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Max Jacobson

THE AMERICAN JEWISH COMMITTEE
Institute of Human Relations

March 20, 1962

To: Area Directors
From: Sam Kaminsky

Subject: Philadelphia and New York Chapter Banking Studies

Enclosed are reports of commercial banking studies conducted by the Philadelphia and New York Chapters. These programs have resulted in some significant changes in banking restrictions in both communities. In addition, I have included a study on job interests of Jewish college students that grew out of the Philadelphia Banking Study and bears on our overall concern with the absence of Jews from executive levels of industry and finance.

Larry Bloomgarden, commenting on these studies, stated:

"Because of the de-centralization of commercial banking in the United States this problem must be resolved through local activities. Please let me know if you feel there is interest and desire among chapter leaders who would be available for the necessary interviews. If so, adaptation of the Philadelphia and New York procedures can be suggested to meet the particular local situation."

The work of our Chapters in the various communities in probing the exclusion of Jews on the executive level in industry and finance contributes immeasurably to our national effort to overcome this problem. Since each community presents a different set of factors and may require an individualized approach, be sure to clear with Larry Bloomgarden before undertaking any program in this area. This is important not only so you can have the benefit of his guidance, but to permit him to plan the most effective use of his time. At the same time, let us know of your interest in undertaking a program in the field of "executive suite" discrimination.

JEWIS AND BANKING IN PHILADELPHIA, 1949 - 1959

a study prepared by the
PHILADELPHIA CHAPTER OF THE AMERICAN JEWISH COMMITTEE

INTRODUCTION

I am impressed with this judicious study of significant changes that have taken place in banking in Philadelphia in recent years and of the further changes that will enable us to meet fully our moral responsibilities and economic goals.

The economic growth and security of our country depend on how we utilize all of our resources. Our most important asset is our people. On every level in all fields we must engage the talents and abilities of all our people, irrespective of race, religion, or ethnic origin. We cannot afford to maintain discriminatory barriers.

This study measures the distance one of our minority groups has traveled in the field of banking in Philadelphia and discloses the problems that still lie ahead. On the whole, the results of this careful and objective research are encouraging. There is growing awareness among bankers of the need to provide greater opportunities for minorities. Increasingly, the particular skills of each individual are being recognized as more important in his hiring and advancement than are family background and social status. The study notes that prejudice and outmoded attitudes with regard to members of the Jewish faith still exist. This remains a disturbing problem. What is encouraging is that bankers are aware of it and are addressing themselves to it.

This study also points out that it is necessary for members of minority groups to explore realistically the situation that exists in banking and to abandon some of the negative stereotypes of the field that exist. For trained and able minority young people, I am firmly convinced, banking offers many opportunities for satisfying and useful careers. I would urge them to examine these opportunities and they will find the field anxious to avail itself of their skills and talent.

The Philadelphia Chapter of the American Jewish Committee has performed an exceedingly valuable service in carefully examining how the Jewish group relates to this field. Minorities and banking are not only compatible but have much to offer each other. I hope and believe that this study will help to create a climate that will bring about the fullest utilization of our manpower resources.

Karl R. Bopp, President
Federal Reserve Bank of
Philadelphia

JEWS IN BANKING IN PHILADELPHIA, 1949-1959

Since the end of the second world war, there has been a marked decline in discrimination against Jews in almost all phases of American life. Jews are now employed in jobs -- engineering for example -- in which they were not accepted a generation ago.

In major areas of American business, however, the general absence of Jews in an executive capacity is still marked. Vance Packard, in a special study for the American Jewish Committee, lists the fields as automobile manufacturing, banking, insurance companies, public utilities and heavy industry such as steel, coal and oil.¹ In these fields, only a handful of Jews are found in the executive suite.

Our concern with this stems from certain basic changes that have been taking place in American life. There has been a decline in the importance of small business and individual enterprise. The bank and the corporation are now the basic units of finance and industry.

The American Jewish community has also changed. It is an American born and American centered group reaching out to participate more fully in every aspect of American life. We can expect, therefore, Jews to look increasingly for careers in wider areas of industry and finance.

The absence of Jews from the "executive suite" should also be a matter of general concern. The lack of participation by a well educated and important segment of the community is a serious waste

1. Vance Packard, "Status Without Stature," Committee Reporter, May 1960, p. 4.

of talent that this country, and business itself, can ill afford.² As a nation we have become increasingly concerned with the utilization of our manpower in terms of national growth and our commitment to equal treatment of minority groups.

In order to better understand the absence of Jews from middle and upper management positions in large scale industry and finance, AJC has initiated a series of research programs and studies of which this survey is a part.

In 1959, the Board of the Philadelphia Chapter of AJC requested the chapter Community Relations Committee and the Pennsylvania Area AJC Office, to examine the relationship of Jews to commercial banking in Philadelphia.³ Banking represents one of the most important facets of the economic life of this community and nation. Since the days of Robert Morris, Nicholas Biddle, and Stephen Girard, Philadelphia has been known as the "cradle of American finance."

Due perhaps to this history, and the fact that it deals with large sums of other people's money, banking in Philadelphia has always been conducted conservatively. Until the thirties, it had changed little from the days of Stephen Girard. It was typified by the frock-coated financier who ran things himself, assisted by a small staff of low paid executives. Business was derived mostly from large estates invested in low interest bonds and

2. Top executive manpower, already in short supply, will be far outstripped in demand by 1970, according to a study by the management consultant firm of Booz, Allen and Hamilton. Executive manpower is already in critical demand because the number of positions in this group has grown 44% in the last 10 years. Phila. Inquirer, Oct. 6 1960.

3. This study does not include savings and loan associations and saving fund societies. The former, a fairly recent development, have considerable involvement of Jews. The latter employ few Jews.

secure mortgages and loans made to manufacturers and wholesalers.⁴ The small depositor was largely ignored.

Banking in Philadelphia has been one of the traditional provinces of the Philadelphia elite. (Law is the one other.) In 1940 for example, of the 32 Philadelphia bankers in Who's Who in America, 24 were listed in the Social Register. (The President and every member of the board of one major bank were listed in the Social Register.)⁵ A typical banker was an attorney graduated from a New England Ivy League university and Penn Law School who had come into the field.

Since the thirties, banking has been undergoing change. The demand for commercial credit tapered off during the depression. Banks discovered the small depositor who, as one source put it, "became a love object to be wooed." Hard times and the rise of new forms of competition brought about a series of bank mergers. During the forties and fifties banks multiplied their services so that, today, they have become financial department stores. Well trained specialists are required to executive the many new functions of banking. In today's fast moving commercial world, banks have had to change their traditional practices in order to keep up. At the same time, however, tradition and traditional practices are somewhat slower to change in banking than in other fields of work.

4. This description and much of our other discussion of banking then and now is based on "That Chameleon, The Philadelphia Banker", Greater Philadelphia Magazine, January, 1960, p. 21 and 86-88.

5. E. Digby Baltzell, Philadelphia Gentlemen, The Free Press, Glencoe Ill. p. 37.

Jews and Banking in Philadelphia.

With one or two exceptions, Jews have played an insignificant role in banking in Philadelphia over the years. As Gordon W. Allport points out, historically, Jews have been barred from the conservative occupations. They have been involved in fringe activities and "private, risk-taking ventures" such as trade, entertainment and the professions.⁶

In an effort to determine the number and kind of officer level positions held by Jews, it was decided to examine the period from 1949 to 1959. In 1949, Philadelphia banks employed 823 officers, of which 14 were Jewish, a little more than one and one-half percent. By 1959, the total number of officers had risen to 1,216 but the number of Jews had declined to 12 or one percent. (A few smaller banks were excluded from this study.)

Six banks in 1959 had 1,028 of the 1,216 officers. The Jewish proportion in these was a little more than one-half of one percent. Four of these six banks had no Jewish officers. In studies of the "executive suite" in major industry, it has been found that Jews often serve in research and other technical positions, in which capacity they have no public contact. Our study of banking in Philadelphia reveals no such pattern. The few Jewish officers are in public positions, generally, and many handle non-Jewish clients.

The performance of a bank is in the hands of its officers; however, the directors formulate its policies. The officers and

6. Gordon W. Allport, The Nature of Prejudice, Addison-Wesley Publishing Co., Inc., Cambridge, 1954, pp. 122-123, 250-252. This theory traces the Middle Ages experience of Jews in Europe when they were thrust into the "private risk-taking ventures" necessary to the community but frowned upon by society. These fields are on the "fringe" of "conservative values." Attitudes toward Jews stemming from the European experience have been carried over into American life.

directors therefore are a major influence on the commercial and financial life blood of the fourth largest community in the nation. In Philadelphia in 1949, there were 481 bank directors of whom 20 (just over four percent) were Jewish. By 1959, the number of directors had declined to 267. The Jewish figure of 20 remained the same, making the Jewish proportion seven and one-half percent. However, if we again examine the six largest banks, we find the Jewish percentage in 1959 was two percent. Four of these six banks had no Jewish board directors.

It is necessary to examine several other factors in order to better comprehend the problem we are surveying. As has been indicated, the decade under study witnessed many mergers. The number of banks dropped from 36 to 15. Most of the Jewish officers in banking today are holdovers from small banks that merged with larger ones during this period of consolidation. Several of these officers are on the point of retiring. There has been virtually no addition of Jewish officers. The result is, as one Jewish officer said, "In another ten years there won't be any Jews in banking in Philadelphia."

It should be noted that the Jewish population in the Philadelphia area is about ten percent. It is a stable and well integrated group with a high proportion of college graduates. The laws of chance and choice make it unlikely that a field of endeavor will employ a group proportionate to its number in the population. But considering the number of Jews in Philadelphia and their educational level, the proportion employed in banking is obviously low. To this degree, Jews in Philadelphia are short of complete integration in the life of the community.

Discussions with Bank Officials

In an effort to understand the reasons for the small number of Jews in banking, it was decided to undertake a series of interviews with bank officials, college and university placement staff and others close to the field. From the information obtained at these meetings, we went on to query Jewish college students at Temple and the University of Pennsylvania regarding their job attitudes and goals. The results of these interviews are reported in a separate study.⁷

Meetings were held with top level officials of six banks (four of the banks among the six largest) and the Federal Reserve Bank of Philadelphia. Members of the Philadelphia AJ Committee chapter personally acquainted with these bankers took part in the interviews in order to establish an atmosphere in which full and frank discussion could take place. In addition, several Jewish employees in lower level positions and former employees were interviewed. These discussions were notable for their candour as indicated in our descriptions below.

As a result of the civil rights advances of recent years, the problem of integration, especially as it relates to Negroes, has been given much thought by bankers. But they admitted that they had not considered the general absence of Jews as constituting a problem until we raised the question. Bankers attribute the small number of Jews in banking to what they term the low attraction the field holds for Jews. Low starting salaries and slow advancement are given as reasons for this. "A certain type of person is attracted

7. Job Interests, Goals and Attitudes Toward Discrimination of 131 Jewish College Students at the University of Pennsylvania and Temple University. Pennsylvania Office of the American Jewish Committee.

to this field," one said. "He is the type of fellow who isn't strongly motivated to set the world on fire and is content to slowly and steadily move up in a profession that has great community respect." Implicit in such comments is the feeling that Jews are highly ambitious and, therefore, do not view banking as meeting their needs. We shall discuss this further on in this report in connection with the image of Jews that exists in banking.

Jews who enter banking, we were told, do not tend to remain. The president and vice-president of one bank cited the case of a talented Jewish employee who resigned some years ago to take a more advantageous position in another industry. "Had he remained with us," the vice-president said, "he would now be a senior officer of the bank." A check with the individual indicated the accuracy of the story. The fact of the matter however is that there have been so few Jews in banking there is not enough experience to generalize on any special adjustment problems.

Bankers deny that any pattern of discrimination against Jews exists. They indicate that to suitably qualified Jews the door is open, and there is good opportunity for advancement. In order to reach the highest levels of banking, however, rigid selection standards exist which might well keep out certain individuals, non-Jews as well as Jews. Top level bankers must "fit in" with prevailing banking and community patterns. To rise to this level, one must have "the right kind" of personality, educational background and social and business connections, as well as competency and experience in banking. Since members of minority groups usually lack one or more of these qualifications, this may prevent them from reaching the very top at the present. Our interviewers were encouraged to try to interest Jewish young

people to enter the field.

One or two bankers acknowledged that on the lower and middle levels of banking there may be some antipathy toward Jews. This is due, they said, to fear of competition. They pointed out they consider this a minor problem and correctable. It should be noted, however, that the hiring of new personnel often takes place at this level.

With regard to membership on bank boards, our interviewers were told that banks seek as broad a representation from the community as possible.⁸ A high proportion of bank directors are associated with major business and industry in the area. Presumably, they are

8. In 1960, the board of one bank in Philadelphia consisted of the following: the chairman of the Board, Muskogee Company; a retired chairman of the bank Board; another retired chairman of the bank Board; the president, Westmoreland Coal Company; the retired president, The Pennsylvania Railroad Company; the president, West Bank Oil Terminal, Inc.; the chairman of the bank Board; a trustee of the bank; the president, The North Pennsylvania Railroad Company; the chairman of the Board, E.J. Lavino and Company; the vice-president and treasurer, American Viscose Corporation; the president, Heintz Manufacturing Company; the chancellor, Temple University; the president, Johnson and Higgins of Pennsylvania, Inc.; an attorney; the financial vice-president, University of Pennsylvania; the president, The Philadelphia Saving Fund Society; the president, Robert Krook, Inc.; the chairman of the Board, Wilkinson Associates, Inc.; the executive vice-president and treasurer, American Stores Co.; the president, The Pennsylvania Railroad Company; the president, The United Gas Improvement Company; and the vice-chairman and president of the bank Board.

expected to bring in this business. Bankers feel that Jews are not sufficiently influential in business of this magnitude to warrant board membership.

While this is questionable a factor of greater importance, we believe, is the role of status in this situation. Forty-four percent of the members of the boards of the six major banks in Philadelphia in 1959 were listed in the Social Register. The proportion in four of these banks was considerably greater. This would seem to militate against Jewish involvement in banking.⁹

A few bankers believe that Jews possess a high degree of energy, ambition, and imagination -- qualities in themselves desirable -- but, possibly, upsetting in a conservative field such as banking. Among some of the bankers we interviewed, we found a negative image of Jews which only occasionally emerged in discussion but was implicit in their analysis of the problem of the lack of Jews in the field.

The Image of the Jews

While top level bankers are opposed to discrimination, the feeling exists among some of them that Jews are "different" and these "differences" raise a question as to whether Jews fit into banking. These views are, of course, contradictory and indicate a basic confusion that exists in the minds of some bankers. The image is based, we believe, on the comparatively limited opportunity bankers have had to get to know Jews.

⁹. In one interview with a bank board chairman, we were told that the bank had considered naming its first Jewish board member. When it was learned that the person considered was a controversial figure in Jewish communal affairs, the idea was dropped in order not to antagonize any segment of that community.

We were told, for example, that Jews are not drawn to banking because it doesn't offer them an opportunity to make a great deal of money. Low starting salaries and slow advancement are deterrents to a group that is ambitious and anxious to get ahead. But this image of the Jew is seriously at variance with the high proportion of Jews in such modest paying fields as government service and teaching. Obviously, Jews, like other people, differ in their job interests, values and goals. There are some who seek security, others who look for interesting and responsible work, a number who would like to make a great deal of money, and still others who want a combination of these. Presumably, among Jews there are those whose interests, values, and goals could draw them to banking.

Another view that frequently emerged in our talks was the belief that Jews are possessed of mannerisms and behavior that clash with acceptable patterns in banking. Specifically mentioned were such "characteristics" as "slurred word endings," "loud dress," and a "volatile manner." Several of our interviewers were told that these mannerisms were generally found among Jews who come from New York. There may be some Jews, as well as many other people, who fit this picture. Here again, one wonders, however, how much contact bankers have had with Jews. The image that is presented is of an immigrant generation which has largely passed from the American scene. Today, 80 to 85 percent of the Jewish community was born in this country. Their experiences, cultural patterns, and even memories are American centered.¹⁰

¹⁰ One indication of this is the large number of Jews in Ivy League Colleges. In the last decade, the ratio of Jewish students has risen from 15-22 percent -- a jump of 50%. Lawrence Bloomgarden, "Our Changing Elite Colleges," Commentary February, 1960, p. 153.

Gordon W. Allport has pointed out that the suspicion of Jews that exists in traditional fields of work like banking stems from the number of Jews engaged in risk taking forms of employment on "the fringe of conservative values." In one relaxed conversation with a high level banker we saw evidence of this. Our interviewer was asked, "Why is it that every time I pick up the newspaper I find a Jewish name mentioned in connection with some kind of fraud?" The question followed assurances by the banker that there is a place for Jews in banking if Jews choose to enter the field.

It is our belief that the image of the Jew that exists among some bankers may affect their attitude toward engaging Jewish candidates. Disspelling this image will serve to open up a whole new source of executive trainee manpower.

CHANGING CHARACTER OF BANKING IN PHILADELPHIA

In spite of a number of negative stereotypes that exist among some bankers, our interviewers came away with the impression that greater opportunities exist for Jews and other minority groups in banking. As the chairman of one of Philadelphia's largest banks told us, for many years there has been a feeling among the top officers of his bank that the day of social or prestige selection was at an end. They have noted the lack of Jewish personnel and have wanted this situation corrected but find a dearth of Jewish applicants.

Shortly after this interview, this bank hired a Jewish young man in its executive trainee program. It is interesting to note that since our study was begun, one bank of the "big six" named its first Jewish member to the board while two others (including the one mentioned earlier in this paragraph) have hired their first Jewish employees.

One top level banker, himself a member of a minority group, also told us that within the last 8 to 10 years, banks have begun to hire Negroes primarily in clerical positions. The main barrier to their rising higher, we were informed, is their lack of training for supervisory positions.

Our discussion led us to believe, however, it is unlikely that Jews and other minorities can aspire to the very top level positions at the present time although this, too, we were assured will change.

We consider it important that the willingness to hire minority group members expressed by higher level banking officials be more consciously transmitted to the middle and lower levels and to university placement officials.¹¹ We were encouraged by the sympathetic and cooperative attitude expressed by top level bankers and their willingness to frankly discuss the problem.

Another factor contributing to what we believe to be a more favorable climate is the important changes taking place in the field. The competition for business and the discovery of the small depositor has given banking a broader public character. It is interesting to note that one bank in South Philadelphia has begun to hire Negro tellers, another is consciously seeking them

11. The idea that there exist "Jewish" and "non-Jewish" banks is perhaps illustrated by an incident reported to us by a Jewish banker associated with a bank of considerable Jewish involvement. When he asked a local university placement department for several trainees, he was sent two Jewish young men.

while branches of a third employ Italians in Italian neighborhoods. One bank sponsors a German radio commentator in order to reach German speaking groups. Good business as well as good citizenship make it undesirable that minority groups be ignored.

The growing complexity and specialized character of banking today have also brought banks into the job market in competition with other business and industry for the best possible talent. Membership in Philadelphia's Main Line elite and the old school tie are not enough to assure one a place in the field. One bank president recently told the Greater Philadelphia Magazine that in his bank's training program "there were no preconceived notions that a Princeton or Yale graduate was better qualified than an alumnus of Temple (a low tuition school) or St. Joe's (Catholic). In fact these men are sometimes less prepared to get in and really move. The retail business is a dynamic one and banks need dynamic people today, no matter where they come from."¹²

This is borne out by an examination of the backgrounds of several of Philadelphia's bank presidents. The president of the largest bank is Irish Catholic (once very much an outgroup), who worked his way up through the bank's consumer credit department. The head of Philadelphia's sixth largest bank is an economist whose

12. "That Chameleon", Greater Philadelphia Magazine, p. 88.

name gives no hint of an old family background. The city's fourth largest bank is run by a former government administrator, and the third largest by a man who worked his way up through the bank's trust department.

CONCLUSION

The changes that are taking place in banking have not yet produced any significant involvement of Jewish personnel. The situation might be summarized as follows: In the past, banking presented a closed door to Jews. Jews were neither sought after nor for that matter have sought entry into the field. There is reason to believe that in spite of some discouraging attitudes that still persist, the door is no longer firmly shut; it may, in fact, be open provided qualified Jews become interested in the field and seek to enter. The problem, then is twofold -- removal of those factors in banking personnel procurement that remain resistant to change, and overcoming among Jews their own stereotypes of banking and sensitivities resulting from centuries of persecution and cultural conditioning.

JOB INTERESTS, GOALS AND ATTITUDES TOWARD DISCRIMINATION OF 131
JEWISH COLLEGE STUDENTS AT THE UNIVERSITY OF PENNSYLVANIA AND
TEMPLE UNIVERSITY

Introduction

This study is an outgrowth of an examination of the extent, if any, of discrimination against Jews in commercial banking in Philadelphia by the Community Relations Committee of the Philadelphia chapter of AJC. It is part of a national effort of the American Jewish Committee to explore the relative absence of Jews from executive levels of big industry and finance in the United States.

In discussions with top level bankers in Philadelphia, college and university placement officials, business leaders and others, we were told that few, if any, Jews applied for positions. It was suggested that Jews don't quite "fit in" with this type of business because it is an old-line field where starting salaries are low and advancement comes only after many years of service. Jewish young men, according to these informants, are too impatient with the low starting salaries and slow advancement. They prefer other fields of work or professions where they can advance more rapidly. Jews, they said, are drawn to work of a more individualistic character, to professions or businesses of their own.

Since the matter of discrimination in banking is being more fully examined in a separate study, it was felt desirable to gather some data on the attitudes Jewish young men of college age bring to the job field, to banking as a career, and whether these attitudes differ from those of college students generally. That there may be differences is worth examining because of the unique experience of Jews. While the Jewish community in the United States has generally become integrated, it is important to recognize that until recently it has been an immigrant or immigrant centered group. Jews have known a special historical and cultural experience which has emphasized certain values -- for example, the traditional Jewish interest in learning.

Moreover, they bare the scars of centuries of religious persecution which has, in the past, circumscribed the type of work Jews were permitted to perform and may now have some bearing on the fields Jews go into.

It was decided that a series of interviews should be undertaken with Jewish college students in Philadelphia at which time they would be asked to fill out a questionnaire seeking information on the fields of work they are planning to go into, why they selected these fields, their goals (income, security, status, etc.) and the impact of the possibility of discrimination in determining their choices. A list of the names of the students is attached to this report. The Zeta Beta Tau and Tau Delta Pi fraternities at the University of Pennsylvania and the Alpha Epsilon Pi and Tau Epsilon Pi fraternities cooperated in this research. In addition, a small group of Hillel students at Temple were also interviewed bringing the total number examined to 131 students. We wish to express our appreciation to these fraternities and to Rabbi Sholom Segal and Rabbi Samuel H. Berkowitz of Temple University and the University of Pennsylvania B'nai B'rith Hillel Foundations respectively, for their advice and cooperation.

The technique we employed was as follows: Before distributing the questionnaires, the students were introduced briefly to the nature of the inquiry. Then they received instructions on filling out the questionnaire. After the questionnaire was completed, a general discussion based on the questionnaire took place at which time it was possible to gain certain impressions of their personal reactions to the matters under inquiry. Taking part in one or more of these meetings and discussions were members of the chapter Community Relations Committee and the Pennsylvania Area office professional staff.

The information obtained in this way applies only to the 131 Jewish students interviewed. However, it should be pointed out that we have checked other research data which bears on our subject and have found that our findings are substantially similar to findings based on larger samplings.

In 1957 Morris Rosenberg published what has become the classic study in this field, Occupations and Values. In it he summarized the results of research in 1952 on occupations and values of 4,585 college students selected on a representative basis from eleven universities throughout the country. In addition, Rosenberg furnished us with unpublished supplementary material specifically applicable to Jewish men in college drawn from his overall survey.

In order to draw broader conclusions than would be possible due to the fact that only 131 students were interviewed by us, we have in this study made considerable use of Rosenberg's study and supplementary material as well as other research data.

ARE OUR RESPONDENTS' JOB GOALS SIMILAR TO JOB GOALS OF COLLEGE STUDENTS GENERALLY?

Question four of our questionnaire asked, "In choosing a career, what are your goals (for example, salary or income, status, security, etc.) and in what order (for example 1, 2, 3)?" The students' first choice response was as follows:

Salary or Income	29%
Status	9%
Security	23%
Personal Satisfaction (Through use of special abilities and aptitudes, enjoyment of work)	32%
Miscellaneous	7%

It is interesting to compare the responses of these Jewish students with those of students generally. In Occupations and Values, Rosenberg's 4,585 college students were presented with a list of occupational values and asked to rate them in

* We have not tabulated the second and third choices since many students only indicated their first choice and others only their first and second. Many students noted, of course, there is an interrelationship between personal satisfaction and other goals such as salary, security, etc. Where second and third choices were indicated by the students, these were fairly evenly divided among salary, status, and security.

importance. Below are the percentage figures for what they rated "most important."

"Provide an opportunity to use my special abilities or aptitudes"	27%
"Provide me with a chance to earn a good deal of money"	10%
"Permit me to be creative and original"	10%
"Give me social status and prestige"	2%
"Give me an opportunity to work with people rather than things"	7%
"Enable me to look forward to a stable, secure future"	24%
"Leave me relatively free of supervision by others"	3%
"Give me a chance to exercise leadership"	4%
"Provide me with adventure"	1%
"Give me an opportunity to be helpful to others"	10%

The overall conclusion that emerges from these figures, in the words of Rosenberg, is that college students generally "view work as more than simply a means of making money.." And again, "not money and status but, rather, self-fulfillment, interpersonal satisfactions, and security, receive the greatest emphasis." (p.11)

The 131 Jewish students studied by us appear to have substantially the same job goals as the broader sampling of students developed by Rosenberg. Both groupings listed "personal satisfaction:" in their work as their "first choice" or "most important." (32% for the Jewish students and 37% for students generally.)* Twenty-three percent of the Jewish students listed security as most important, while 24% of students generally felt the same way.

* Our question was somewhat narrower than the choices offered by Rosenberg. We took the Rosenberg responses "Provide an opportunity to use my special abilities or aptitudes" and "Permit me to be creative and original" (both totalling 37%) to equal our category, "personal satisfaction."

It is true that a higher percentage of the Jewish students chose salary or income as more important (29% to 10%), but this may be accounted for, in part, by the fact that most of the Jewish students in our sample were members of fraternities.** Wealthier students, generally, according to Rosenberg's findings, not only have a chance to earn more money than poorer students, but also are more likely to want to earn more money.

In the unpublished material furnished us by Rosenberg, there appeared to be considerable similarities between Jewish and non-Jewish college men in terms of how they look at their future occupational life. For example, touching on this matter 610 Jews, 1,770 Protestants and 409 Catholics were asked: "How important to you, personally, is it to get ahead?" The schedule shows the responses:

	<u>Jew</u>	<u>Protestant</u>	<u>Catholic</u>
Very Important	56%	55%	58%
Fairly Important	36%	36%	37%
Not Very Important	7%	8%	4%
Very Unimportant	1%	1%	1%

Both the information obtained from our own and the Rosenberg researches, indicate the similarity of job goals and values of Jewish and non-Jewish students. This is important in view of the image that apparently exists in the minds of some of the bankers we talked to and perhaps other industry leaders that Jews are "too ambitious" and possess different job goals and values. With this in mind, it may be possible to allay fears that exist that Jews will not "fit in" with certain types of business organizations.

** We selected fraternities for our sample partly as a matter of convenience but also on the possibility that fraternity affiliation might be viewed as a positive factor by those hiring executive trainees for finance and big industry.

WHAT KIND OF JOBS ARE JEWISH RESPONDENTS PREPARING FOR? DO THEY
GRAVITATE TO CERTAIN BUSINESSES AND PROFESSIONS?

If the Jewish students we have studied have no substantially different job goals than students generally, are they also preparing for similar types of careers? To sum up the supplementary Rosenberg data on this point, Jewish students separated out from the total group showed special preferences for law, medicine and business. The latter included under this heading accounting and the textile industry.

It is especially interesting to note the differences in job choices according to religion. Thus, 20% of the Jewish students in Rosenberg's sample expressed a preference for medicine. The percentage for Catholic students was 15% and for Protestant students, 12%. Differences along religious lines were especially noteworthy among those preparing for law careers. Eleven percent of the Jewish students, 3% of the Catholic and 6% of the Protestant, selected this field.

Our own study of 131 Jewish students reinforces Rosenberg's findings with regard to Jewish gravitation to certain businesses and professions. Below is the response to the question on what field of work our respondents are planning to go into.

Law	19	Dentistry	6
Accounting	16	Management	5
Medicine	15	Retailing	5
Finance - Stocks and bonds	8	Engineering	3
Teaching	7	Public Relations	3
Real Estate	6	TV Production & Directing	3
		Miscellaneous	<u>35</u>
		Total	131

The large group listed as miscellaneous included such fields as research, music, horticulture, food, business, electronic business, architecture, textile manufacturing, writing, military, wholesale business, and FBI agent.

It will be seen that a large proportion are planning careers in the independent professions. Fourteen percent chose law, 12% accounting, 11% medicine and about 5% dentistry. In all, 44% of these Jewish students are preparing to go into these four fields.

Summarizing Rosenberg's findings on this matter, he found the majority of Jews (about two-thirds) would prefer to be entrepreneurs--to have their own enterprise, either professional or business. However, it should not be concluded that this desire for independence was restricted to the Jews. Rosenberg also found that this was the most frequent choice among non-Jews as well, but the proportion choosing it among Catholics and Protestants was less than half (43 percent in each case).

He found that few of the Jewish boys preferred to hitch their future to "the organization." In his opinion this explained what he called the overselection of the old professions -- medicine and law, and the underselection of a profession like engineering, which is frequently practiced within the private corporation.

We can only speculate as to why the Jewish young men we have examined seem especially drawn to more independent fields of work. It is possible that as a predominantly middle class group, Jews find particular personal satisfaction where they can operate independently. Cultural conditioning may be a major factor. The fact that these fields require specialized education and knowledge, may also be attractive to a group that has always valued learning highly. Another possibility is that the desire to be one's own "boss" is rooted in the knowledge that in being one's own "boss" he is less subject to the dangers of prejudice and discrimination. All of these factors and probably others may be involved in what seems to be a group tendency among Jewish students studied. We examine the influence of prejudice below.

THE INFLUENCE OF PREJUDICE IN DETERMINING JOB CHOICES OF RESPONDENTS

Our study of 131 Jewish students asked, "In planning your career, have you been influenced by the feeling certain fields of work or businesses don't want Jews or Jews can't advance in them?" Other questions asked them to list the fields or businesses that are discriminatory and the basis on which they made this judgment.

Approximately one out of every four indicated that concern about discrimination influenced them in choosing the career they are planning. More than half of the students listed one or more fields of work they felt to be discriminatory. These included "large corporations," "heavy industry" and "big industry in general." Other areas mentioned were automotive, manufacturing, banks, insurance companies and steel. One quarter of one fraternity listed medicine.

While most of our students indicated that concern about discrimination did not influence their career choice, the considerable number who listed fields of work that are discriminatory appear to us to be significant. It seems likely that students who believe that certain fields of work are barred to them may be unconsciously influenced by this fact and making career choices accordingly.

Whether the fields they have listed do or do not indeed discriminate against them, they have little "hard" information. Few indicated that they had checked with university personnel officials, community relations agencies such as the American Jewish Committee, and the Jewish Community Relations Council, or vocational services provided by the Jewish community. Most students base their information on "hearsay" or "general knowledge".

The possibility that Jewish college students may be excluding themselves from seeking entry into certain occupations because of discrimination or the fear of discrimination is the opinion of Herman Murov in a paper called, "Vocational Self Exclusion Attitudes of Jewish Persons" published in May, 1960. Basing his conclusions on his own experience as a Jewish vocational guidance professional

and a poll of 17 of his colleagues in the Jewish Vocational Services around the country, he writes:

"Feelings of discrimination and defensive self-exclusion attitudes based on these feelings have been noted among Jewish college graduates and graduate students who have majored in business administration and who have attempted to find employment in administrative and managerial positions with prominent national manufacturing and mercantile companies, banks, life insurance companies, etc. Similar reports come from technical personnel who have attempted to break into administrative jobs. A study of the job finding experiences of Jewish college seniors and graduate students should be undertaken to determine how widespread and valid these complaints are."

We endorse this statement and would only add that it is also necessary to take a fresh look at the discriminatory patterns that exist in the industries and fields of work believed by Jewish college students to be discriminatory. Closer investigation may reveal that in certain instances their beliefs are fully justified. In other cases, however, under the impact of civil rights gains since the end of the second world war, barriers may have been lowered. It is also possible that the failure of Jewish students to seek entry into certain fields may be a factor in the continuation of patterns that are obsolete. Social change rarely takes place unless a traditional pattern is questioned. This is not to say that certain fields of work where Jews traditionally have not been employed do not have a responsibility to make known their willingness to hire Jewish personnel. The need is also for Jews to apply for jobs in these fields. This places a responsibility on community relations agencies to attempt to insure that when they do, they will receive fair treatment.

HAVE THE JEWISH STUDENTS STUDIED CONSIDERED COMMERCIAL BANKING AS A CAREER?

Our study of 131 Jewish students sought information on whether any of them were planning banking careers and, if not, why not.

Ten percent of the 131 students indicated that they have considered banking as a career. However, it would appear that only two might be considered seriously interested in the field.

Was concern about prejudice a factor in the attitude of these students toward banking? Five students out of 131 indicated it was. One wrote, "I am aware of the difficulties for a Jewish person to enter the banking field". Another wrote, "There is very little chance for a Jewish man to advance." For the most part, however, students indicated they have no interest in the field. Some said the salary level was too low.

While the lack of interest in banking might mean these students feel it is a dull field of work, banking has always been an honored career in Philadelphia. It has long been the traditional province of the Philadelphia elite. Perhaps the lack of interest is in part caused by the fact that there is no tradition of Jews in banking in Philadelphia. When Jewish young men look at the field, they see no friends or relatives in it. One can speculate on whether the belief among Jews that banking is a field barred to them, may be a factor in why so many of our students are uninterested. We cannot draw any such conclusions. Our inquiry only points up the need for a full scale study of the attitudes of Jewish young men toward specific fields of work so that we can understand, in all its ramifications, the question of why so few Jews are involved in banking and other major areas of American economic life.

SUMMARY

Our findings in this study can be summarized as follows.

The view that the job values and goals of Jewish students are more materialistic than those of students generally seems questionable. Jewish as well as non-Jewish students in preparing for careers appear to be motivated primarily by a desire to find personal satisfaction and security. This finding, if it is borne out by further and more thorough research, is of considerable importance in discussions with leaders of industries where Jewish executive level personnel are noticeably absent. Our committee, which has been investigating discriminatory

patterns in certain industries, has frequently been presented with the argument by industry leaders that Jews are anxious to make a lot of money quickly and too impatient to wait their turn in the slow process of advancement. This is only one of a number of unfavorable stereotypes of what Jews are like which persist among the leaders with whom we have met. These stereotypes are often based on an image of Jews as an immigrant group and fail to recognize that the vast majority of Jews today were born in this country and largely share the values and goals of their neighbors.

Our Jewish students did deviate from students generally in that they appear to gravitate to certain professions and fields of work such as law, medicine, accounting, and dentistry. Forty-four percent of our 131 students are planning careers in these four fields. This observation is also borne out by the special data provided us by Rosenberg in his study, Occupation and Values. We are not in a position to evaluate all the cultural factors involved in this.

There is some indication that discrimination or the fear of discrimination is a consideration of some importance among our students in planning their careers. One out of four of the students we queried informed us that this possibility influenced their choice of careers. More than half listed one or more fields of work from which they feel Jews are barred.

There is nothing wrong, of course, with a high proportion of Jews in certain fields of work. What concerns us is whether their choice of careers has been freely made. If the gravitation toward certain fields we have noted is partly a response to discrimination and the possibility of discrimination, this is a matter of importance to agencies such as our own.

Our task is to help to bring about a set of circumstances in which Jews will be fully and freely integrated into American life. Heartening progress has been made but discrimination is not yet a thing of the past. This study does not seek to

underestimate in any way the barriers that still remain.

As we pursue our efforts, however, we must be aware of the vast changes that have taken place in recent years in the general acceptance of Jews and the new situation this presents. We must increasingly concern ourselves with the ways in which the Jewish community responds to the growing opportunities in American life. It would seem that Jews must test more and more the doors that have heretofore been closed to them. These doors may, in fact, be firmly shut. On the other hand, they may yield even to a slight push. We need more information on Jewish job interests, goals and attitudes toward discrimination before we can effectively guide the Jewish community and those serving them in this new and generally hopeful phase of Jewish life in America.



Ithaca, New York

MEMORANDUM #2. ANALYSIS OF STUDENTS WHO WOULD PREFER TO ENTER BUSINESS OCCUPATIONS
(Revised version, March 27, 1961)

The Cases Analyzed

The present memorandum examines students who were polled in 1952 as subjects in the Cornell Values Study. The analysis focusses attention on those students at the ten universities studied* who reported that if they could have their own choice, they would like to enter business occupations. The present memorandum contrasts the Protestants, Catholics, and Jews among these aspiring "businessmen."

In this analysis the number of cases in the "businessman" category has been expanded from an earlier memorandum entitled, "Occupational Aspirations of Jewish and Non-Jewish Men in College." In that earlier memorandum we found that Jewish students who had said they would select "business" as their preferred occupation differed from gentile students in that relatively more of them preferred to be entrepreneurs rather than to hitch their future to a private firm as an employee. In this memorandum, now, we examine the "businessmen" in further detail. This time we have included students who named not only "business," but also other related occupations (real estate, finance, insurance, sales promotion, personnel, food, restaurant and hotel). In this way the number of cases of Jews and Catholics -- otherwise too small to permit detailed analysis -- has been increased.

Here are the cases from which the types of "businessmen" we analyze have been selected:

*

Cross sections of students at the following universities filled out a detailed questionnaire: Cornell, Dartmouth, Fisk, Harvard, Michigan, North Carolina, Texas, Wayne, Wesleyan, UCLA. The samples at each university constituted a random cross section of the total number of male students at all these campuses. Since the size of the student bodies at these universities varied, the proportion which each sample represents of the student body at that university likewise varies, from 12 per cent at Cornell and 7 per cent at Yale, to 38 per cent at Wesleyan. Excluded from the present analysis are the Negro students at Fisk.

	Protestant (552)		Catholic (99)		Jewish (117)	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
What business or profession would you most like to go into? (Occupation or kind of work)						
Business*	271	49	57	58	70	60
Real Estate, finance, insurance	68	12	10	10	10	9
Sales promotion	92	17	12	12	22	19
Personnel	96	17	16	16	11	9
Food, restaurant, hotel	25	5	4	4	4	3

*Only these cases were analyzed as "businessmen" in the earlier memorandum, "Occupational Aspirations of Jewish and non-Jewish men in college."

More Non-Jewish than Jewish Students Prefer "The Organization"

We already know that fewer Jewish than non-Jewish students would prefer to be employed by a private company, and relatively more would choose to be independent entrepreneurs. (Let us call them "organization men" and "entrepreneurs.") Here are the revised figures for all students in the now-expanded "business" category.

Table 2. Among those who select "business" and related fields, relatively more non-Jews than Jews prefer the "organization"

	Jewish (117)	Protestant (552)	Catholic (99)
What kind of firm or outfit would you like best to work in after you finish your schooling?			
Private organization	26%	48%	50%
Own enterprise	51	38	41
All other responses	23	14	9

Jewish "Businessmen" Are More Likely Than Others to Report Wealthier Homes

Students from the three religious groups do not come to the campuses from homes on equivalent economic levels of society. The Jewish student "businessmen"

-- organization men and entrepreneurs alike -- are more likely to report substantially higher family incomes: noticeably wealthier than the homes of their Protestant counterparts, and considerably wealthier than the homes of their Catholic counterparts.

The Catholic students are in marked contrast. They are most likely of all religious groups to report low family incomes. Indeed, since even more of the organization men than of entrepreneurs among them are recruited from lower-income families, the disparity in family wealth of Jewish students contrasted with Catholics is most marked among the organization men. Half of the Jewish "businessmen" who would prefer careers with a large company report wealthy homes (father's income over \$10,000); but only 21 per cent of the Catholic students preferring such careers say they come from homes of equal wealth. Among the entrepreneurs the trend is somewhat less marked. (Over half of the Jewish boys, a third of the Catholics and Protestants, respectively, report family incomes of \$10,000 or more.)

(Table 3 here)

We know that economic background is importantly linked to a variety of social attitudes among all three religious groups. If Jewish "businessmen" differ from non-Jewish "businessmen" therefore, we should be hard-put to say whether it is their Jewishness or their higher economic level that would predispose them to that particular point of view.* By the same token, if Jewish organization men do not differ from their gentile counterparts, the finding could be all the more convincing since they come from family backgrounds so distinctly different from the backgrounds of the gentile organization men.

Middle Class Identification Is Equally Prevalent among All Students Except Catholic Entrepreneurs

Social class is not, of course, simply a matter of income. Membership in a minority group, in itself, is an ingredient of social class tending to downgrade

one in the status system regardless of wealth. Both Jews and Catholics, as members of minority religious and ethnic groups, would be expected to confront this barrier to higher social class position.

On the campuses we studied, however, there is a strong press toward middle class identification. Regardless of their origins, most students say they consider themselves to be "middle class." Thus, even though substantially more Jewish than gentile students characterize their families as wealthy, they are no more likely than others to call themselves "upper class" and no less likely to call themselves "lower class" or "working class." Enough of the wealthier Jewish students, then, must feel the downward social press of their minority group status to eschew identification with the upper class and the accompanying values of that class while their minority group position is not sufficiently burdensome on the poorer Jewish students to warrant their disproportionate identification as "working class" or "lower class." In spite of their greater wealth, then, they are just as likely as virtually all other groups of non-Jews to "feel just as middle class." (It is also true, of course, that the income curve in all religious groups includes but small minorities in the really wealthier brackets.*)

This pressure toward middle class identification is noticeable in reverse among the Catholic students, particularly entrepreneurs. Even though more of them come from relatively poorer homes, they nevertheless characterize their social class position virtually in the same manner as do their rather wealthier Protestant counterparts and their considerably wealthier Jewish counterparts. It is only among the Catholic organization men that the combined downward press of minority group position and relatively poorer family financial situation has an impact on their class identification. In this subgroup of Catholic organization men, a third put themselves in the lowest social class levels, compared with 10 per cent of their

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The number of students reporting family incomes of \$30,000 or more per year was: Jewish, 15 (13 per cent of total); Catholic, 6 (6 per cent of total); Protestant, 50 (9 per cent of total).

Jewish opposite numbers and 14 per cent of their Protestant counterparts.

(Table 4 here)

Many students, then, tend to consider their social class not closely dependent on their family income. The sub-group which finds the greatest difficulty in separating the two factors seems to be the Catholic organization men.

The privileged financial backgrounds of the Jewish students compared with others must be kept in mind whenever we deal with any matter that touches on income. More Jewish students than non-Jewish students start out with higher financial baselines, so to speak, and may be expected, therefore, to have a different frame of reference about money. Certainly the evidence shows that the Jewish organization men vary considerably from their gentile counterparts in their approach to the notion of money on the job.

Entrepreneurs and Jewish Organization Men Are More Likely to Emphasize High Income; Gentile Organization Men Are Less Likely to Do So.

Many organization men view money on the job quite differently from the way the entrepreneurs look at it. When it comes to money they seem to have less ambitious aims. Compared with entrepreneurs, relatively fewer organization men say they consider financial returns as an important occupational value; relatively fewer organization men say they would be willing to risk job security for an opportunity to achieve higher earnings; relatively fewer organization men say they expect high salaries; relatively fewer organization men say they expect to reach a respectable salary (\$10,000) quickly...

...Except for the Jewish boys. On these four counts -- money as an occupational value, willingness to take risks for financial return, salary aspired to, and a certain degree of impatience about the length of time needed to reach earnings of \$10,000 -- Jewish organization men resemble the entrepreneurs more than they resemble their gentile counterparts.

We had asked, "consider to what extent a job or career would have to satisfy each of the following requirements before you could consider it ideal." Ten requirements followed, with instructions to rank each one as high, medium or low in importance. One of the requirements was, "Provide me with a chance to earn a great deal of money" (the second most frequently chosen occupational value among Jews and Protestants; third among Catholics). It was ranked "highly important" by over half of the entrepreneurs of all religious backgrounds -- and by the Jewish organization men. Fewer than half of the gentile organization men selected it. (See Table 5)

We had asked: "Here are three different kinds of jobs. If you had your choice which would you pick? A job which pays quite a low income, but which you were sure of keeping; a job which pays a good income but which you have a 50-50 chance of losing; or a job which pays an extremely good income if you make the grade but in which you lose almost everything if you don't make it."

Here again the last alternative, indicating willingness to risk security for income, was selected by well over half of the entrepreneurs in all three religious groups -- and also by a majority of the Jewish organization men. Only among gentile organization men did minorities select this alternative. (See Table 5)

Third: we had asked, "about how much money do you expect to earn after ten years (assuming the present buying power of the dollar)?" Median income mentioned by all entrepreneurs exceeded \$11,000 -- and median income mentioned by the Jewish organization men was well over that amount. But the gentile organization men named sums whose median was under \$10,000. The Jewish organization men were slightly less likely than Jewish entrepreneurs to mention high salaries; nevertheless the salaries they had mentioned were still considerably higher than those the gentile organization men said they expected. (They are even higher, it should be noted, than the salaries expected by Protestant entrepreneurs. (See Table 5)

Finally, very few Jewish "businessmen" (of either type) expect to earn less than \$10,000 within ten years after beginning their careers. Among gentile entrepreneurs the corresponding proportions are slightly larger. It is only among gentile organization men that over half say they expect to have to wait longer than ten years before reaching earnings of \$10,000.

(Table 5 here)

These data would seem to indicate that when it comes to money, salary, risk, and a certain patience about the time it takes to reach a "respectable" salary of \$10,000 Jewish organization men look as if they had more ambitious aspirations and values than their gentile counterparts. Indeed, in these respects the Jewish organization men seem to resemble the entrepreneurs of whatever religious background more than they resemble their gentile counterparts: they set their sights higher.

We must keep in mind, however, that we are talking about Jewish boys from considerably wealthier points of origin and gentile boys from considerably poorer ones. The differences in outlook we have just talked about could well reflect not simply higher aspiration levels about money, but a different frame of reference about money on the part of wealthier boys, who are over-represented in the Jewish group. The question to which we must address ourselves, then, is: are these points of view on the kind of income one wishes and expects on the job distinctive to the Jews? Or are they, rather, distinctive to boys from wealthier homes whether or not they are Jewish?

If we had enough cases in our samples, we would determine the relative weight of the two factors, religion and income, by contrasting first only the wealthier students in each religious group with each other; and then doing the same thing for the poorer ones. The only group, however, providing enough cases to warrant such an income control, is the Protestant group. Thus we can only contrast the wealthier Protestants with the poorer ones. If they resemble the Jewish students in their

outlook on the kind of income one wishes for and expects on the job, then we can infer that this point of view is more likely to be distinctive of wealthier students, whether Jewish or Protestant, and not distinctive of Jews, as such.

The evidence shows that this seems to be the case. We are presenting the data of Table 5 again, showing the resemblances between the Jewish students and the wealthier Protestants, between the Catholic students and the poorer Protestants. (Table 5a). It is clear that relatively more of the wealthier students, whether Protestant or Jewish, emphasize earnings as an occupational value; relatively more say they would choose risk and income over security on a job; and relatively fewer say they would expect comparatively low salaries by the end of the first ten years at work. (It is, in fact, the Catholic entrepreneurs who behave unexpectedly. In their emphasis on money, earnings and risk, these Catholic boys who would choose their own business enterprises resemble the wealthier Jews and Protestants more than they resemble their Catholic counterparts who would choose the organization.)

(Table 5a here)

This is an example, then, of the way in which the over-representation of wealthier students among the Jews reveals patterns that seem at first glance to be distinctive of Jews, but which turn out to be distinctive of students from wealthier family backgrounds - whether Jewish or Protestant. The point is important enough, it seems to us, to warrant another example.

We had asked our samples to say to what degree an ideal job would have to fulfill certain criteria. Among them were: "give me social status and prestige..." - a response checked more frequently by Jews than by Gentiles. Since, however, status and prestige are a prerogative of high income in American society, we must face the question whether this response is more characteristic of Jews, or simply more characteristic of the higher income groups who are over-represented among Jews.

Again we make the same test, comparing the relatively wealthier Jews simply with the wealthier Protestants, the relatively poorer Catholics simply with the poorer Protestants. It turns out that wealthier Protestants are just as likely as Jews to check this response, while Protestants who report lower income homes respond as the Catholics do.

(Table 6 here)

What seems at first glance to be a disproportionate emphasis among Jews on the "status and prestige" a job may offer, turns out to be a reflection of a point of view linked to wealth. In the same way, what seemed at first glance to be a disproportionate emphasis among Jewish boys on the financial returns a job may offer, has turned out to be a reflection of the different frame of reference wealthier boys in the sample are likely to bring to bear when they think of money. Indeed, when we ask, "Why does a Jewish college student aspiring to be a businessman choose the organization rather than his own enterprise?" the answer - in spite of the findings just analyzed - must touch upon his lower aspiration level - a lower aspiration level which he shares in common with the gentile organization men, even though his parents are likely to be considerably wealthier than theirs.

All Organization Men Eschew Top Salaries and Are Slower Paced About Reaching Their Highest Salary Level

Organization men, whether Jew or gentile, seem to view the development of their business careers as relatively slowly paced compared with the pace the entrepreneurs see for themselves. Let us look again at the salary aspirations of these boys, this time from the point of view of pacing.

Salary expectations are higher in magnitude, we said, among Jewish organization men than among gentile ones, unless they come from homes that are equally wealthy. But compared with the entrepreneurs, organization men, regardless of their religion and regardless of their family wealth, agree in setting lower ceilings to their salary expectations, and in expecting to achieve these ceilings at a slower rate.

For example, few college students of any type say they expect to earn really high salaries - say \$20,000 or more - within a time span as short as ten years after they begin their careers. But virtually no organization man aspires this high this fast. Of course, not many entrepreneurs are paced this fast either: (perhaps a fifth say they expect to earn \$20,000 or more within 10 years after starting out). But the corresponding proportions of swiftly-paced organization men are negligible. (About 9 per cent.)

The data appear in Table 7. Notice that the two groups among whom we most frequently encounter students who expect to reach high salaries at this fast rate are the Jewish entrepreneurs and the entrepreneurs from wealthier Protestant homes. (About a third of these two groups say they expect to earn \$20,000 or more within ten years.) Thus, it is precisely in regard to slower salary pacing that the Jewish organization men most resemble their gentile counterparts and most sharply differ from Jewish entrepreneurs; it is precisely in regard to slower salary pacing that wealthy Protestant organization men most resemble all other organization men and most sharply differ from their counterparts among the entrepreneurs.

Table 7 gives another indication of the slower pace that is characteristic of the organization men we are studying. We had asked: "After how many years do you think you will reach your top yearly earnings...?" About half of all the businessmen in our samples said they thought about twenty years or more; very few said they expect to reach their top earnings in as little as ten years. But in all the groups we are looking at, the proportions of entrepreneurs who expect to pace themselves at this fast pace is roughly twice as high as the proportion of fast-paced organization men.

(Table 7 here)

We can summarize it this way: for certain of the wealthier boys it is a norm of their income group to talk about a rapid rate of reaching salaries that are relatively high; for most organization men it is a norm not to. Now, if a wealthy

boy chooses to be an organization man, the norm for his income class seems to yield to the norm for organization men; and it is likely to yield in this way whether he is a Jew or whether he is a Protestant.

Leadership and Independence Have Special Meanings for Organization Men

This is not to be interpreted as evidence that the organization men are ready to settle for low - or middle-paid jobs, infrequent raises, and then resign from responsibility. Certain organization men are more likely than others to say they highly value an opportunity to exercise leadership in a job. This was another requirement the students were asked to apply as a standard in evaluating their "ideal job." In this respect they differed sharply from their Catholic counterparts and from the Jewish entrepreneurs, both of which groups were significantly less likely to give equal weight to "leadership" as a job value.

(Table 8 here)

But even here the differential pace of the organization men is apparent. The "leadership" they refer to is not likely to have the connotation of independent ground breaking and individual responsibility for others on the job.

We had asked the students to rate the importance they attached to another standard for evaluating an ideal job: that it "leave me relatively free of supervision by others." About half of all entrepreneurs considered such freedom a highly important criterion in an ideal job. But only about a quarter of the organization men, whether Jewish or gentile, ranked it highly important according to their values. Keep in mind that about half of the organization men (fewer among the Catholics) had said "leadership" was important to them; but now only a quarter say that "freedom from supervision" is important. Thus it cannot be independent leadership they have in mind. For many it must be the kind of leadership which permits of supervision by others: again a quieter pace than the entrepreneurs seem to be thinking of.

(Table 9 here)

What, then, does "leadership" mean to these organization men if so few of them value the independent work one might expect to accompany leadership on a job?

Sociability Implications of Leadership

When they say they value leadership, many organization men may be thinking of the kind of leadership that can go on when one is engaged in a sociable sort of teamwork or in face-to-face contact with clients or customers; for, in evaluating an ideal job a majority of all organization men consider that the degree to which it provides interpersonal contacts is a highly important consideration. Among most entrepreneurs only a minority give equal weight to this standard.

One of the job requirements on the list of criteria for evaluating an ideal job was that it "give me an opportunity to work with people rather than things." A majority of all organization men, whether Jewish or gentile, considered this "highly important" but only a minority of the entrepreneurs did so.*

(Table 10 here)

Fraternity Membership is Most Prevalent Among Jewish Organization Men

That this emphasis on sociability may be characteristic of Jewish organization men in particular is suggested in quite a different context. We know that the Jewish boys come from considerably wealthier backgrounds than the non-Jewish boys in this group. More Jews than gentiles, then, are able to afford fraternity life. We would therefore expect them to turn up more frequently as fraternity members on campuses where fraternities exist. Yet it is only among the organization men in these samples that Jews are more likely than others to belong to fraternities. Even

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Again the Catholics are the exception: those who say they value highly "an opportunity to work with people..." are in the majority among Catholic entrepreneurs as well as among Catholic organization men.

when we introduce again the income control for the Protestants, and examine the incidence of fraternity membership among the wealthier Protestants (to whom the Jews might better be compared on this count) the finding stands: Jewish organization men are more likely than any of the other groups we are studying to report fraternity membership. It may be that certain fraternity values, such as their emphasis on sociability and on affable interpersonal contacts, are particularly appealing to these Jewish organization men.

(Table 11 here)

Does Hard Work Lead to Success?

There is evidence, too, that certain other values of the fraternity system appeal principally to the organization men among the Jews: it is only the Jewish entrepreneurs, in contrast to all others, who are likely to be cynical about them to any noticeable degree. For example, we had asked whether the respondents agreed or disagreed that "Anyone who is willing to work hard has a good chance of succeeding." This is an opinion which is prevalent among most of the college men we studied - but it is encountered rather more frequently among fraternity members than among independents. The only group among whom cynicism on this score is distinctly noticeable is the Jewish entrepreneurs (about half of them express such cynicism). Virtually all of the organization men among the Jews agree with the gentiles that "anyone who is willing to work hard has a good chance of succeeding."

(Table 12 here)

Summary

The financial returns a job may offer are emphasized less by organization men and more by entrepreneurs. The organization men are more likely to speak of modest salaries, and when it comes to expressing a preference for risk and financial returns on the one hand, or security on the other, they are more likely to find security appealing.

The Jewish organization men seem at first to be an exception. On these counts they seem to resemble the entrepreneurs and diverge from their gentile counterparts among organization men.

These values regarding money, risk and security, however, are also linked to economic background; and it turns out that what seemed initially to be particularly characteristic of Jewish organization men, is equally characteristic of the wealthier gentiles to whom the Jews may more aptly be compared.

It is the quieter pacing of their salary expectations that more clearly differentiates organization men from entrepreneurs. Fewer organization men expect high salaries quickly; fewer organization men expect to reach their top yearly earnings at a rapid pace. This difference is discernible regardless of religious affiliation and regardless of family wealth.

The more relaxed pace that organization men see for themselves is apparent in other respects, as well. They are more likely than entrepreneurs to emphasize "leadership" -- but they seem to mean by this leadership in the sociable interpersonal relations one has on the job rather than the independent unsupervised work that is valued by relatively more entrepreneurs. These characteristics are equally prevalent among organization men regardless of their religious backgrounds.

The Jews seem to be distinctive in only two respects. The organization men among them are more likely than any other group to report fraternity membership; the entrepreneurs among them are more likely than any other group to indicate a certain cynicism about certain values that are almost unanimously accepted by all other groups: the assumption that "anyone who is willing to work hard has a good chance to succeed," is an example of this.

Additional Findings Which, Although Statistically Insignificant, Corroborate the Story (See Table 13)

Certain other findings tend to corroborate the claim that the organization

appeals to many Jewish "businessmen" particularly because they feel it may allow a quieter, less demanding pace of life than they might find as entrepreneurs. These additional tables are presented here as a note because the correlations are not statistically impressive. They are, however, in line with the main theme of the analysis, and thus warrant not the confidence that comes from statistical tests of significance, but the confidence that is built up by the cumulative impact of consistency.

- 1) Even though over half of the Jewish organization men -- in contrast to fewer gentile ones -- said they would risk job security for financial reward (see Tables 5 and 5a) they by no means scorn security as an occupational value. In fact, "a stable, secure future" was rated as the single most important standard in evaluating an ideal job by more Jewish organization men than any other group (40 per cent versus $\frac{1}{2}$ a fourth of all other groups).
- 2) "What two qualities on this list do you think really get a young person ahead the fastest today?" we had asked. Instructions were to select two out of the six qualities. Only two qualities were selected differentially by the groups we are analyzing: "hard work" was one. It was checked by less than half of the Jewish organization men, by more than half of all other groups.

This finding is all the more interesting in view of the absence of cynicism among Jewish organization men about hard work leading to "success." (See table 12.) Most of them agree that it does; but relatively few agree that it will "get a young person ahead the fastest these days." If we take this finding at its face value (that is, do not consider it accidental) we could interpret it in this way: the "success" that can be achieved by hard work does not mean "getting ahead the fastest."

Another quality on the list was "luck." Almost all respondents passed it by. The only group which selected it to any noticeable degree was the Jewish organization men: 14 per cent of this group said "luck," compared with 5 per cent or less of all other groups.

- 3) "Creativity" as an occupational value is considered highly important by only a third of the college men, but very few will say it is of little or no importance. The largest subgroup among the businessmen who did say so, however, was among the Jewish organization men: 29 per cent said that it was of little or no importance to them that a job "permit me to be creative and original."

Some Ways in Which All "Businessmen," Jewish or Gentile, Entrepreneurs or Organization Men, Resemble Each Other. (See Table 14)

Up to now we have concentrated attention principally on the differences between Jew and gentile, between organization men and entrepreneurs. Yet the main point that comes out of our analysis is that the "businessmen" -- whether Catholic or Protestant, entrepreneur or organization man -- resemble each other more than they differ from each other. For example:

- 1) They are equally optimistic about being able to enter the occupation they say they prefer. Among all these "businessmen" only minorities say they feel the occupation they finally end up in will be a compromise with what they prefer. Yet we know from other studies (see M. Rosenberg et al., Occupations and Values, Free Press, 1957) that the proportions of students who expect to enter business as a compromise exceed the proportions who expect to enter other occupations as a compromise: that is, "reluctant businessmen" are more frequently encountered on our campuses than are reluctant doctors, lawyers, engineers, and the like. There is no discernible tendency, however, for any single religious group to provide

significantly more of these "reluctant businessmen"; nor is such reluctance more characteristic of organization men than of entrepreneurs.

- 2) Clear-cut majorities of roughly equivalent magnitude in all groups of "businessmen" we analyzed say that it is "very important" for them to get ahead.
- 3) Equivalent proportions in all these groups (minorities in the first instance, majorities in the second) say that "brains" are important in getting a young person ahead, and "having a good personality."
- 4) Only small minorities in all groups say they expect that activities which could be classified as "community responsibility" activities will constitute a main source of satisfaction in their life. "Participation as a citizen in the affairs of community," and "participation in activities directed toward national or international betterment," were mentioned by few "businessmen" of any type as a major source of satisfaction in one's adult life.
- 5) Only small minorities in all groups mention as a highly important occupational value the criterion of being "helpful to others." These proportions are not significantly different among any of the groups of "businessmen" we examined.
- 6) No one of these groups can be said to be more "career-oriented" than any other. The proportions who selected "career" as a principal source of satisfaction in life did not vary significantly among any of the groups.
- 7) The majority of "businessmen" are not seeking adventure in occupational life: more than half said that they would consider this job requirement "of little or no importance." Only among the Protestant entrepreneurs did a majority give "adventure" on the job a higher rating; but even so, 44 per cent of this group said it was of little or no importance.

Some ways in Which the Catholic "Businessmen" May Be Distinctive (See Table 15)

We have already mentioned in several contexts that the Catholics are distinctive. For example, more Catholics come from poorer homes and label themselves below middle class (Tables 3 and 4).

Perhaps it is for this reason that the organization men among the Catholics are least likely of all groups to be willing to risk security for income. In sharp contrast, however, are the Catholic entrepreneurs. They are more likely than any other group to expect to achieve high salaries rapidly. (See tables 5 and 5a)

The Catholics are distinctive in other ways as well, and we would like to call attention to some of the ways in which they differ from the Jews and the Protestants.

More than half of the Jewish organization men stress "leadership" as an occupational value; but only 29 per cent of the Catholic organization men do so. Moreover, among Jews (and perhaps among Protestants) those valuing "leadership" are more frequently found among organization men than among entrepreneurs; among Catholics the reverse is true. To put it another way, Catholic organization men and Jewish entrepreneurs are similar in not stressing "leadership"; all other types of businessmen are more likely to stress it. (See Table 7)

More than half of the Catholic entrepreneurs and organization men alike say they value interpersonal contacts on the job; while in the other two religious groups these values are more frequently found among organization men than among entrepreneurs. (See Table 10.)

There is at least one other important way in which Catholics differ from others, and that, of course, is their religiousness. But it has other repercussions which are important in this context.

For example, Catholics -- whether organization men or entrepreneurs -- are less likely to be family-centered than are the Jews and Protestants, and Catholic organization men are least likely of any group to emphasize "leisure time activities." This is, in part, an artifact of their disproportionate emphasis on religiousness; but it would be a mistake to gloss over the differences without noting their significance. It is revealed in the following way.

The students were asked to rank six activities as a source of first, second, or third satisfaction in life. For most of the students these choices centered first on "family relationships," followed by "career or occupation." Few ranked the alternative, "religious beliefs or activities" in any of the first three positions. But the Catholics were more likely than others to select this religious alternative. As a result, relatively fewer Catholics chose the remaining, less popular alternatives -- which were: "leisure-time recreational activities," "participation...in the affairs of your community," and "activities directed toward national or international betterment." Emphasis on religion displaced these alternatives downward for many more Catholic students than Protestant or Jewish students. (Table 15) Even "Family relationships" suffered, so to speak, as a result.

Notice, however, that this "displacement downward" of all other alternatives because of the religious emphasis of the Catholics does not occur in the case of "career" (see Table 14). Where it does occur, it is equivalent for entrepreneurs as well as organization men -- with one exception. Only when it comes to "leisure time activities" do these two types of Catholic "businessmen" diverge. The Catholic organization men are the least likely of any group to say they expect "leisure time activities" to provide a major source of satisfaction in their lives. Indeed this is the only subgroup where just a minority (36 per cent) select this alternative. In contrast, "leisure time activities" as a major source of satisfaction in life

is most frequently selected by the Jewish organization men, 74 per cent chose this alternative. Clearly, most Catholics -- the more so among organization men -- value religious activities above leisure time activities. For most Jews it is the other way around. The end result, then, is this sharp difference between Catholic and Jewish organization men; in the one group, almost all value leisure time activities; in the other, very few.

(Table 15 here)

A Note on Heterogeneity

One question significant to this analysis is a more general question than the sort we have been asking up to now. Leaving aside for the moment the manifest content of each item we have examined, let us ask: regardless of their preference for being entrepreneurs or organization men, are the Jewish "businessmen" a more homogeneous type than the gentile ones, or is the reverse true?

One very crude way to answer this question is to construct a sort of "discrepancy score" for the three pairs of groups. Is the magnitude of the per cent differences between entrepreneurs and organization men larger or smaller for Jews, for Catholics, or for Protestants? The greater the per cent difference, the greater the heterogeneity. The smaller the per cent differences, the greater the homogeneity.

The discrepancy score indicates that "businessmen" of any group are a relatively homogeneous type. (Out of thirty items examined in this way, 24 produced discrepancies of less than 10 per cent among the Protestants; 18 produced equivalent discrepancies among the Catholics, and 17 among the Jews.)

Yet, to the extent that there are differences between organization men and entrepreneurs, it is the Jews who show the greatest heterogeneity, the Protestants who show the least, and the Catholics are somewhere in between. In other words, it

is least justified to think of Jewish "businessmen" as a single type, more justified to think of Protestants in this way.

Here are the findings. For thirty items examined from this point of view, differences between organization men and entrepreneurs of 20 per cent magnitude or more occurred six times: four times among Jews, twice among Catholics.

Differences in a range of 15-19 per cent occurred seven times when Jewish organization men were compared with Jewish entrepreneurs; four times when Catholic organization men and entrepreneurs were compared; and once when Protestant organization men and entrepreneurs were compared.

The discrepancy count for the thirty items appears below.

Discrepancy Score. Per cent differences between organization men and entrepreneurs for 30 items

	Jews	Catholics	Protestants
	(Number of questionnaire items)		
25% or more	2*	1***	0
20-24%	2**	1****	0
15-19%	7	4	1
10-14%	2	6	5
Less than 10 per cent	17	18	24

*The items: "Freedom from supervision" a highly important occupational value; Anyone who works hard has a good chance to succeed

**The items: Expect \$20,000 or more in 10 years
Expect to take 20 years or more to reach top earnings

***The item: Would choose a job with high income, little security

****The item: Expect to take 20 years or more to reach top earnings.

Table 3. Jewish "Businessmen" Are More Likely Than Non-Jewish "Businessmen" To Report Wealthier Homes

	The "Businessmen"*		
	Jewish	Catholic	Protestant
About how much was your father's income last year, as far as you know? If your father is not the chief breadwinner in the family, indicate income of main earner			
Median income reported			
Entrepreneurs	\$12,360	\$5,695	\$7,160
Organization men	\$10,000	\$5,160	\$7,500
Proportion reporting incomes of \$10,000 or more			
Entrepreneurs	58%	30%	34%
Organization men	50%	21%	35%

*The bases on which per cents have been computed in this table and in those following are:

	Jewish	Catholic	Protestant
Entrepreneurs	60	41	211
Organization men	30	49	264

There were 113 aspiring "businessmen" who said they would prefer other kinds of work environments: government, educational institutions, non-profit organizations, family enterprises, the military, and so on. Of these, 27 were Jews, 9 were Catholics, and 77 were Protestants. They are not considered in this memorandum.

Table 4: The Press Towards Middle Class Identification. Only Catholic Organization Men Are More Likely than Others to Call Themselves "Lower Class."

		The "Businessmen"		
		Jewish	Catholic	Protestant
In which of these four groups do you consider your family to be?				
Organization men				
Working class or lower class	10%	33%	14%	
Middle class	70	56	62	
Upper class	20	12	23	
Entrepreneurs				
Working class or lower class	12%	17%	16%	
Middle class	70	60	62	
Upper class	18	23	22	



Table 5. More Entrepreneurs Than Organization Men Value and Expect High Incomes. Jewish Organization Men Resemble Entrepreneurs More Than They Resemble Gentile Organization Men.

		The "Businessmen"		
		Jewish	Catholic	Protestant
...Consider to what extent a job or career would have to satisfy each of the following requirements before you would consider it ideal...				
"Provide me with a chance to earn a great deal of money."		(Proportion selecting money as "highly important")		
Organization men		63%	43%	48%
Entrepreneurs		62%	51%	61%
...If you had your choice, which would you pick?				
A job which pays a good income if you make the grade but in which you lose almost everything if you don't make it.		(Proportion selecting this alternative)		
Organization men		56%	39%	49%
Entrepreneurs		62%	76%	60%
About how much money do you expect to earn after ten years? (...assuming the present buying power of the dollar.)		(Median salary mentioned)		
Organization men		\$15,560	\$ 9,580	\$ 9,795
Entrepreneurs		\$14,870	17,500	11,420
		(Proportion saying less than \$10,000)		
Organization men		15%	53%	53%
Entrepreneurs		24%	34%	44%

Table 5a. More Entrepreneurs than Organization Men Value and Expect High Incomes. This Outlook is More Characteristic of Jews and Wealthier Protestants, Less Characteristic of Catholic and Poorer Protestants.

		The "Businessmen"			
		Protestants who report			
		family incomes of:			
		\$10,000 or more		Under \$10,000	
		Jewish	Catholic	Jewish	Catholic
...Consider to what extent a job or career would have to satisfy each of the following requirements before you would consider it ideal...					
"Provide me with a chance to earn a great deal of money."		(Proportion* selecting money as "highly important")			
Organization men		63%	51%	46%	43%
Entrepreneurs		62%	68%	56%	51%
...If you had your choice, which would you pick?					
A job which pays a good income if you make the grade, but in which you lose almost everything if you don't make it.		(Proportion selecting this alternative)			
Organization men		56%	56%	47%	39%
Entrepreneurs		62%	70%	54%	76%
About how much money do you expect to earn after ten years? (...assuming the present buying power of the dollar.)		(Median salary mentioned)			
Organization men		\$15,560	\$13,333	\$9,040	\$9,850
Entrepreneurs		\$14,870	\$16,800	\$9,690	\$17,500
		(Proportion saying less than \$10,000)			
Organization men		15%	31%	59%	53%
Entrepreneurs		24%	21%	53%	34%
* Bases for above percentages					
Organization men		60	134	165	41
Entrepreneurs		30	70	90	49

Table 6. Jews and Wealthier Protestants Are More Likely than Catholics and Poorer Protestants to Stress "Status and Prestige" as Occupational Values.

...Consider to what extent a job or career would have to satisfy each of the following requirements before you would consider it ideal...	Protestants who report family incomes of:			
	<u>Jewish</u>	<u>\$10,000 or more</u>	<u>Under \$10,000</u>	<u>Catholic</u>
Give me social status and prestige"	(Proportion* selecting "social status and prestige" as highly important)			
Organization men	47%	41%	23%	33%
Entrepreneurs	42%	50%	24%	34%

Table 7. Regardless of Religion or Wealth, More Organization Men Than Entrepreneurs Are Slowly Paced About Reaching High Salaries and About Reaching Top Yearly Earnings

About how much money do you expect to earn after ten years?	(Proportions* saying \$20,000 or more)			
Organization men	8%	13%	4%	11%
Entrepreneurs	32%	35%	9%	15%
After how many years do you think you will reach your top yearly earnings?	(Proportion saying 10 years or shorter)			
Organization men	14%	3%	14%	11%
Entrepreneurs	29%	13%	22%	31%

*Bases for above percentages appear as a footnote to Table 5a.

Table 8. Jewish Organization Men Are More Likely than Others (Particularly than Catholics) to Stress Leadership as an Occupation Value

	Jewish	Catholic	Protestant*
Consider to what extent a job or career would have to satisfy each of the following requirements...	(Proportion selecting "leadership" as "highly important")		
"Give me a chance to exercise leadership"			
Organization men	52%	29%	47%
Entrepreneurs	36%	42%	40%

Table 9. Organization Men Are Less Likely than Entrepreneurs to Stress Freedom from Supervision as an Occupational Value

	(Proportion selecting "free of supervision" as highly important)		
"Leave me relatively free of supervision by others..."			
Organization men	24%	23%	27%
Entrepreneurs	53%	42%	50%

Table 10. Organization Men Are More Likely than Entrepreneurs to Value Working with People. (Catholic Entrepreneurs Are a Possible Exception)

	(Proportion selecting "work with people" as highly important)		
"Give me an opportunity to work with people rather than things."			
Organization men	60%	59%	52%
Entrepreneurs	41%	56%	44%

* See appendix for tabulation of Protestant subgroups from wealthier and poorer homes.

Table 11. Jewish Organization Men Include the Greatest Proportion of Fraternity Members

Are you a member or a pledge of a fraternity?	Jewish	Catholic	Protestant*
	(Proportion responding "yes")		
Organization men	73%	43%	54%
Entrepreneurs	54%	55%	57%

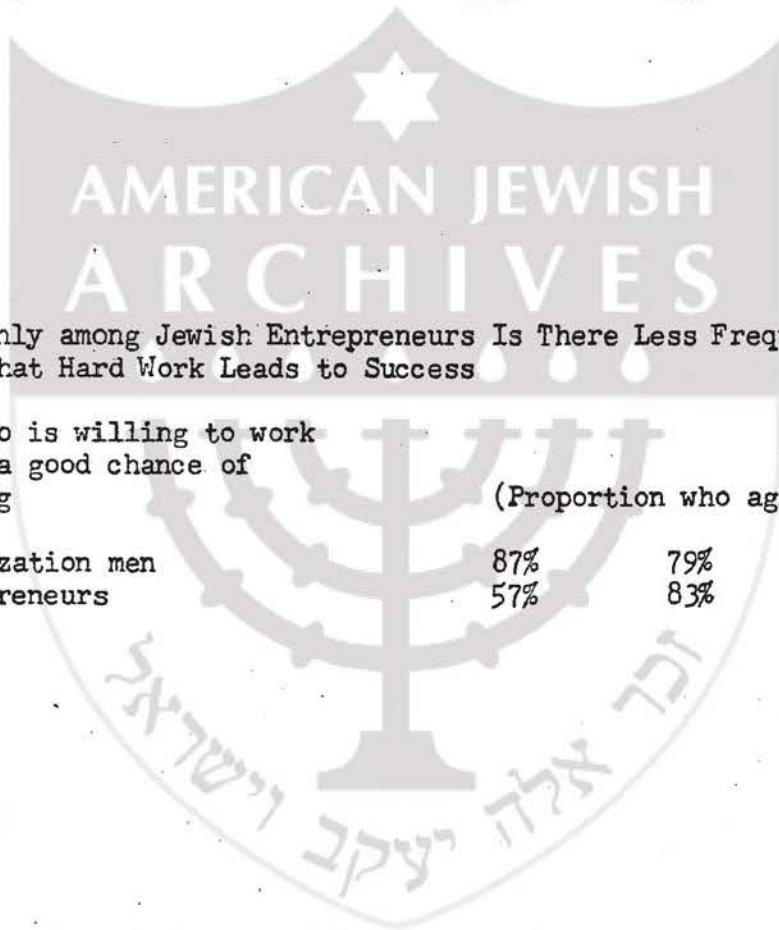


Table 12. Only among Jewish Entrepreneurs Is There Less Frequent Agreement That Hard Work Leads to Success

Anyone who is willing to work hard has a good chance of succeeding	(Proportion who agree)		
	Organization men	87%	79%
Entrepreneurs	57%	83%	80%

* See appendix for tabulation of Protestant subgroups from wealthier and poorer homes.

Table 13. Some Further Ways in Which Jewish Organization Men May Differ from Gentile Organization Men and Also from Entrepreneurs

Consider to what extent a job or career would have to satisfy each of the following requirements before you could consider it ideal.	The "Businessmen"		
	Jewish	Catholic	Protestant*
Enable me to look forward to a stable, secure future	(Proportion selecting "security" as of first importance)		
Organization men	40%	29%	31%
Entrepreneurs	25%	25%	32%
Permit me to be creative and original	(Proportion ranking "creative" as of little or no importance)		
Organization men	29%	7%	16%
Entrepreneurs	13%	18%	18%
What two qualities on this list do you think really get a young person ahead the fastest today (Check two)	(Proportion selecting "hard work")		
Organization men	48%	55%	67%
Entrepreneurs	59%	68%	65%
	(Proportion selecting "luck")		
Organization men	14%	2%	4%
Entrepreneurs	5%	0%	5%

* See appendix for tabulation of Protestant subgroups from wealthier and poorer homes.

Table 14. Some Ways in Which All Businessmen Resemble Each Other

	The "Businessmen"		
	Jewish	Catholic	Protestant
Preferred occupation is same as expected occupation			
Organization men	83%	74%	78%
Entrepreneurs	80%	81%	78%
What three things or activities in your life do you expect to give you the most satisfaction?			
Participation as a citizen in the affairs of your community (Proportion ranking this alternative in first, second or third place)			
Organization men	16%	20%	18%
Entrepreneurs	17%	14%	22%
Participation in activities directed toward national or international betterment (Proportion ranking this alternative in first, second or third place)			
Organization men	10%	6%	6%
Entrepreneurs	13%	12%	6%
Your career or occupation (Proportion ranking "career" in first place)			
Organization men	23%	29%	24%
Entrepreneurs	20%	34%	28%
What two qualities on this list do you think really get a young person ahead the fastest today? (Check two) (Proportion selecting "brains")			
Organization men	34%	28%	27%
Entrepreneurs	31%	34%	24%
(Proportion selecting "personality")			
Organization men	66%	68%	65%
Entrepreneurs	56%	64%	61%
How important to you, personally, is it to get ahead in life? (Proportion saying "very important")			
Organization men	77%	65%	61%
Entrepreneurs	64%	76%	70%
Consider to what extent a job or career would have to satisfy each of these requirements before you could consider it ideal... (Proportion selecting "helpful to others" as highly important)			
Give me an opportunity to be helpful to others"			
Organization men	23%	33%	29%
Entrepreneurs	23%	37%	30%
Provide me with adventure (Proportion selecting "adventure" as of little or no importance)			
Organization men	60%	58%	51%
Entrepreneurs	61%	53%	44%

Table 15. Some Ways in Which Catholic "Businessmen" are Distinctive

	The "Businessmen"		
	Catholic	Jewish	Protestant*
What three things or activities in your life do you expect to give you the most satisfaction?			
Religious beliefs or activities	(Proportion ranking "religious beliefs" first, second, or third in importance)		
Organization men	24%	3%	13%
Entrepreneurs	24%	6%	12%
Family relationships	(Proportion ranking "family" first in importance)		
Organization men	47%	66%	68%
Entrepreneurs	52%	73%	64%
Leisure-time recreational activities	(Proportion ranking "leisure" first, second or third in importance)		
Organization men	36%	74%	61%
Entrepreneurs	51%	66%	57%

* See appendix for tabulation of Protestant subgroups from wealthier and poorer homes.

Appendix. Jews and Catholics Compared with Protestants on High and Low Economic Levels. (Tables 8-13 and Table 15)

	Jewish	Protestants who report family incomes of:		Catholic
		\$10,000 or more	Under \$10,000	

Table 8. Consider to what extent a job or career would have to satisfy each of the following requirements...

	(Proportions* selecting "leadership" as highly important)			
"Give me a chance to exercise leadership."				
Organization men	52%	47%	48%	29%
Entrepreneurs	36%	50%	33%	42%

Table 9. "Leave me relatively free of supervision by others..."

	(Proportions selecting "free of supervision" as highly important)			
Organization men	24%	38%	20%	23%
Entrepreneurs	53%	53%	48%	42%

Table 10. "Give me an opportunity to work with people rather than things."

	(Proportions selecting "work with people" as highly important)			
Organization men	60%	61%	49%	59%
Entrepreneurs	41%	47%	43%	56%

Table 11. Jewish organization men include the greatest proportion of fraternity members.

	(Proportions responding "yes")			
Are you a member of a pledge of a fraternity?				
Organization men	73%	50%	41%	43%
Entrepreneurs	54%	63%	46%	55%

Table 12. Only among Jewish entrepreneurs is there less frequent agreement that hard work leads to success.

	(Proportions who agree)			
Anyone who is willing to work hard has a good chance of succeeding.				
Organization men	87%	81%	84%	79%
Entrepreneurs	57%	81%	76%	83%

	<u>Jewish</u>	Protestants who report family incomes of:		<u>Catholic</u>
		<u>or more</u> \$10,000	<u>Under</u> \$10,000	
Table 13. Consider to what extent a job or career would have to satisfy each of the following requirements...				
"Enable me to look forward to a Stable, secure future."	(Proportions selecting "security" as first in importance)			
Organization men	40%	28%	31%	29%
Entrepreneurs	25%	16%	39%	25%
"Permit me to be creative and original."	(Proportions ranking "Creative" of little or no importance)			
Organization men	29%	16%	18%	7%
Entrepreneurs	13%	19%	18%	18%
What two qualities on this list do you think really get a young person ahead the fastest today? (Check two)				
	(Proportion selecting "hard work")			
Organization men	48%	67%	66%	55%
Entrepreneurs	59%	60%	64%	68%
	(Proportions selecting "luck")			
Organization men	14%	2%	4%	2%
Entrepreneurs	5%	4%	5%	0

Table 15. What three things or activities in your life do you expect to give you the most satisfaction?

Religious beliefs or activities	(Proportion ranking "religious beliefs" first, second, or third in importance)			
Organization men	3%	10%	16%	24%
Entrepreneurs	6%	9%	17%	24%
Family relationships	(Proportions ranking "family" first in importance)			
Organization men	66%	66%	66%	47%
Entrepreneurs	73%	59%	66%	52%
Leisure time recreational activities	(Proportions ranking "leisure" first, second or third in importance)			
Organization men	78%	66%	59%	36%
Entrepreneurs	66%	62%	53%	51%

* Bases for above percentages:

Organization men	60	134	165	41
Entrepreneurs	30	70	90	49