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Introduction

I GREW UP IN A TIME AND PLACE WHERE Americans looked askance at anyone who was “different.” Never mind that everyone around us might be considered “different” by others; our family belonged to a very small Jewish minority in a sea of middle-American Christians. We did not attend the nearby Methodist church; we did not decorate our house with colored lights at Christmastime; and we stayed home from work and school during our religious holidays in the fall. Our neighbors were polite, and I never saw anything like outright anti-Semitism, but there was a clear social distance between us. My parents countered this by developing friendships with other Jewish families, enrolling me in a Jewish after-school program, celebrating Jewish holidays at home, and instilling in me a strong pride in our Jewish heritage. They believed, and I believe with them, that America’s diversity makes it great, and that even people who practice a small minority religion like ours can be equal participants in every other aspect of American life.

Judaism is one of the world’s great religions, enduring and evolving for thousands of years. It spun off two other great religions, Christianity after the first 1,200 years (approximately) of Judaism and Islam more than half a millennium later. Yet the people practicing this ancient religion have always been a minuscule fraction of the world’s population. Today’s Jewish population numbers only about 13 million in a world of

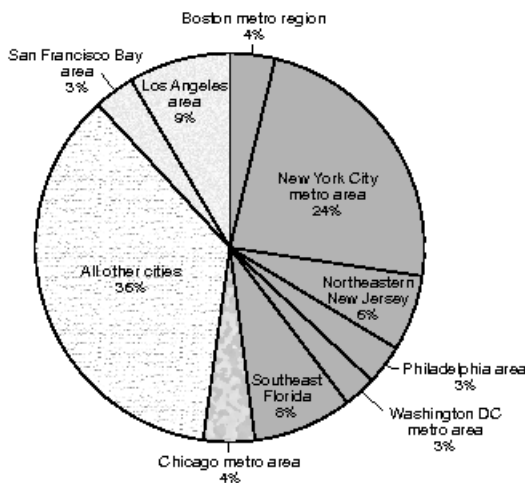


FIGURE 1.1. *Jewish population by metropolitan area, 2000.*
 SOURCE: Computed from Schwartz and Scheckner (2001), Table 3;
 pp. 262–277.

over 7 billion people, fewer than two Jews for every thousand people in the world. The only country in which Jews are numerically important today is Israel, where about 40 percent of the world's Jews constitute about 80 percent of the population. About the same number live in the United States, a bit less than 2 percent of the U.S. population. The remaining 20 percent of world Jewry is scattered among many countries in small communities, each a tiny fraction of the total population in their respective countries.

In part because they are such a small minority, Jews typically prefer to live in places where they can join other Jews to form a community. The chart in Figure 1.1 indicates that nearly two-thirds of the American Jewish population live in and around nine large cities, mostly in the Northeast corridor from Boston to Washington (40 percent), in Florida and California (20 percent), and in Chicago (4 percent). Within the urban Northeast, three-fourths of all Jews live in the New York metropolitan area or nearby New Jersey. Yet because Jews are such a small proportion of the U.S. population, not even the largest Jewish community makes up more than a small fraction of the local population.

Jews share with other small religious minorities a concern with preserving their way of life amid the seductions of a very attractive larger society. No wonder, then, that American Jews have pioneered new forms of Jewish observance, clearly influenced by the democracy and religious pluralism that lie at the foundation of the American experience. Despite their minority status in the United States, however, American Jews are one of the two largest Jewish communities in the world, rivaled only by Israel itself. This means that Americans play a dominant role within world Jewry, especially in the Diaspora (that is, outside of Israel). The religious observance of Jews in the United States is thus an important factor in the evolution of modern Judaism, and American Judaism is a crucial determinant of the shape in which Jewish civilization will be passed on to future generations.

Economics, Religion, and American Judaism

Economics is one of the social sciences, all of which are disciplines that use the scientific method—involving observation, theorizing, and empirical testing of hypotheses—to study some aspect of human behavior. The aspect of human behavior that is the subject of economic inquiry is how we act when we can't afford to have everything that we want. The technical term for this is *scarcity*. Some people are so wealthy that they seem to be able to buy anything, but most of us are not, and we have to learn to live within our income. We can raise that income by working longer or harder, by investing wisely, or by receiving a lucky windfall, but for the most part we are limited in these opportunities. Our income is an important determinant of our lifestyle, and our lifestyle choices affect our spending patterns, behavior that is at the heart of the study of economics.

Although the behavior of the very rich may seem to be free of the problems of scarcity, this applies only to their ability to purchase goods and services in the market. Like the rest of us, their time is limited to twenty-four hours a day, seven days a week, 365 days a year (mostly), and a finite life span. In addition, they share with us a desire for the many things that money can't buy, love being the most popular example. Other examples are family life and religious faith. These are what economists

call *self-produced* (or sometimes *home-produced*) goods because each individual has to direct his or her own time and effort into the process of “making” such a good. Money can be used to buy things that enrich this process or make it easier, but love, family relationships, and religious expression cannot be bought with money alone, no matter how much they are desired.

This book on the economics of Judaism is about how scarcity affects the religious behavior of ordinary American Jews and their families. By “ordinary,” I mean the majority of Jews who view religion as one aspect of life but not necessarily their main interest. My primary concern is with people whose lifestyle choices do not make religion a central focus and who choose occupations outside of the religious community, effectively excluding the clergy and members of various ultra-Orthodox sectlike groups. Most of us “ordinary” Americans spend both money and time on our religious observance, but many of us also wish we had more time and/or money to spend. By viewing religion as one of the self-produced goods that must compete with other items in a larger consumption pattern, economics provides important insights into many aspects of religious observance at the grassroots level.

My own research on the economics of religious observance has focused on American Judaism, in part because it is the religious community to which I belong and with which I am most familiar. Understanding the economic context for decision making has helped me understand myself, my family, and my community. Although Judaism is well studied by many historians and other social scientists, it has rarely been studied by economists and almost never with the modern approaches developed by economists in the last half-century. The present book is intended to fill this void in studies of American Judaism.

This book also begins to fill a void in the literature on the Economics of Religion, where references to Judaism are few in number, typically perfunctory, and often misinformed. Just as economic studies of other religious groups give us insights into Jewish behaviors, Judaism provides comparisons and contrasts that broaden the context for looking at the religious behaviors of non-Jews. By bringing the Economics of Religion to Judaism, and Judaism to the Economics of Religion, I hope to explain some of the puzzles raised by others regardless of their own religion (or lack thereof) and professional background.

Individuals as Agents of Social Change

When it comes to religion—any religion—it is probably safe to say that nobody is perfect. Each religion prescribes certain behaviors and proscribes others, providing adherents with guidelines to distinguish between right and wrong, moral and immoral, appropriate and inappropriate attitudes and actions. Judaism is no exception, with rules of observance that run the gamut from very broad (for example, “love God”) to very specific (such as, “eat meat only from certain parts of certain animals slaughtered in a certain way and never in the same meal as milk or dairy products”). Although one might wish to follow every rule in order to be a “good” Jew, people often have difficulty doing so. Some observances seem more important than others, and some are difficult to fit into a contemporary lifestyle. Because people make choices during the course of their everyday lives that are not always consistent with the teachings of their religion, religious leaders always seem to be exhorting them to mend their ways.

This book is about economics, so it will not delve into the substance of Jewish law, nor will it question its validity as a guide to good behavior. What interests us here is how economic incentives affect decisions about time and money—how prices and incomes influence whether a law or custom is generally observed or broken, whether it is viewed as central or peripheral, whether it is perceived to be relevant or outdated, and therefore whether it persists as part of the culture. We can approach this problem by thinking of costs and benefits associated with each religious observance or each group of religious observances. Costs can be direct or indirect. Direct costs include the time and money spent on an observance, as well as any psychological discomfort that may be entailed. For example, the direct cost of following the Jewish dietary laws includes not only the extra cost of kosher meat but also the inconvenience of limiting food preparation to kosher kitchens, thereby ruling out nearly all time-saving restaurants and fast-food establishments. Indirect costs occur when religious observance makes it more difficult to acquire an education, to succeed in business, or to live in peace with one’s neighbors. Observant Jews incur such costs when they forgo professional meetings that are scheduled on Saturday or on Jewish holy days, for example, or when business is conducted informally over lunch in a nonkosher restaurant.

Our expectation (hypothesis) would be that expensive rules would be obeyed only if the benefits were seen to be large, while low-benefit rules might be obeyed only if their cost is low. Much of what follows in this book will be directed at better understanding how the full cost of Jewish observance affects the religious behavior of American Jews.

There is a famous cartoon that depicts a large crowd of people racing off to one side of the frame with a politician running anxiously behind them. Its caption has the politician saying, "I have to catch up with them—I am their leader." Although the cartoon is intended as a wry comment on the workings of democracy, it is more generally applicable to many kinds of fundamental social change. The combined actions of individuals, each making decisions perceived as being in their own best interest, can lead to changes in social norms that may or may not conform to those espoused by their designated leaders. As is well known, true sovereignty requires the consent of the governed.

It is ultimately the individual Jew who decides how much Judaism contributes to his or her well-being, how much time and effort to devote to Jewish observance, and how important this is when selecting a marriage partner. It is the individual family that decides whether to attend the synagogue service, how to celebrate each holiday, and how much Jewish education to seek for its children. Although synagogue officials may worry about budgets, and communal institutions may scurry to raise funds, they know that participation is affected not only by the income of their community members but also by the costs—direct and indirect, both time and money—of the services that they offer relative to the benefits they provide. Focusing on how economic incentives affect the everyday decisions of ordinary American Jews provides insights into both the nature of American Jewish religious observance and the nature of Judaism as an evolving part of American culture.

Persistence and Change in Religious Judaism

To say that Judaism is an ancient religion is to imply that modern Judaism is somehow the same as the religion of our ancestors in antiquity. Yet Judaism is far from static, changing with the times and socioeconomic environment almost from its inception more than 3,000

years ago. This apparent paradox is possible because religious Judaism combines a Great Tradition, common to all Jews everywhere, with Small Traditions specific to a particular time and place. The Great Tradition comes from antiquity and effectively defines a religious group as Jewish. A Small Tradition is Jewish in the sense that it implements the Great Tradition in ways that resonate to Jews living in a specific cultural context. Whereas the Great Tradition determines the substance and content of religious Judaism, a Small Tradition implements it and complements it with music, visual art, custom, and cuisine. It is “small” only in the sense that it need not be shared by Jews living elsewhere, but some—like the Ashkenazi and the Sephardi traditions that are part of today’s American Jewish heritage—extend over large geographical areas and last for centuries.

Economic forces have little effect on Judaism’s Great Tradition, which remains fairly stable as it has for millennia. In contrast, economic forces are a very important influence for a Small Tradition, especially one that is new and in a state of flux. The Small Tradition most familiar to Americans is Ashkenazi Judaism, the religious culture of Jews in most of Western and Eastern Europe since about the tenth century, from the Middle Ages until the present. The second most important in the United States is Sephardi Judaism, the religious culture developed by the Jews of medieval Spain and spread with their exile in 1492 throughout the rest of the Mediterranean basin, to the Moslem world, and to the Americas. American Jewish immigrants came primarily from the Sephardi tradition until the middle of the nineteenth century, but the overwhelming majority of today’s American Jews are the descendents of more recent immigrations of Jews with Ashkenazi traditions.

American economic conditions in the twentieth century were very different from those of the medieval Muslim world in which Sephardi Judaism flourished and from the medieval European world that gave rise to Ashkenazi Judaism. It should be no surprise, then, that we are witnessing the emergence of a new American Small Tradition, neither Ashkenazi nor Sephardi, although clearly influenced by both. Students of Jewish history and geography typically attribute Small Tradition differences in matters of observance to cultural differences in the societies where Jews are found, but differences in the economic environment are

rarely considered as a separate influence on behavior. By examining various ways in which the American economic environment has shaped the religious observance and communal institutions of American Jewry, we gain insights into our history as well as the processes that affect our own lives today. The American Jewish experience can also provide useful insights for other religions, in the United States and elsewhere, whose members are facing similar economic incentives.

Persistent: Judaism's Great Tradition in America

The Great Tradition of Judaism is rooted in the Hebrew Scriptures. Especially fundamental are the first five books of Scripture, known in Hebrew as Torah, in English as the Five Books of Moses, and in Greek as the Pentateuch, the first five books of Christianity's Old Testament. The Torah contains stories of Creation and the early history of the Jewish people, it designates the most important religious holidays, and it prescribes laws pertaining to religious ritual, social organization, and everyday life. Conceptually, the Torah is a gift from God to the Jewish People as a whole, and its original Hebrew language can never be altered. Physically, the Torah is a parchment scroll onto which the original Hebrew words have been hand copied by a scribe specialized in this task. The Torah has been translated into many languages, but it is sacred only in its original Hebrew. It is read aloud on an annual cycle as a central part of the synagogue service, especially on the Sabbath and on Festivals.

Although the Torah's laws are timeless, the social setting in which they are followed is constantly changing. The challenge has always been, as it is today, to understand the eternal essence of the Torah so that it will not be lost in the course of changing circumstances. Over the millennia a very large body of literature has been amassed for this purpose. In antiquity, this took the form of an oral tradition preserved among sages who gathered for that purpose, probably beginning as early as the second century BCE but codified in written form as the *Mishna* in about 200 CE. The oral tradition continued with newer commentaries and interpretations, a selection of which (called the *Gemara*) were codified in the sixth century to augment the Mishna. The Mishna and the Gemara together are known as the Talmud. In subsequent centuries the written word came to displace oral traditions, but Torah laws continued to

require new explanations whenever Jews tried to implement them in a new social or economic environment. Some of the most influential of these later commentaries typically appear as marginal notes on each page of Talmud while others, written from medieval times up until the present day, are published as separate codes of Jewish law. The Talmud itself is now part of Judaism's Great Tradition, although some of its passages reflect the various Small Traditions in which they arose and no longer resonate today.

In addition to Torah, the Hebrew Scriptures include books of the Prophets and an anthology of Writings. (The Hebrew acronym for these three sections is *Tanakh*, the Jewish name for the books in Christianity's Old Testament.) *Prophets* is a collection of books either by or about named individuals (for example, Jeremiah, Isaiah) or continuing the story of the Jewish people in the Land of Israel (such as Chronicles I and II) and concerning itself with changes in national life and religious practices. *Writings* is a collection of literary works, an anthology that includes the book of Psalms (that is, hymns), the book of Proverbs, and a number of self-contained literary works (for example, the books of Ruth, Esther, Daniel, Job, Lamentations, Ecclesiastes). Unlike the Torah, which is understood conceptually as a gift directly from God to the Jewish People, books of the Prophets and the Writings are understood to have been created by their authors who, even if divinely inspired, were nevertheless unambiguously human. These books all belong to the Great Tradition, and portions of them are often read aloud on relevant occasions during the synagogue service.

Judaism's Great Tradition includes a number of holidays and related observances derived directly from the Hebrew Scriptures. Torah itself specifies that the seventh day of the week shall be set aside for Shabbat, a day on which no creation is to take place. This is a day of rest in which Jews and their live-in employees refrain from the productive activities of the six previous days, whether they be associated with earning a living or household chores. Torah also specifies observance of Rosh Hashanah (the Jewish New Year) and Yom Kippur (the Day of Atonement) in the autumn. There are also the three festivals of Pesach (Passover), Shavuot (the Feast of Weeks or Pentecost), and Sukkot (the Feast of Tabernacles), sometimes referred to as the "Pilgrimage Festivals"

because in antiquity they required a pilgrimage to the Temple in Jerusalem. The specific dates for these holidays are identified on the ancient Jewish calendar, a lunar calendar where days begin and end at sunset and where a “leap-month” is added every few years on a set schedule to preserve the seasonal incidence of holidays. Later additions to the Great Tradition calendar commemorate subsequent events, the most familiar to Americans being Chanukah (associated with the book of Maccabees) and Purim (with the book of Esther).

Finally, no survey of Judaism’s Great Tradition would be complete without mentioning the Torah’s instructions affecting everyday life. Some of these have to do with social behavior and ethics, like the proscriptions against murder, theft, false witness, and incest, and can be applied to non-Jews as well as Jews. Others are applied to Jews alone, like *tsitsit* (wearing a fringed garment as a reminder of one’s ritual obligations), *mezuzah* (posting on the doorposts of one’s house the Torah passage affirming the uniqueness of one God), *tefillin* (binding this same Torah passage to one’s forehead and arm during weekday morning prayers), and *brit milah* (ritual circumcision of infant males).

Torah also presents the dietary laws by which Jews have been identified for millennia. These laws, collectively known as *kashrut*, apply only to animal products (meat and dairy) and specify which animals are permitted (that is, kosher) and how they are to be slaughtered. (Americans of all religions enjoy kosher-style delicatessen, meats prepared with recipes brought to the United States by Ashkenazi Jewish immigrants, but these are not ritually kosher unless they were slaughtered appropriately and isolated from all dairy products, including cheese.) Jews are permitted to eat most vertebrate fish and most fowl (except carrion-eaters), but among land animals they are restricted to ruminants (that is, grazing animals that chew their cud) with cloven hooves. Milk and dairy products are acceptable only if they come from a kosher animal and may never be eaten with any meat except fish. Various authorities specializing in these laws stamp their logo on a product’s box or label to attest that its contents are in fact kosher.

While not all American Jews today are punctilious in their observance of these Torah-based laws, they are part of the Great Tradition that unites us and defines us as Jews. Torah is read in every synagogue,

regardless of ideology, and Jewish education takes place in Hebrew schools because that is the language of religious ritual. Jewish calendars give the dates of all the holidays, although most American Jews observe some more diligently than others. Despite the exceptions inevitable in a society that encourages idiosyncratic religious practice, nearly all American Jewish men wear a tallit (fringed prayer shawl) in the synagogue; most American Jewish homes have a mezuzah on their doorposts; and Jewish boys are circumcised on the eighth day after birth. All of these practices fulfill obligations specified in Torah and are understood as part of the Great Tradition. Observance of the dietary laws is much more problematic, however. Some American Jews observe kashrut strictly; others observe it partially, while still others ignore it entirely. We will have more to say on this subject later on in this book.

Fading: The Ashkenazi Small Tradition

The old Small Tradition most familiar to Americans is Ashkenazi, the Jewish culture of immigrants who arrived from Germany in the mid-nineteenth century or from Eastern Europe and Russia during the years of mass migration, 1881–1924, from whom most of today’s American Jews are descended. Ashkenazi Jewish culture extends well beyond the religious realm, effectively defining Judaism as an ethnicity in a multi-cultural environment. Yet it is an important aspect of the religious comfort zone for many American Jews, and this is its primary interest here. If the words of synagogue ritual draw heavily on the Hebrew Great Tradition, their melodies depend on the Ashkenazi Small Tradition. The synagogue’s Torah scroll is part of the Great Tradition, but the design of its cover depends on the Small Tradition. Judaism’s Great Tradition says that the Sabbath and holidays (which, it will be recalled, begin at sundown) are to be welcomed with a festive meal, but the cuisine itself depends on the Small Tradition.

The mother tongue of Ashkenazi Jewry was Yiddish, a Germanic language but with a large influence from Hebrew and from the Slavic languages of Eastern Europe and Russia. The broad secular culture developed in this language is called *Yiddishkeit*. Most of the Jewish immigrants to America spoke Yiddish, which they often translated as “Jewish” because *yid* is the Yiddish word for Jew. The children of these immigrants

learned to speak English as their first language, however, and few of their grandchildren acquired any fluency in Yiddish. The most common Yiddish words that made their way into the American vernacular came from occupations in which Jewish immigrants concentrated, especially occupations in entertainment and in the garment industry, and from the few Ashkenazi culinary treats that became part of America's ethnic cuisine. It is worth noting, however, that few Hebrew words have entered into American English, presumably reflecting the fact that Jews rarely interacted with their non-Jewish neighbors and colleagues when it came to religious matters.

Although Hebrew was always used in old-country synagogues and in religious ritual, Yiddish was the language that dealt with everyday matters that might come within the purview of Ashkenazi Jewish observance. Most important, it was the language of the kitchen, where women's religious responsibilities were dominant. An important aspect of holiday observance, foods contribute to the texture of religious experience. The Great Tradition laws of *kashrut* would determine whether a food was *fleishig* (meat), *milchig* (dairy), or *pareve* (neutral, so it could be eaten in a meal with either meat or dairy products), but the recipes associated with each holiday would be distinctively Ashkenazi. In American Jewish homes the holiday of Hanukah is celebrated with *latkes* (potato pancakes); Purim is celebrated with *hamentashen* (triangular pastries filled with poppy seeds, prunes, or other sweet fruit pastes); and it is customary to serve honey cake on Rosh Hashanah. Many festive meals begin with chicken soup, with or without matza balls, and/or gefilte fish (literally, stuffed fish, but in America usually just the stuffing mixture shaped into patties). Passover, an eight-day holiday in which no form of leavening (including bread and most cakes) may be eaten, has whole cookbooks devoted to it and is especially associated with recipes made with matza (unleavened bread eaten as part of the Pesach ritual) and nuts.

Jewish immigrants from Russia and Eastern Europe came from an environment in which all Jews were Ashkenazi and all Ashkenazi were Jews. Although scholars might know the difference between Great and Small Traditions, the distinction was not necessarily familiar to ordinary people. The immigrant community in America, largely bereft of

its old-country religious leadership, often confused its Small Tradition for the Great Tradition, taking Ashkenazi synagogue customs as being the “authentic” or “traditional” essence of Judaism or engaging in (secular) political activities as equivalent to Jewish religious expression. The confusion was compounded by the emergence of a new Small Tradition that—for lack of a better term—may be called American. Although the Ashkenazi tradition remains an important part of the American Jewish heritage, most Jews today practice in the new American tradition that is also influencing Judaism elsewhere by a process popularly described as “Americanization.”

A New Small Tradition in the Making

The American Small Tradition actually has its roots in the European Enlightenment, but for various reasons—not least of which was the destruction of European Jewry during the Holocaust—it has developed most vigorously in the United States. As a new subculture it is still in the process of formation. Some of its new traditions are proposed by the religious leadership and accepted by the laity, such as the contemporary celebrations—both religious and secular—of a Bar Mitzvah (for a boy) or Bat Mitzvah (for a girl) ceremony when a young person reaches the age of thirteen years. Some customs are adaptations by the clergy to their congregants’ habits, as in the scheduling of evening synagogue services at a fixed time instead of at sundown. Other new customs required an interaction between laity and clergy, as when lay pressure for egalitarianism in the synagogue eventually led to the acceptance of women in most non-Orthodox synagogues as full participants in ritual. Whether spontaneous or imposed, however, any such change is part of a trial-and-error process that must stand the test of time. Innovations stand or fall on their success in preserving the Great Tradition and transmitting it from one generation to the next. It is this issue that is at the heart of today’s controversy over religious intermarriages between Jews and non-Jews, about which there will be more in a later chapter.

While the American Small Tradition is still in formation, some of its characteristics are already clear. For example, its language is English, the mother tongue of nearly all American Jews. Few American Jews know more than a few words of Yiddish, and these tend to be

nostalgic references rather than a living language. In contrast, there are a great many books written in English on Jewish subjects, including serious works on religious themes. Today's Jewish cuisine reflects American kitchen habits, relying on prepared foods and modern appliances that do not require long hours in the kitchen. As with the Yiddish language, American Jews retain a fondness for a few Ashkenazi dishes associated with holidays or comfort foods—one thinks of gefilte fish, matza ball soup, lox and bagels—but their everyday diet is more likely to rely on recipes for hamburger, pizza, tuna fish, and Chinese carryout. In fact, American Jews enjoy the cuisine of many ethnic groups, and Jewish cookbooks adapt recipes for Italian, French, Chinese, Japanese, or Thai dishes to conform to the laws of kashrut.

American Judaism from an Economic Perspective

Like much applied research, my work in this area grew out of my own personal experience as a “typical” American Jew of my generation. Like many Jewish girls in the late twentieth century I went to college, earned an advanced degree, and became a “career woman.” I married a Jewish man whose education and career were similar to my own, and we had two children who are now adults. My husband and I began our marriage as urbanites, living and working in a big city. As new parents we moved to the suburbs and commuted to our jobs as professors in a large urban university. We joined a Conservative synagogue near our home, but our participation had to compete with many other demands of work and family life, so our attendance was irregular and invariably accompanied by some degree of parent–child tension. Our children attended a Conservative Jewish day school through the eighth grade and the local public high school for grades nine through twelve; they were both Bar Mitzvah at age thirteen and left home at age eighteen to attend a liberal arts college in the big city of their choice.

Like other parents in our community, our lives could be thought of as one great big balancing act. We faced constant trade-offs between work and leisure; between our roles as individuals, as partners, as parents, and as the adult children of our own aging parents who lived far away in other cities. We faced trade-offs between time spent on household chores

or on true leisure, between time spent in solitude or with others, between family life or participation in the outside community either together or individually, between our careers and everything else.

Our religious life as Jews also had a place in this complex pattern. Frequently we had to explicitly make room for our Jewish observance, choosing to spend time in the synagogue or to celebrate a religious holiday at home to the exclusion of all other activities. Sometimes we sought ways to blend our Jewish and secular activities, reducing conflict between the two or even developing mutual complementarities so that they enriched each other. And sometimes we ended up choosing the secular over the religious, resolving a potential conflict by simply not observing a Jewish religious obligation. Our lives were so full of possibilities that there were not enough hours in the day for everything that we wanted to do.

Because my husband and I are both labor economists, we study—and teach about—dealing with scarcity when resources are limited and there are many desirable ways to spend them. Labor economics focuses especially on the allocation of time, the ultimate scarce resource with which every human being is endowed. Studies of time allocation provide important insights into how economic choices affect decisions about marriage, divorce, fertility, childrearing, education, health, migration, and now religion. Our familiarity with this research affected the way in which we understood our own lives, providing a larger context for our immediate choices and a jargon that was convenient shorthand for discussion of everyday problems. Perhaps inevitably this affected the way in which we communicated with our children as well as with each other, so that the economic way of articulating time allocation issues became second nature to everyone in our family. Like everyone else, budgeting time was a constant preoccupation for us; unlike most other families, we invariably found that an economic perspective provided helpful insights that made our decisions a bit easier.

When Lifestyles Collide

Just how helpful our economic perspective had become, and how different we were from most other families in this respect, was brought home to us by an unsettling experience that occurred when our younger

child was in fourth grade and our older was a freshman at the local public high school. As part of its Jewish education program, our son's Jewish day school was sponsoring a weekend retreat for the families of fourth graders. The retreat was to take place at a highly subsidized rate in a resort located about four hours' drive from home. That Friday the fourth graders and their teachers were dismissed from school at noon, giving them plenty of time to reach the retreat before the Sabbath would begin at sunset, about 6:00 pm at that time of year. This was a very exciting opportunity that we all looked forward to, and our fourth grader was happily involved with his classmates making intricate weekend plans for their time together.

Although the school schedule had been altered to avoid conflict with the retreat, the other members of our families had no such accommodation. Some of the parents simply stayed home from work on Friday, and others worked for only half of the day, using their vacation leave so they would be able to arrive at the retreat before sundown. Others felt unable to do this for a variety of reasons and opted out of the weekend entirely. We made a carpool arrangement with another family so that one parent would leave early with the younger children and the other parent would leave later with our high-school student whose classes didn't end until 4:00 pm. This solution appealed to us because we could work most of a full day and because it reinforced our principle that high-school students could not skip afternoon classes short of an emergency.

Viewed as a time-allocation problem, this arrangement was a straightforward resolution of competing goals. Some of us would miss the first two hours of the Sabbath observance but would be full participants in the remaining twenty-two hours of this special day and could experience the rest of this weekend as an intact family unit embedded in a joyous community. We decided that the value of the extra two hours spent at work or at school was greater than the value of an extra two hours added to the weekend retreat or even an extra two hours of Sabbath observance. This choice is actually very common in the American Jewish community; in fact, most synagogues schedule "late" Friday night services well after sundown in the winter so that their congregants have time to get home after a full day's work.