women into account, the statistics changes. The participation in labor market decreases with older groups of people, considerably more with older women and with women in childbearing age (Chiswick, 2007) (this may be observed even in general population). Besides the age, other variables considered were education and marital status. A new variable used is a number of children under 18 at home. This variable strongly shows the difference between men and women. The positive answer to this question usually means lower labor market participation and lower incomes for women and conversely higher income and occupational prestige for men. This may be explained by higher motivation for men to earn more when they have to take care of the family.

The acquired data showed strong connections between the denominations and specific types of secular behavior, achievement and occupation, but it is not clear enough what stands behind these correlations. To find out the direction of the correlation and specify the origin of the influence of factors involved, several in depth interviews questionnaires were collected. Findings from this research will be presented later in this work. Results of the analyses may be seen in tables in the appendix.^v To figure out the results the analyses were divided into three steps. In the first one the identity factors were used, in the second step the denominational affiliation was added and the age variables were taken in account only in the third step.

From the first phase we can see that the Jewish identity strongly responses to educational attainment of men, with negative influence of private ritual factor and positive influence of public and personal ethnic factors.

The second phase, where the denominations are added, shows the significant negative influence of being Orthodox, the influence of the Jewish identity factors remains on the similar levels as before. When adding the age in the third phase, no important change shows in the data. From this results we may infer that the educational attainment of Jewish man is generally supported by social capital gained by involvement in public ethnic organizations, which gathers Jews in not-only religious activities, and by attending public religious ceremonies. The high dedication towards the religion showed by private religious factor, the tendency to bond into small groups and devoting a lot of free time to the religion, does not support gaining of the needed social capital and though acts negatively on educational attainment (measured by the gained level of education) (Hartman and Hartman, 2011, 140-141).

These results differ slightly for women in the way that supports the original thought about higher importance of family values with deeper dedication towards the religion. The private religious factor has about twice stronger negative effect on women's educational affiliation than on men's. This factor difference between men and women is even higher in the phase two where the denominations are added, although it is decreasing in general. Looking at the denomination, there is also negative influence of being Orthodox on the educational attainment of women, but much lower than with man. In the phase three we may see, that the educational attainment decreases with higher age of a female respondent. From the table below we can see that the religion and private rituals influences women more than their ethnicity and public expressions. As already mentioned, this may be caused by specific traditions connected with deeper religiosity, such as early marriage and childbearing which may interfere with educational advance (Hartman and Hartman, 2011, 141-142).

The second analysis covers the labor force participation of women and may be seen in the table seven in the appendix^{vi}. Same data for men were not included because most of the men in question are working for a full time and hence the info would not be interesting for us. The analyses are again constructed in three phases, each phase adding some factors.

The first contains only Jewish identification factors, the second adds denomination, and the third phase completes the analysis by adding new factors as education, age, number of children under 18 at home and marital status, which may influence the attitude towards work.

As we can see the private religious factor and the both ethnic factors are negatively related with work, although the public religious identity has positive effects. Adding the denomination in the phase two does not significantly change the values. Similarly as with values for education, being Orthodox has a negative influence on labor participation. The change occurs in the phase three where we can track a significant drop in the influence of the private religious factor. This points to indirect effect of the factor through the family values, so the respondents who tends to the first Jewish identification factor could be expected to be mainly less labor active due to being married with children at home (Hartman and Hartman, 2009a). With the public religious identity the probability of labor participation increases. This may be caused even by the fact, that some kinds of activities which defines the public religious factor may be counted as a job or at least provide social capital to find a job easier. From the factors added in the phase 3 the positive influence is brought by the education (which may be marked as the human capital). As could be expected, the other factors which are age, children under 18 at home and currently married has negative influence on the engagement in the labor market (Hartman and Hartman, 2011, 142-143).

When we check for the hours of employment^{vii} we may see similar results. It is negatively related to all Jewish identity factors. This may be explained by different timetable of religious women, who may spend more time doing work for the community or securing the household in the religiously proper way. When considering the denomination, we can see again, that there is a negative correlation between being Orthodox and hours spend in the work. After adding the third bundle of data it is clear that it is more usual to work for full time for more educated, younger and currently not married women without children (Hartman and Hartman, 2011, 144).

The occupational attainment may be seen in the table nine^{viii} which again takes in account both men and women. To simplify the data and make the results cleaner only the full-time workers are taken in account. In the table the data are tracked separately for men and women. The higher occupational attainment refers to being in managerial or business post with high prestige. In case of man there is a positive influence of both religious and both ethnic factors.

The values are again decreasing with being Orthodox, but this time surprisingly also with being Conservative (Hartman and Hartman, 2011, 144-145).

This may be explained by the assumption that both prestigious occupation and affiliation to some kind of denomination has some time requirements, so naturally with higher dedication towards the religion after some point the occupational success decreases. Until this breakpoint the success is probably supported by the regional and ethnic factors mentioned above. Although this may be also connected to other specifics which comes along with being Orthodox or otherwise denominated, as for example educational achievements. As it reads above the Orthodox denomination is correlated with lower educational attainments which may in total cause lower occupational attainments.

Therefore the table 10 gives a comparison of success by denominations cleared of influences of age, education, marital status, and number of children in the household.^{ix} The average of the values was used to clear the data. The idea of influence of lower educational attainment is shown in the first column called total, once the data is cleared, the ratio changes and we may track the highest percent of managers, businessmen and professionals among the Orthodox. The first place in occupational prestige is again taken by the Orthodox which comes along with the above mentioned claim about specific Jewish education. As I showed earlier the highest occupational attainments are reached by those who attended the specific Jewish schools like Yeshivas in the specific age. Among these “graduates” the largest group is composed of Orthodox. Although as shown by part *N* in the table 10 it is apparent that there is considerably lower number of Orthodox who suits the adjusted data compared to other denominations. (Hartman and Hartman, 2011, 147)

Other assumption which needs to be clarified is the influence of private religious and ethnic factors. It is important to compare the like to like, so in the columns two and three of the table 10 there is the percentage compared for the respondents with similar personal ritual and tribal values, especially for the respondents reaching high score in these factors. The Orthodox Jews score the top again when the personal tribalism is tracked. But this does not seem to be true in the case of respondents with high score on personal ritual.

This indicates, that there is something included in the private religious factor which interferes with the occupational achievements and probability of having job which is rated as prestigious. The data in the table 10 again also support the idea, that there is a kind of peak of religiousness where the top occupational prestige and incomes are reached and everything below and above this point scores lower.

As we may see the highest incomes could be found in the group of Conservative men. Among all denominations we may track that income tends to grow with those who score on personal rituals as high. So there is apparent difference in incomes and occupational attainments among denominations and there could be seen some shifts caused by different religious factors, but when we compare data from tables 10 and 9 it is clear that the most important role is played by education (Hartman and Hartman, 2011, 147-148).

The data are slightly different for women. In the case of women only the public ethnic of all the Jewish specific factors has positive influence on occupational attainment and prestige, but still mainly because of hidden effects of education and family variables, when cleared of these the difference is not significant. Higher values of personal rituals come along with lower incomes, explained by greater dedication to family. Another difference from the data taken for men is, that in the women's case, there is positive correlation between occupational prestige and incomes and being Orthodox. This shows on the fact, that once the Orthodox woman decides to fully enter the labor market, it must be worthy, that is why they tend to specialize mainly to professional occupations (Hartman and Hartman, 2009a). The strongest influencer of incomes for women is same as for men, the education. When we embrace all Jewish identity factors it has rather small or negative influence on women's occupational attainment and income and the positive effect of "being a Jew" is showed only by positive correlation between public ethnic factor and occupational prestige which points on positive effects of social capital.

The human capital gained by special schooling and the social capital resulting from communal activities influencing Jewish women are accompanied by specific Jewish cultural capital derived from Jewish identity variables in the case of Jewish men (Hartman and Hartman, 2011, 149-151).

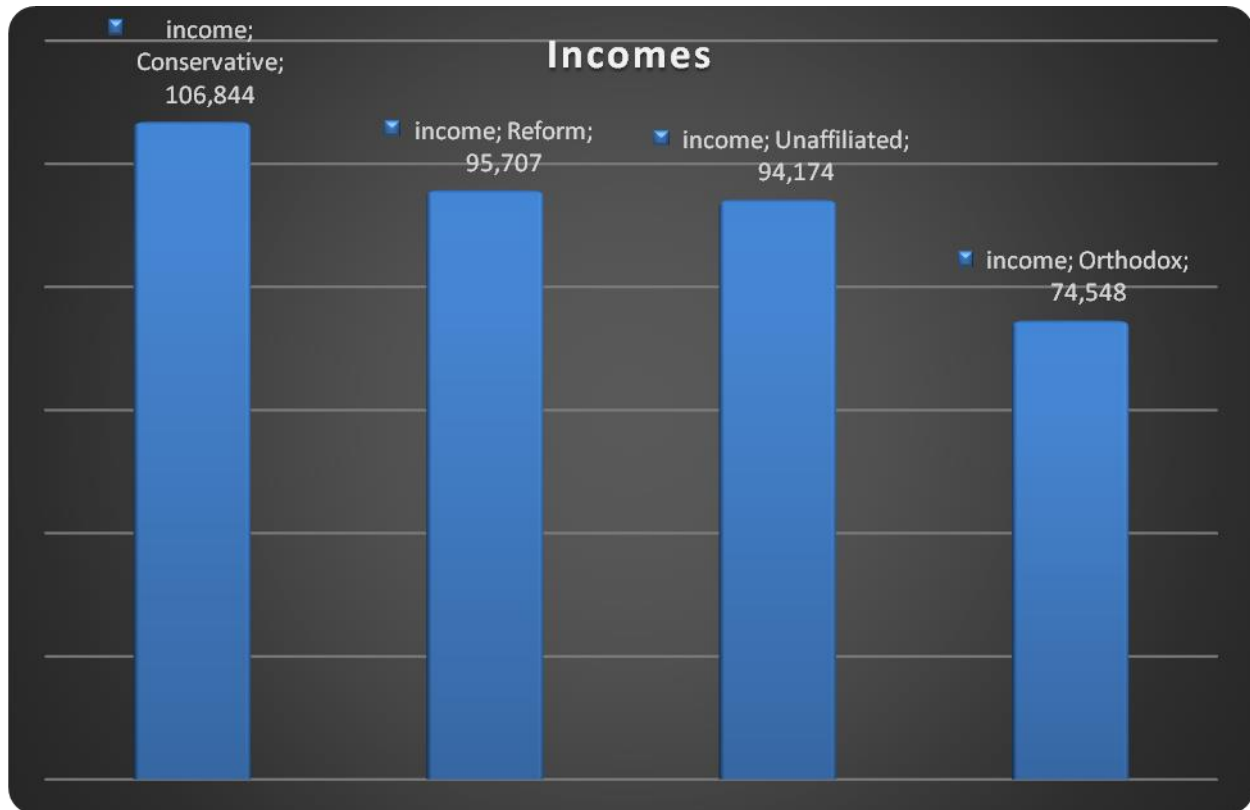
To summarize the used data, we could clearly see that there is a significant difference between influence of factors on men and women. When traced for men, all of the Jewish specific factors showed positive influence on their occupational attainments and incomes. This does not work for women, whose secular achievements decrease with private religious factors. Although when a Jewish woman, despite the influence of private religious factors, decides to participate in a labor market, she could use an advantage of bridging social capital and achieve better results than her non-Jewish peers.

The difference between men's and women's secular achievements is explained by the tradition. In the Jewish culture the secular achievements of men are recommended and highly promoted, meanwhile there are different values appreciated for women.

4. Earnings of general population in the United States

Based on the information from the above mentioned sources, a connection between specific Jewish human capital and secular achievements of Jews in the USA was found. Specifically a positive correlation between income and education. The best results are connected with special Jewish full time education, when absolved in the 8th till 12th grade. The extra Jewish specific classes in the curriculum provides children between 13 and 17 years with special knowledge and abilities which helps them later to attain more prestige occupation and also earn more than their peers. There are certainly more factors which influences the ability to earn more, including the social and cultural capital provided by community and personal drives which may lead person to be successful, but the education is the most valid of all of these. It may be supported by the fact that the education commonly helps to reach higher incomes. In the text above it was shown that there is an influence of Jewish human capital on Jewish men earnings and also, that there is a significant difference between men and women. The NJPS data provided me with enough information to create an average “rich” Jewish man. This person is about 43 years old, he works in some kind of a managerial or business post or he is an educated professional. He is more likely married with children under 18 in the house. The highest incomes are reached when this person’s denomination is Conservative. The mean annual income in this case, when we do not target the respondents with the high scores of religiousness, is \$106,844. The incomes drop for others, reaching \$95,707 for Reform, \$94,174 for unaffiliated and only \$74,548 for Orthodox. This is illustrated by the graph of incomes below (Hartman and Hartman, 2011, 147-148).

Graph 2: Incomes of Jewish men in managerial occupations by denomination.¹¹



By comparing the numbers we can say, that in this category of people there is a \$12,670 bonus in their annual incomes of being Conservative compared to unaffiliated and \$19,626 loss of being Orthodox. Nevertheless, these numbers come from NJPS where there is no representative sample of non-Jewish population. For this reason, it was decided to complete these data from other sources, mainly the United States Census.

The total mean annual income in the United States in year 2000 was \$58,460. Unfortunately, this number cannot be compared to the above mentioned Jewish incomes, because this is mean income of all people without the consideration of age, education or gender. For better comparison the mean of incomes of people who has achieved education on Bachelor's degree or more was found, the mean of incomes of these people is \$91,968.

¹¹ Own graph created with use of data from Hartman and Hartman 2011.

To get even closer to our model Jewish guy, there was separated the mean of incomes of those who achieved B.A. only, because the incomes are rising with more education and the mean was increased by those with higher education.

The cleared mean of annual incomes of B.A.'s is \$83,851 which is somewhere between incomes of the model Orthodox guy and the model Unaffiliated.¹² In this case the bonus of being Jew would be derived for all the Jews besides Orthodox, who lose not only to other Jews, but also to non-Jews. The exact bonus of being Conservative Jew would be \$22,993 per year. When we check for age, we could see that people between 35 and 44 earn in average \$58,084 and people from 45 to 54 \$68,082. Here we can see the strong tendency of growing of the income with the age till the age of 65. The number is once again lowered by adding lower income people. (The United States Census Bureau, table H13)^x

From this results we can see, that it is essential to have suitable samples to compare. Due to the lack of raw data it will not be possible to re-create the model person from average U.S. population. Though by the assumption, the incomes of the average person comparable to our model Jew would not be significantly lower than incomes of group of Orthodox or maybe even the unaffiliated and Reform. It points out the important fact, that the positive effects on incomes are not valid for the Jewish population as whole, but only for the chosen parts of it, mainly the Conservative. So the claim that the incomes of Jews are higher than incomes of other members of the society would not be entirely true, because some other factors need to be weighted and there is a need for greater differentiation among the groups of respondents.

¹² Though there is a problem also with this value, because it encloses all Americans above 25 who attained the bachelor's degree, which means that it contains also data for women and inexperienced youngsters. As we could see from other parts of the table, young people and women reach considerably lower incomes and counting them in may decrease the total mean.

5. The “specific human capital”, education in Yeshivas and comparison to other special types of schooling

In the text above it was concluded that the human capital, understood as an education, is the most important factor which influences future incomes of the individual. Using the data from the United States Census it was shown that the income grows with the increasing level of education. This is also a significant factor, but this work is targeted mainly to point out the Jewish specific influencers. That is why it is necessary to explain difference between Yeshiva and other types of schooling and show its influence.

Yeshiva is a special full time Jewish school with an extended curriculum. Besides common lectures it contains also classes in Talmudic studies, Hebrew and Jewish history. Yeshivas provide education on different levels. This work is specifically concerned in Yeshiva type mesivta, which provides education for children after Bar-Mitzvah which suits above mentioned 8-12 graders (Zvi Kramer, 1984). Common schedule starts at 7:30 or 8:00 AM with prayer before breakfast. The morning classes are dedicated to religious studies and prayers and the common curriculum after the lunch is followed by more prayers. Studies of rabbinic texts and Talmud in Yeshivas takes place in the form of Chavruta. Chavruta is special kind of learning in the style of discussion. Students create discussion pairs (or sometimes small groups) in which they study, analyze, and discuss the studying materials. This kind of education has probably the most important influence on development of students’ minds. The practice of using discussing pairs for Talmudic studies has a long tradition and has proven its efficiency. Discussion helps students to observe and consider thoughts of others and builds their ability to create strong arguments. Students search for faults in their partner’s logic and try to prove their own points of view. Students do not have to find the right conclusion by the end of the day, the most important role of this practice is to learn to listen and understand others and form own thoughts in a presentable way.

The other interesting thing about Chavruta is that the discussion does not take place only during the set time in the lecture, but it may continue for unspecified amount of time. Thanks to this, students are fully dragged into the topic and have greater chance to really understand it.

The common practice was that Yeshivas and the Chavruta style of study is determined mainly for male students, but lately there is a tendency to open also female Yeshivas with slightly modified topics. New kinds of Chavrutas are now open thanks to the development of technology, so we can observe for example telephone or online Chavrutas. I personally believe, that the Chavruta style of learning may be the main reason of why people who absolved this kind of education tends to achieve more than others, and most of the respondents of my in-depth interviews who absolved this kind of schooling has claimed the same.¹³

So the special Jewish education has influence on the educational and occupational attainments, but what about the non-Jewish education. Information from the interview respondents and from the internet search (schools' pages, U.S. Department of Education) was used to find some kind of special non-Jewish education, mainly on the high school level. In the United States, there are several possibilities to attain special education both in private and public schools. There are the Catholic and Protestant schools which provide children with extended religious classes. In these schools children obtain mainly ethical values and they bind to the religion, but on average, these schools do not sharpen their senses and support them in their further secular achievements.

There are also special possibilities for exceptionally smart kids within the common schools. These children are allowed to take some of the classes with older kids. Several schools also offer advanced classes with smaller number of students and more difficult learning material. There is a program within the United States called Advanced Placement where the high school students are taught college subjects and can obtain collage credits when they achieve good grades. These credits may be accepted on some colleges, but usually not in the most prestigious schools where everybody has to absolve the entrance exam and all mandatory courses. Although students can choose the field of their interest and deepen their knowledge, advanced classes do not provide them with any special soft skills. Advanced placement just helps students to evolve in the particular field and increases student's probability to continue with education on higher level, but does not support student in the same way as Yeshivas do. (AP Students, 2013)

¹³ Information about Yeshivas and Chavruta style of education was gained partly form discussion with teacher and principal in one Yeshiva and from book *World Wide Agora* (LIEBERSOHN, Aharon. *World Wide Agora*. 2006. ISBN 978-1409284772. Available at: http://books.google.cz/books?id=8uZvs6_fGeMC&pg=PA155&dq=chavruta&hl=en&ei=kUkCTuvyEcHOH AeMypSzDQ&sa=X&oi=book_result&ct=result&redir_esc=y#v=onepage&q=chavruta&f=false. p155.

In conclusion, we can see that the education is extremely important factor in achieving high incomes and great professional achievements, but we need to distinguish different types of education and its influence. While special and extended classes help students to obtain proficiency in the chosen field and facilitate student's way towards higher education, the Jewish full-time education forms student's mind, builds in him the useful soft skills and prepares him thoroughly for the future life without need of specification.

6. Interviews and questionnaire

In this work several bundles of data were used and conclusions of existing studies were compared. Thanks to combining several sources the view on the topic was widened by this work. The original question was if there is a connection between specific Jewish human capital and earnings of American Jews, the results from previous analyses of secondary data indicates that the answer is yes, but it would be appropriate to enrich this data by deeper in-sight analyses which have not been yet conducted. As a method to fill the empty places, this work uses the in-depth interviews and questionnaire answered by representatives from the group of wealthy citizens of the United States. The in-depth interview is extremely valuable tool to understand and explain hazy results of quantitative researches. In this case it will help to grasp the concept of benefits from attaining the special human capital and connection between religiousness and secular achievements.

To dig a bit deeper into this a method of in-depth interviews was used. Eleven volunteers kindly sat through the questions and gave valuable information in concern to this work. The main topics of the interview were influence of religious upbringing on educational achievements and influence of religious upbringing on professional success. As the method of the interview is quite challenging and time consuming, the research was expanded by method of questionnaire. The same structure as for the interview was used and the questions were consulted with the interview respondents. They also helped with sending out the questionnaire to their contacts, which widened the sample of participants.

The greatest challenge of this research was that questions about income, the main topic of the research, are understood as a taboo in the USA. This issue is clearly reflected by the response rate. Only 25% of those who started the questionnaire also finished it properly. 7 respondents of the twenty seven, who decided to share their private information, chose “I do not wish to respond” in the most important question of the research, which is: “What is your average annual income?”

7. The interview

The in-depth interviews were conducted with 6 men and 5 women. 6 of these people were in couples and the interview was done with both partners together. The respondents 1, 4 and 6 were asked personally to attend the interview and they have provided wider panel of respondents. 5 addressed potential respondents decided that they are not willing to response the income questions, so they were omitted from the interview. The interview was conducted only with respondents who were willing to share their income information. It took place in July 2013 and it took between 30 to 60 minutes. The main topics of the interview were religion, education, occupation and incomes. Respondents were in ages between 41 and 79 years (median age of respondents is 58). As this was only a very little sample of respondents, the growing tendency of incomes connected with the age was not proven. Religion of respondents was Jewish (respondents 3,4,5,6 and 9), Christian (1, 2, 8 and 11) or agnostic (7 and 10). All of them are U. S. residents. Most of the respondents have much higher incomes than average and if taken for quantitative research they would not be sufficiently diversified group, but they are perfect for the purposes of this work, because they are very high in question of incomes which is one of the examined factors. All of this people are highly educated, only one of them absolved only college education, others are university graduates on graduate (2, 6, 7, 8, 10, 11) or postgraduate (1, 3, 4, 9) level. Among respondents there were four Christians, both denominations Protestant (1, 2) and Catholic (3, 8, 11), five Jews, orthodox (4, 5), conservative (3), unaffiliated (9) and reform (6), and two agnostics. 6 of the respondents were lead towards their religion by their parents (1, 3, 4, 5, 9, and 11), one by partner (2), one by reading (6), and one by personal tragedy (8). The incomes were in the average the highest with agnostics, than Jews and last with Christians, but this is not significant enough to hold to.

Influence of religious upbringing on education

Meanwhile the data seem to be similar irrespective of religion, dedication or age, there is a huge difference in respondents' opinions and priorities. There is complete opposite point of view on education within Christians and Jews. While Christians appreciate education as a way towards the higher targets, the Jews value education as an absolute necessity. When asking the question if the religious upbringing influenced positively the respondent's educational achievements, diversified answers occurred. Those raised as protestant (respondents 1 and 10) claimed that they were led mainly to be a good person, they received ethical education and build strong ethical values. The educational success was achieved mainly by personal drive. Despite the fact that this people values the education a lot, it has a little to do with their (or their parents') religion and there was different factors which led them towards education. It was little different with those raised as Catholic (2 and 11). They also do not see education as unthinkable necessity, but they have built in need to be good, almost perfect in everything they do. From what they say it seems that the religious upbringing will not let them fail (though one of the respondents converted to Protestantism). But still the education is taken more like a tool to be a better Christian. Respondent 2 claimed that even that she was a good student before, it helped her when she had lost her faith. Before, she was good as a "reader" she studied some topic, and then she was able to repeat what she has found out to her teacher, she perceived the world as given, but once she lost her beliefs, she started to ask questions and dig deeper into the topics and it widened her horizons. When asking Jews the same question, they usually said, that the education was very highly valued in their families (2, 4, 6, 9). Only one Jewish respondent claimed that religious upbringing did not affect her positively in her studies. It was elderly woman from strongly Orthodox family (respondent 5). She claimed, that meanwhile her brothers were supported in the education she was assigned slightly different role. Still nobody discouraged her from purchasing her goals, but it was her personal decision to continue with further studies and attain professional occupation.

There is a different way of communication between children and adults in Jewish families. Children are exposed even to difficult topics and asked their opinion, they are led to discuss things and think about them in wider contexts. This alone helps children to succeed in school.

All of my Jewish respondents attended advanced classes (9) or classes for talented (3 and 6) or at least some Jewish schools and activities (3, 4, 5).

When asked why they think, that the education is such important, the respondents mostly answered, that it is deeply rooted in their culture and that the education is a solid basis for making a good life. Respondent 9 who lived part of his life in a communistic country before moving to the United States said that education and your abilities is something, what nobody can take from you, so maybe the inclination towards attaining the impalpable capital is derived from historical events where it was hard for Jews to protect their belongings. With the agnostic respondents it is hard to value. None of them comes from agnostic family¹⁴, but their parents do not insist on religiousness of their children. Respondent 7 said, that his Jewish father supported him in education a lot, the respondent 10 said, that it was mainly his internal drive which led him to achieve more and more, firstly in education, later in job.

¹⁴ Parents of respondent 7 are Reform Jew and Catholic and parents of respondent 10 are protestant

Influence of religious upbringing on education

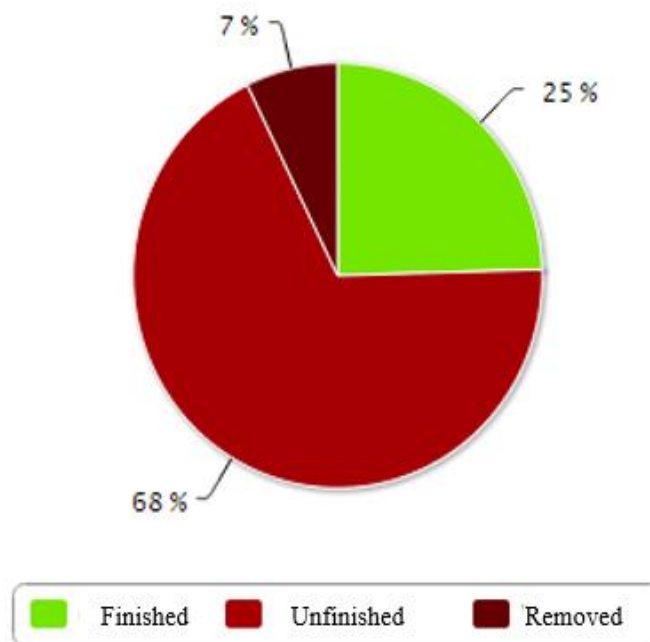
When it came to occupational attainment a Jewish social capital showed. Most of the Christian respondents do not assign too important role to their religion in case of occupational growth. Some of them reversed the correlation and said that thanks to their occupation they can help people and so be better Christians (respondents 1 and 2). Among the Jewish respondents the answers differed from the previous group. They often mentioned, that Judaism build in them the right determination and ability to work hard and accustom to given situation. Another often mentioned reason for success was wide web of contacts which helps the business. Respondent 3 explained, that business influences everyday lives in the communities without being noticed. When someone looks for work or need this or that, he mentions it in front of his friend and he sends the message further to the world. In this establishment it is much easier to connect supply with demand and reach wanted goals.

When the Jewish respondents were asked what were their goals in question of occupations, they usually said, that they wanted to do something meaningful or something they love, but there was one more very important point, they wanted to earn enough to secure themselves and their children, be able to provide them with the best schools and have spare money to help needy people. When this was consulted with respondent 4, who is actually a teacher in Jewish full time school, he explained, that in Judaism, it is very appreciated to be able to secure yourself and your family and help others if you can, charity is part of the religious traditions, but the priority is to be able to stand for yourself and not have to be supported. When the agnostic respondents 7 and 10 were asked about what drives them towards success, both of them said it definitely was not their religious upbringing, but they agreed that it is probably satisfaction of achieving something in their lives, personal growth and the point that they will leave something behind them. As mentioned above, the respondents were also questioned about their incomes, but because they were only 11, it was too unclear to derive any conclusions from this.

8. Questionnaire

To obtain some greater sample, the questionnaire based on the in-depth interviews was created and distributed by help of the 11 interview respondents. Server my.survio.com was used to create questionnaire. It offers some acceptable templates and it is easy to create a good looking questionnaire, besides that, it collects the answers from respondents, and ensures an absolute anonymity. The questionnaire included 19 questions¹⁵ and its completion took between 5 to 20 minutes. Unfortunately the response rate was not very good. The graph below shows, that from 110 respondents who started the questionnaire, only 27 finished it. 75 questionnaires was closed before send and 8 had to be removed because they were faulty (redundant, incomplete, irrelevant). 7 respondents who finished the questionnaire decided to skip the income question.

Graph 3. Visits of the questionnaire



¹⁵ Similar structure as in interview, firstly screening questions about gender, age and religion, than questions about education and occupation and at the end the income question and space for additional notes.

Fourteen respondents were women and thirteen were men, so the gender distribution was even. The question about incomes was not filled by 3 men and 4 women. Even in this small sample it was apparent, that men earn more than women. Similarly as in the in-depth interviews, the questionnaire was filled only by Christians, Jews and non-believers. 10 of the respondents were Christians and 10 Jews, the rest 7 do not feel attached to any kind of religion. 5 from the Jews who responded are Reform, one respondent is Reconstructionist and the remaining did not claim their denomination. 5 of the Christians in the questionnaire are Catholic, other denominations which showed among the answers were one Episcopalian, one Presbyterian, and one Protestant. 7 of the Jewish respondents feel, that their religious upbringing has positive influence on achieving of educational goals, in the case of Christians it is only 5 and from these 5, 3 are Catholic.

Despite the fact that the answers in the questionnaire were not as comprehensive as the answers which were got in the interview, they carried the same note. All Jewish respondents who feel that their Jewish upbringing has positive influence claim, that education is highly valued in the Jewish families and that Jewish parents expects more from their children. One of the respondents said, that he was pushed towards education and having a profession to be independent on someone else. While the answers of Jewish respondents were pretty straightforward, the answers of Christians tend to be a lot more complicated. They were looking for deeper link between education and religion. One answer which repeated more often than others was that they were raised to succeed, be good in what they are doing and use the talents given by God as well as they could. Answer connected with this is that being educated helps to help others (similar conclusion was mentioned also in the interviews). The original reasons were that the respondent was lead towards education by role models in the church and other respondent's thought that religion supports person through her whole life, so also in the case of education.

The results are slightly different with occupational attainments. In this category 6 of Christians responded positively. They claimed that religion makes them work harder to be success, it forms the person as whole, so also in the means of occupation, and it gives ethical and moral basis and need to help others, which could be done easier from specific occupations (e.g. physicians). From the answers of Christians there could be seen compassion to do the right things and be right person.

From the Jewish part of my respondents, I received only 5 positive votes in these questions, the other 5 claimed that the professional achievements are not anyhow concerned with religion, more likely culture or personal conviction. Those who agreed on positive effects of religious upbringing on their professional life, refer to right values given by religious belief, good work habits and ethic, and connection to high valued education. None of the respondents claimed that he or she belongs to a community which would help him or her towards better occupation, though several respondents admitted, that their being part of some kind of group widens their contacts.

All of the respondents of the questionnaire have, similarly as the interview respondents, finished at least a college. Distribution of highest education among the author's respondents was as follows: 5 college, 9 graduate degree, 13 postgraduate degree. Only two of the Christian respondents absolved some kind of religious education, first took only several classes as a little child in a catholic school which did not have much of influence, the second attended Jesuit school till 12th grade, the respondent is occupied as an attorney and worked also as stockbroker, his incomes belongs to the higher level, which is between \$201.000 and \$500.000. Although this respondent claimed, that his religious upbringing did not have any positive influence on his educational and occupational attainments, so there probably would not be connection to this school. On the other hand 9 of the Jewish respondents attended at least some kind of Jewish education. 5 from this 9 respondents decided not to share their income and the remaining four does not show any correlation.

Sadly none of the questionnaire respondents attended any kind of full time Jewish school so it is not possible to compare results with the data above. For question if the respondent attended some kind of special education, there were 5 positive answers, 2 from Jewish part, 1 from Christian part and 2 from agnostics. Most of these were special advanced classes or classes for talented, absolved in some time during high school. Interesting thing is, that all of these respondents belonged to the group with lower incomes when compared to the rest of the respondents. This suggests that the earlier assumption, the insufficient influence of this classes on higher incomes, is right, but 5 respondents is actually too little sample to make a conclusion like this. This topic needs further research and would do for another paper.

The questionnaire and the in-depth interviews were created to obtain qualitative data which would complete the information gained by quantitative statistics. After having obtained the quantitative data, it seemed highly probable, that there is some factor, even if covered within the education, which helps Jews being successful. By conducting the qualitative research it was found out, that there is important difference between the Jews and others, mainly in the attitude towards the education. After comparing the data, it occurred that education is a highly important factor in Jewish culture, and that Jewish people tends to attain as much education and soft skills as possible.

Conclusion

At the beginning of this text the question was laid if there is a connection between special human capital of American Jews and their incomes. To find the answer firstly the existing literature was consulted. The solid base for this research was found in the National Jewish Population Survey 2000-01. The first part of this work was dedicated to the topic called Earnings of American Jewish men. In this part it was found out, that the highest incomes are earned by conservative Jews, who attend synagogue services several times a week but less than 3 times. It was also found out that the respondents who received special Jewish full time education, for example in Yeshiva, during their high school age, tend to on average earn by 30% more than the graduates from ordinary schools.

The chapter 5, called the education, was used to clarify specifics of the Jewish education, and it was compared to non-Jewish special classes available in the United States. Here it was concluded, that the main difference between the Jewish and non-Jewish education is in Chevrura style of learning which helps students to build useful soft skills.

As it was not satisfactory to take only the male population into account, the chapter 3, Earnings of American Jewish women was enlisted to fill in the data. In this chapter there are considered also the results for women and it was found out, that their incomes are considerably lower than those of the American Jewish men. When consulted with data from the United States Census, it was found out, that women in common reach lower incomes, but with Jewish women the difference is more significant (growing with religiousness of the respondent). This is caused by the different roles assigned to Jewish women by their religion and culture. Besides the gender, the influences of different types of religious expressions on income were traced in this chapter. There was a great difference between men and women in these factors too. Meanwhile the incomes of Jewish men are supported by all means of being a Jew, it works almost opposite for women. The only Jewish specific factor which helps women to earn more is social capital attained within public ethnic factor.

To offer an acceptable comparison, chapter 4, Earnings of people in the United States, was included. Data in previous chapters are taken from NJPS 2000-01, where there are answers provided mainly by the Jewish respondents. To give it an explanatory value, data about incomes from the United States Census 2000 were added. Sadly the exact same model person to compare could not be created, so at least data as close as possible to it was used for comparison. When assumed the tendency of annual income of common American, using several different bundles of data to track the direction, it was figured out, that the incomes of average American and some groups of Jews would not be significantly different. This finding shows, that incomes of Jews in the United States are not higher in average, but only within some groups¹⁶.

To make the data complete several in-depth interviews was taken and a questionnaire was created. This two sources was used to clear uncertainties about the data before. Thanks to this qualitative research, it was found that there is difference in values of Jewish and non-Jewish people. As there is assigned a huge value to education in Jewish religion and culture, Jews tends to achieve more in schooling. They build their human capital and though make themselves more ready for future occupational success. This is right mainly for Jewish men, but we can track influence on women behavior also. Even if they would not actually earn more than others with the same prepositions (except Yeshiva students who does), American Jews are more likely to occupy higher percent of managerial, business, professional or other highly valued occupations, simply because they will more likely have the right education and behavior.

Thanks to these findings, the author believes that she can answer the main question of this thesis in the following way: There is a connection between the specific Jewish human capital and secular achievements of Jews in the USA, but there are several other factors, which may also help. As the main source the author considers the human capital in the form of the education which supports incomes of Jews in the United States, even if they did not attend Yeshiva in the 8th till 12th class.

¹⁶ Specifically Conservative Jews.

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ⁱ Table 1 Determinants of Responding to Earnings Question among Adult Male Respondents Who Worked, NJPS 2000/01.

	OLS	OLS	Logit (Marginal Effect)
Schooling (Years)	-0.005 (0.65)	-0.005 (0.67)	-0.005 (0.64)
Age (Years)	-0.037 (2.63)***	-0.037 (2.66)***	-0.044 (2.64)***
Age Squared	0.0003 (2.20)**	0.0004 (2.23)**	0.0004 (2.32)**
Widowed	0.115 (0.91)	0.112 (0.89)	0.103 (0.89)
Divorced	0.064 (1.16)	0.063 (1.13)	0.061 (1.17)
Separated	0.201 (2.00)**	0.211 (2.11)**	0.191 (2.26)**
Never Married	0.034 (0.79)	0.036 (0.83)	0.039 (0.83)
Self-employed	-0.036 (0.89)	-0.035 (0.84)	-0.035 (0.86)
Sales & Clerical	0.072 (1.80)*	0.071 (1.78)*	0.075 (1.82)*
Blue Collar Jobs	-0.023 (0.33)	-0.025 (0.37)	-0.024 (0.34)
Occupation Unspecified	-0.065 (0.97)	-0.064 (0.96)	-0.067 (0.97)
South	-0.115 (2.42)**	-0.126 (2.50)**	-0.132 (2.47)**
Metro	-0.020 (0.29)	-0.012 (0.17)	-0.013 (0.18)
Foreign Born	-0.032 (0.63)	-0.024 (0.48)	-0.023 (0.45)
Interview Time Trend	-0.0005 (0.19)	-0.0005 (0.18)	-0.0006 (0.22)
Concentration Ratio		-0.001 (0.98)	-0.001 (0.96)
Constant	1.674 (5.27)***	1.689 (5.39)***	
Observations	1278	1278	1278
R-squared	0.06	0.06	0.05

Notes:

- (1) The dependent variable equals unity if the respondent reported his earnings, otherwise it is zero.
- (2) Robust t statistics in parentheses.
- (2) * significant at 10%; ** significant at 5%; *** significant at 1%.
- (3) All the regressions are weighed using respondent weights.

Source: National Jewish Population Survey 2000/01

CHISWICK, Barry R. a Jidong HUANG. The Earnings of American Jewish Men: Human Capital, Denomination and Religiosity. In: IZA discussion papers. Discussion Paper No. 2301. Germany: IZA, 2006, s. 33. Available at: <http://ftp.iza.org/dp2301.pdf>. p 19.

ⁱⁱ Table 2 The Determinants of Earnings among Adult Male Respondents, NJPS 2000/01, OLS.

	(1) Nativity Status	(2) Country of Birth	(3) Country of Denomination Birth	(4) Denomination Raised	(5) Current Denomination	(6) Current Denomination
Schooling (Years)	0.110 (8.62)***	0.113 (8.87)***	0.113 (8.85)***	0.108 (8.00)***	0.111 (8.26)***	0.109 (8.02)***
Experience (Years)	0.022 (1.52)	0.022 (1.53)	0.022 (1.53)	0.024 (1.63)	0.021 (1.41)	0.021 (1.41)
Experience Squared	-0.00050 (-1.65)*	-0.00051 (-1.66)*	-0.00051 (-1.66)*	-0.00055 (-1.73)*	-0.00044 (-1.40)	-0.00043 (-1.36)
Widowed/ Divorced/ Separated	-0.062 (-0.66)	-0.054 (-0.60)	-0.054 (-0.60)	-0.039 (-0.41)	-0.060 (-0.63)	-0.055 (-0.57)
Never Married	-0.273 (-3.41)***	-0.281 (-3.45)***	-0.281 (-3.45)***	-0.267 (-3.27)***	-0.271 (-3.36)***	-0.267 (-3.27)***
Foreign Born	-0.228 (-1.52)					
Year Since Migration	0.010 (1.76)*	0.004 (0.49)	0.003 (0.46)			
South	0.017 (0.19)	0.024 (0.29)	0.024 (0.29)	0.032 (0.39)	0.006 (0.07)	0.005 (0.07)
Metropolitan Area	-0.102 (-0.73)	-0.104 (-0.74)	-0.104 (-0.74)	-0.122 (-0.83)	-0.086 (-0.61)	-0.095 (-0.67)
Developed Countries		0.106 (0.34)	0.108 (0.34)			
Former Soviet Union (FSU)		-0.365 (-2.59)***	-0.377 (-1.67)*			
Israel		0.180 (0.49)	0.182 (0.49)			
Less Developed Countries		-0.033 (-0.16)	-0.031 (-0.15)			
Country Missing		-0.583 (-1.43)	-0.581 (-1.42)			
Year Since Migration*FSU			0.001 (0.07)			
Orthodox				-0.099 (-0.82)	-0.280 (-1.99)**	-0.290 (-2.08)**
Reform				-0.127 (-1.49)	-0.100 (-0.97)	-0.114 (-1.13)
Just Jewish				-0.152 (-1.72)*	-0.078 (-0.81)	-0.103 (-1.07)
Secular				-0.401 (-2.50)**	-0.292 (-2.27)**	-0.321 (-2.50)**
Non Jews				-0.367 (-2.49)**	-0.389 (-1.49)	-0.424 (-1.62)
Denomination Missing				-0.130 (-1.36)	-0.006 (-0.03)	-0.028 (-0.26)

Constant						-0.306 (-1.37)
Constant	9.322 (30.59)***	9.280 (30.38)***	9.279 (30.33)***	9.451 (29.80)***	9.360 (29.65)***	9.420 (29.40)***
Observations	835	835	835	837	837	837
R-squared	0.16	0.17	0.17	0.17	0.17	0.18

Notes:

- (1) The dependent variable is the natural logarithm of annual earnings for males age 25 to 64 who worked full-time or part-time with earnings.
- (2) Robust t statistics in parentheses.
- (3) * significant at 10%; ** significant at 5%; *** significant at 1%.
- (4) All the regressions are weighted using respondent weights.

Source: National Jewish Population Survey 2000/01

CHISWICK, Barry R. a Jidong HUANG. The Earnings of American Jewish Men: Human Capital, Denomination and Religiosity. In: IZA discussion papers. Discussion Paper No. 2301. Germany: IZA, 2006, s. 33. Available at: <http://ftp.iza.org/dp2301.pdf>

Table 3 The Determinants of Earnings among Adult Male Respondents, NJPS 2000/01 (Heckman's Selection Model)

	(1) Nativity Status	(2) Country of Birth	(3) Country of Birth	(4) Denomination Raised	(5) Current Denomination	(6) Current Denomination
Schooling (Years)	0.098 (6.86)***	0.100 (7.08)***	0.100 (7.08)***	0.095 (6.46)***	0.100 (6.69)***	0.097 (6.43)***
Experience (Years)	0.003 (0.21)	0.004 (0.23)	0.004 (0.23)	0.005 (0.31)	0.001 (0.06)	0.001 (0.03)
Experience Squared	-0.00023 (-0.71)	-0.00023 (-0.71)	-0.00023 (-0.71)	-0.00026 (-0.79)	-0.00014 (-0.43)	-0.00012 (-0.37)
Widowed/ Divorced/ Separated	0.031 (0.30)	0.036 (0.36)	0.036 (0.37)	0.049 (0.46)	0.028 (0.27)	0.036 (0.35)
Never Married	-0.223 (-2.55)**	-0.232 (-2.65)***	-0.232 (-2.64)***	-0.216 (-2.45)**	-0.225 (-2.61)***	-0.218 (-2.48)**
Foreign Born	-0.259 (-1.80)*					
Year Since Migration	0.009 (1.70)*	0.003 (0.49)	0.003 (0.39)			
South	-0.093 (-0.97)	-0.084 (-0.89)	-0.085 (-0.90)	-0.078 (-0.83)	-0.108 (-1.14)	-0.111 (-1.17)
Metropolitan Area	-0.103 (-0.66)	-0.106 (-0.68)	-0.106 (-0.68)	-0.131 (-0.82)	-0.087 (-0.56)	-0.096 (-0.61)
Developed Countries		0.033 (0.12)	0.048 (0.17)			
Former Soviet Union (FSU)		-0.393 (-2.69)***	-0.491 (-2.08)**			
Israel		0.046 (0.13)	0.057 (0.16)			
Less Developed Countries		-0.034 (-0.19)	-0.024 (-0.13)			
Country Missing		-0.581 (-1.48)	-0.570 (-1.45)			
Year Since Migration*FSU			0.009 (0.60)			
Orthodox				-0.138 (-1.19)	-0.276 (-2.06)**	-0.288 (-2.18)**
Reform				-0.120 (1.51)	-0.073 (0.71)	-0.088 (0.88)
Just Jewish				-0.122 (-1.46)	-0.021 (-0.22)	-0.047 (-0.51)
Secular				-0.369 (-2.22)**	-0.253 (-1.79)*	-0.286 (-2.03)**
Non Jews				-0.334 (-2.47)**	-0.379 (-1.39)	-0.420 (-1.53)
Denomination Missing				-0.138 (-1.51)	0.044 (0.41)	0.021 (0.20)

Convert						-0.363 (-1.36)
Constant	9.426 (28.15)***	9.390 (28.10)***	9.387 (28.08)***	9.571 (27.74)***	9.418 (27.67)***	9.484 (27.50)***
Rho	0.756***	0.754***	0.755***	0.762***	0.766***	0.782***
Sigma	0.861***	0.855***	0.855***	0.860***	0.859***	0.864***
Lambda	0.651*** (8.03)	0.644*** (7.82)	0.646*** (7.82)	0.655*** (8.08)	0.658*** (8.29)	0.676*** (8.99)
Observations	835	835	835	837	837	837

Notes:

(1) The dependent variable is the natural logarithm of annual earnings for males age 25 to 64 who worked full-time or part-time with earnings.

(2) Robust t statistics in parentheses.

(3) * significant at 10%; ** significant at 5%; *** significant at 1%.

(4) All the regressions are weighted using respondent weights.

Source: National Jewish Population Survey 2000/01

CHISWICK, Barry R. a Jidong HUANG. The Earnings of American Jewish Men: Human Capital, Denomination and Religiosity. In: IZA discussion papers. Discussion Paper No. 2301. Germany: IZA, 2006, s. 33. Available at: <http://ftp.iza.org/dp2301.pdf>

ⁱⁱⁱ Table 4 Among adult Jewish men, the first mentioned type of Jewish education received in grades 8 to 12 was:

<u>Denomination</u>	<u>Type of Jewish Schooling (percent)</u>			
<u>Raised</u>	<u>Day School</u>	<u>Other</u>	<u>None</u>	<u>Total</u>
Orthodox	46	21	33	100
Conservative	7	40	52	100
Reform	0	42	58	100
Just Jewish	4	12	83	100
Secular	7	5	87	100

Detail may not add to total due to rounding.

Source: National Jewish Population Survey, 2000/01

CHISWICK, Barry R. a Jidong HUANG. The Earnings of American Jewish Men: Human Capital, Denomination and Religiosity. In: IZA discussion papers. Discussion Paper No. 2301. Germany: IZA, 2006, s. 33. Available at: <http://ftp.iza.org/dp2301.pdf>

^{iv} Partial effect of frequency of synagogue attendance on earnings (Monthly is benchmark)

	<u>No Control for Jewish Schooling</u>	<u>Control for Jewish Schooling</u>
None	-0.663 (-0.53)	-0.099 (-0.91)
Seldom	0.062 (0.52)	0.022 (0.20)
Weekly	0.361 (2.02)	0.291 (1.64)
More than Weekly	-0.202 (-1.02)	-0.357 (-1.98)

CHISWICK, Barry R. a Jidong HUANG. The Earnings of American Jewish Men: Human Capital, Denomination and Religiosity. In: IZA discussion papers. Discussion Paper No. 2301. Germany: IZA, 2006, s. 33. Available at: <http://ftp.iza.org/dp2301.pdf>

Independent Variable	Men						Women					
	Model 1			Model 2			Model 1			Model 2		
	b	β		b	β		b	β		b	β	
Private Religious Factor (Personal Ritual)	-.113** (.039)	-.089		-.022 (.047)	-.017		-.221** (.036)	-.173		-.192** (.044)	-.150	
Public Religious Factor (Ceremony)	.140** (.036)	.120		.137** (.037)	.117		.102** (.034)	.088		.100** (.036)	.086	
Private Ethnic Factor (Personal Tribalism)	.078** (.037)	.065		.107** (.039)	.089		.016 (.035)	.014		.025 (.037)	.021	
Public Ethnic Factor (Organizational Involvement)	.125** (.044)	.087		.132** (.044)	.092		.083** (.039)	.059		.082** (.040)	.056	
Orthodox				-.380** (.131)	-.106					-.166 (.130)	-.045	
Conservative				-.040 (.094)	-.015					.023 (.085)	.009	
Reform/ Reconstructionist				.151* (.085)	.061					.008 (.077)	.003	
Age												
Constant	4.099** (1027)			4.106** (1027)			3.903** (1204)			3.913** (1204)		
R ²	.034			.046			.042			.043		
(n)												

* $p < .10$; ** $p < .05$.

HARTMAN H. and Hartman, M. (2011), Jewish Identity and the Secular Achievements of American Jewish Men and Women. Journal for the Scientific Study of Religion, 50: 133–153. doi: 10.1111/j.1468-5906.2010.01556.x

^{vi} Logic regression analysis of labor force participation, women ages 25-64

	Model 1		Model 2		Model 3	
	B ^b	Odds Ratio	B	Odds Ratio	B	Odds Ratio
Private Religious Factor (Personal Ritual)	-.279** (.072)	.756	-.254** (.089)	.776	-.121 (.094)	.886
Public Religious Factor (Ceremony)	.180** (.071)	1.197	.171** (.074)	1.186	.192** (.078)	1.212
Private Ethnic Factor (Personal Tribalism)	-.114 (.073)	.892	-.116 (.078)	.890	-.091 (.082)	.913
Public Ethnic Factor (Organizational Involvement)	-.126 (.084)	.882	-.137 (.085)	.872	-.143 (.088)	.867
Orthodox			-.154 (.186)	.857	.147 (.304)	1.158
Conservative			.169 (.277)	1.184	.131 (.196)	1.140
Reform/ Reconstructionist			.010 (.167)	1.010	-.019 (.175)	.982
Education					.392** (.065)	1.480
Age					-.019** (.007)	.981
# Children Under 18 at Home					-.265** (.068)	.767
Currently Married					-.124 (.007)	.883
Pseudo-R ²		.031		.033		.113

^aR² is Nagelkerke. 75.9 percent cases predicted correctly in Model 3.

^bLogistic regression coefficients (B) equivalent to unstandardized regression coefficients.

***p* < .05.

HARTMAN H. and Hartman, M. (2011), Jewish Identity and the Secular Achievements of American Jewish Men and Women. *Journal for the Scientific Study of Religion*, 50: 133–153. doi: 10.1111/j.1468-5906.2010.01556.x

vii Regression analysis for hours of employment, women ages 25–64 (n = 902)

	Model 1		Model 2		Model 3	
	b	β	B	β	b	β
Private Religious Factor (Personal Ritual)	–.051** (.016)	–.106	–.039* (.019)	–.081	–.007 (.019)	–.015
Public Religious Factor (Ceremony)	–.010 (.015)	.010	–.015 (.016)	–.035	.008 (.015)	.018
Private Ethnic Factor (Personal Tribalism)	–.031 (.015)	–.031	–.032 (.016)	–.035	–.010 (.016)	–.023
Public Ethnic Factor (Organizational Involvement)	–.057** (.017)	–.104	–.059** (.017)	–.107	–.039** (.017)	–.071
Orthodox			–.044 (.057)	–.031	.022 (.055)	.016
Conservative			.043 (.037)	.044	.022 (.036)	.023
Reform/ Reconstructionist			.036 (.034)	.040	.023 (.033)	.026
Education					.004 (.012)	.010
Age					–.004** (.001)	–.090
# Children Under 18 at Home					–.093** (.014)	–.253
Currently Married					–.123** (.030)	–.151
R^2		.028		.031		.125

* $p < .10$; ** $p < .05$.

HARTMAN H. and Hartman, M. (2011), Jewish Identity and the Secular Achievements of American Jewish Men and Women. *Journal for the Scientific Study of Religion*, 50: 133–153. doi: 10.1111/j.1468-5906.2010.01556.x

viii Logistic regression analysis of occupational attainment (managerial/business/professional occupation), employed men and women ages 25–64

	Managerial/Business/Professional Occupation			
	Men		Women	
	B ^b	Odds Ratio	B ^b	Odds Ratio
Private Religious Factor (Personal Ritual)	.199** (.094)	1.220	.072 (.095)	1.075
Public Religious Factor (Ceremony)	.085 (.069)	1.089	.009 (.080)	1.009
Private Ethnic Factor (Personal Tribalism)	.193** (.074)	1.213	-.054 (.081)	.947
Public Ethnic Factor (Organizational Involvement)	.191** (.091)	1.210	.216** (.086)	1.241
Orthodox	-.695** (.285)	.499	.139 (.322)	1.149
Conservative	-.318* (.188)	.727	.175 (.193)	1.191
Reform/Reconstructionist	-.169 (.165)	.844	.016 (.169)	1.016
Education	.411** (.062)	1.509	.727** (.070)	2.068
Age	.001 (.007)	1.001	-.002 (.007)	.998
# Children Under 18 (Home)	-.032 (.070)	.969	-.028 (.078)	.973
Currently Married	.147 (.158)	1.158	.141 (.150)	1.152
Constant	-1.225**	.294	-2.442**	.087
Pseudo- R^2		.098		.173
(<i>n</i>)		(970)		(1032)

^a R^2 is Nagelkerke. 63.0 percent of men's cases and 67.9 percent of women's cases predicted correctly.

^b Logistic regression coefficients (B) equivalent to unstandardized regression coefficients.

* $p < .10$; ** $p < .05$.

HARTMAN H. and Hartman, M. (2011), Jewish Identity and the Secular Achievements of American Jewish Men and Women. *Journal for the Scientific Study of Religion*, 50: 133–153. doi: 10.1111/j.1468-5906.2010.01556.x

^{ix} Occupation, income, and occupational prestige for men ages 24–64, employed fulltime, scoring high on the private religious and ethnic factors by denomination, adjusted for age, education, marital status, and number of children in household

Denomination	Total (Adjusted) ^a	High Score on Personal Ritual (Private Religious Factor) ^a	High Score on Personal Tribalism (Private Ethnic Factor) ^a
<i>% Managers, Business, or Professional Occupation</i>			
Orthodox	75.4	64.5	81.2
Conservative	71.5	67.6	72.0
Reform/Reconstructionist	67.6	69.7	70.9
Unaffiliated	68.2	71.9	78.3
<i>Mean Occupational Prestige Score</i>			
Orthodox	56.7	51.3	60.6
Conservative	56.2	55.5	56.1
Reform/Reconstructionist	53.8	55.1	56.4
Unaffiliated	54.9	57.5	59.4
<i>Mean Annual Income</i>			
Orthodox	\$74,548	\$83,719	\$82,093
Conservative	\$106,844	\$142,989	\$123,702
Reform/Reconstructionist	\$95,707	\$88,741	\$96,309
Unaffiliated	\$94,174	\$100,151	\$90,241
<i>N</i>			
Orthodox	85	82	72
Conservative	231	132	137
Reform/Reconstructionist	329	120	132
Unaffiliated	258	127	64

^aMeans are adjusted for covariates in the general linear model, evaluated at the following values: age = 43.02; marital status = .52 (0 = not married; 1 = currently married); number of children under 18 in the household = .66; highest degree earned (grouped) at 4.1 (4 = B.A., 5 = M.A.).

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Table H-13. Educational Attainment of Householder--Households with Householder 25 Years Old and Over by Median and Mean Income: 1991 to 2011

Educational attainment and income year	Number (thousand)	Median income		Mean income	
		Current dollars	2011 dollars	Current dollars	2011 dollars
TOTAL					
2011	114 904	51 244	51 244	71 329	71 329
2010 (37)	113 696	50 699	52 298	68 918	71 092
2009 (36)	111 305	50 971	53 447	69 522	72 899
2008	110 823	51 388	53 679	69 997	73 118
2007	110 230	51 427	55 784	69 230	75 096
2006	109 349	50 004	55 780	68 250	76 133
2005	107 589	47 716	54 972	64 991	74 875
2004 (35)	106 610	45 953	54 716	62 029	73 858
2003	105 390	45 016	55 049	60 662	74 182
2002	104 667	44 039	55 057	59 263	74 090
2001	102 906	43 592	55 379	59 578	75 687
2000 (30)	101 800	43 280	56 526	58 460	76 352
1999 (29)	100 590	41 887	56 540	56 098	75 722
1998	98 104	40 296	55 527	53 084	73 148
1997	97 093	38 190	53 359	50 849	71 047
1996	95 857	36 516	52 123	48 217	68 825
1995 (25)	94 346	35 235	51 633	46 054	67 487
1994 (24)	93 546	33 486	50 252	44 292	66 468
1993 (23)	91 842	32 166	49 301	42 482	65 113
1992 (22)	91 169	31 599	49 630	39 840	62 573
1991	90 810	31 032	49 975	38 816	62 511
Bachelor's Degree or More					
2011	36 737	83 985	83 985	108 382	108 382
2010 (37)	35 736	82 054	84 642	104 450	107 745
2009 (36)	34 618	82 722	86 740	105 957	111 103
2008	33 928	85 127	88 923	107 301	112 086
2007	33 560	84 508	91 668	105 219	114 134

2006	32 626	81 723	91 162	104 835	116 944
2005	31 153	77 179	88 916	100 272	115 521
2004 (35)	30 640	74 303	88 473	94 932	113 035
2003	30 149	73 446	89 816	92 568	113 200
2002	29 484	73 600	92 014	91 273	114 109
2001	28 552	72 284	91 828	93 060	118 222
2000 (30)	27 591	71 842	93 829	91 968	120 115
1999 (29)	26 927	69 719	94 108	88 069	118 877
1998	25 738	66 474	91 599	83 096	114 504
1997	24 811	63 292	88 432	79 749	111 426
1996	24 070	59 978	85 613	75 617	107 936
1995 (25)	23 424	58 052	85 069	73 079	107 090
1994 (24)	22 824	57 440	86 199	72 276	108 463
1993 (23)	21 795	56 116	86 010	70 355	107 834
1992 (22)	21 293	53 921	84 689	64 221	100 866
1991	20 889	52 270	84 177	61 732	99 415
--Bachelor's Degree					
2011	23 197	78 251	78 251	97 897	97 897
2010 (37)	22 578	75 490	77 871	94 068	97 035
2009 (36)	22 134	75 518	79 186	94 426	99 012
2008	21 403	78 290	81 781	98 246	102 627
2007	21 454	77 605	84 180	96 621	104 808
2006	21 082	75 861	84 623	95 284	106 289
2005	19 843	72 424	83 438	91 421	105 324
2004 (35)	19 658	68 417	81 464	85 447	101 742
2003	19 307	68 728	84 046	84 864	103 779
2002	19 013	69 156	86 458	83 449	104 327
2001	18 359	67 165	85 325	84 794	107 721
2000 (30)	17 894	66 616	87 004	83 851	109 514
1999 (29)	17 398	64 253	86 730	79 171	106 866
1998	16 781	62 188	85 693	75 213	103 641
1997	16 098	59 048	82 502	71 521	99 930
1996	15 501	55 137	78 702	67 249	95 991
1995 (25)	14 871	52 857	77 456	64 959	95 191
1994 (24)	14 380	52 370	78 591	64 536	96 848

1993 (23)	13 808	51 480	78 904	61 694	94 559
1992 (22)	13 335	49 381	77 558	57 168	89 789
1991	13 137	48 705	78 436	56 134	90 400
--Master's Degree					
2011	9 792	90 947	90 947	116 584	116 584
2010 (37)	9 513	90 729	93 591	111 049	114 552
2009 (36)	9 000	91 660	96 112	114 200	119 747
2008	9 031	92 642	96 773	111 901	116 891
2007	8 785	90 660	98 342	109 991	119 310
2006	8 128	88 422	98 635	111 913	124 839
2005	7 943	81 023	93 345	104 274	120 132
2004 (35)	7 743	80 132	95 413	102 054	121 516
2003	7 449	78 541	96 046	96 240	117 690
2002	7 238	76 470	95 602	94 492	118 133
2001	6 974	78 902	100 236	98 795	125 508
2000 (30)	6 596	78 330	102 303	97 470	127 301
1999 (29)	6 457	74 375	100 393	92 124	124 350
1998	5 961	71 086	97 955	87 497	120 568
1997	5 735	68 115	95 171	82 955	115 905
1996	5 705	63 887	91 192	78 674	112 299
1995 (25)	5 706	64 960	95 192	77 907	114 165
1994 (24)	5 506	61 045	91 609	74 482	111 774
1993 (23)	5 153	60 341	92 486	72 122	110 542
1992 (22)	5 256	57 747	90 698	66 545	104 516
1991	5 211	55 173	88 852	63 375	102 061

UNITED STATES CENSUS BUREAU. Table H-13. Educational Attainment of Householder--Households with Householder 25 Years Old and Over by Median and Mean Income: 1991 to 2011. 2011. Available at: <http://www.census.gov/hhes/www/income/data/historical/household/index.html>