Economic Integration of Immigrants

By NAOMI CARMON *

ABSTRACT. This empirical study of the processes by which immigrants are absorbed into the economy and society of their host country was conducted among 500 families who had arrived in Israel from 3 to 13 years earlier. The following variables were found to have a positive impact on their economic integration: white collar occupations of husband and wife, young age, small size of the family, residence in proximity to a central city in contrast to living in a development town, and greater length of their stay in the host country. Analysis showed, however, that economic integration had no significant impact on any of the other indices of absorption, including the general index of "rootedness in the country." Hence for immigrants who come to the host country and remain a significant length of time—in the case of this sample, at least three years—more resources should be allocated to their cultural and social integration and less to the economic aspects of absorption. The study showed that there is at least one salient malleable variable, town of residence; it can be controlled because most immigrants to Israel depend on the government for housing. Further research is needed on immigrants who migrated a second time during early years in their stay; they were not included in this study. It may be that, for this latter group, economic integration is a crucial aspect of absorption.

I

INTRODUCTION

Sociologists have always been interested in the study of immigrant absorption. As Shils pointed out, "the study of the life of immigrants was indeed one of the original justifications for the existence of academic sociology; it was in part because no other social scientists dealt with the problem created by immigration that sociologists were able to legitimate their emergence as a separate academic department" (1).

From the outset, a distinction has been made between the investigation of migration and the investigation of absorption (2). Migration research distinguishes between forced migration and voluntary migration, and analyzes the causes for migration in each case: push from the country of origin and pull from the country of destination. A
tion research deals with the personal and social processes which characterize the assimilation of individuals and groups in a new society, focusing on two main fields: cultural integration and social integration.

Cultural integration is known as “acculturation” in the United States, and as “culture contact” in Britain. As defined by Herskovits (in association with the anthropologists Linton and Redfield), acculturation is “those phenomena which result when groups of individuals having different cultures come into continuous first-hand contact, with subsequent changes in the original cultural patterns of either or both groups” (3). This definition indicates the main limitation of the acculturation approach: it is primarily a study of cultures and not of societies. As such, it tends to deal with isolated cultural traits and the changes they undergo, generally disregarding the wider social context (4).

The social assimilation approach regards the process of absorption as a gradual widening of the immigrant’s social relationships. Most of these studies analyze the penetration of the individual immigrant and/or the family of immigrants into the new society from various social viewpoints. But strangely enough, almost like the researchers of cultural integration, they tend to disregard the economic-adaptive sphere, even though the adaptive need has been widely recognized by sociologists. Indeed, a few empirical studies have accorded it a central place (5), but the leading theoreticians and investigators have not regarded it as a vital independent component of the absorption process.

Thomas and Znaniecki found that most of the Polish immigrants who came to the United States did so in order to improve their economic position, and that they initially participated in American life only through economic interactions (6). Despite this, their research gave little attention to economic factors and concentrated on social absorption.

Eisenstadt also mentioned that the first task of all immigrants is to make a living in their new country (7), but the significance of economic integration, at least from the point of view of the individual immigrant, finds no place in his three indices of full absorption: 1) acculturation—the learning of new roles, norms and customs and the internalization of these new patterns of behavior; 2) personal adjustment—few or no indices of personal disorganization, such as suicide, delinquency, crime, mental health; and 3) institutional dispersion—when immigrants do not concentrate in one sector of the economic, political, ecological
or cultural spheres, and hence cease to have a separate identity. This last index includes an economic component, but it is measured from the point of view of the absorbing society and not from that of the individual being absorbed.

Gordon devised an overall theory of absorption, including both cultural and social elements (8). He identified seven sequential stages in the process of the absorption of a group in a host society. Economic integration is not among them.

According to Taft et al., the assimilation process can be conceptualized as having five facets: cultural knowledge and skills, social interaction, membership identity, integration into new groups, and conformity to group norms (9). The indicators of assimilation comprising these facets do not include economic factors such as job attainment or family income.

As E. Marx showed, the points agreed upon by many of those engaged in absorption research may be summarized as follows: Absorption is a process of accelerated social change; the absorption process in different environments and societies is similar; absorption has several stages: progress in one stage does not necessarily lead to a subsequent stage, and the process may be halted, and even reversed; but even though the process of absorption cannot be regarded as a progression along a straight line, certain phases must precede others (10).

The place of economic integration in this agreed scheme of things is an interesting subject from both the theoretical and the practical points of view. For the theorist, the aim is understanding the process of absorption: Can it be understood without special concern for its economic aspect? Does empirical evidence support the tendency of anthropologists and sociologists to ignore economic integration? In explaining the overall process of absorption of the individual immigrant, are factors such as finding employment, job status, and family income really of negligible importance? From the practical point of view, an answer to this last question is crucial for formulating absorption policy and allocating resources to aid the absorption of individuals and families.

In contrast to the approach adopted by behavioral scientists, immigration authorities attribute prime importance to economic considerations. Following the health criterion and the exclusion of criminals, the prospect of integration in the economic system is the most impor-
tant criterion for granting permission to immigrate to preferred countries like the United States, Canada and Australia.

Israel's immigration policy is nonselective because the ultimate goal is to provide a homeland for all Jews, including the sick and those far removed from the economic activities of the 20th century. The authorities' assessment of the role of economic integration is indicated by the fact that about half of the State's considerable investment in the absorption of each new-immigrant household is devoted to assuring places of work. (Housing accounts for about one third, while all other activities are covered by the remainder.) Wanting a reasonable return for their heavy investment, decision makers are interested in the identification of the factors influencing economic integration so that they can control it and improve success rates.

The empirical research described below was devised with the aim of contributing to both the theoretical and the practical aspects by answering the following questions:

What is the importance of economic integration in the absorption process as a whole? Does it influence other aspects of absorption?

Does it influence "rootedness" in the new society?

What are the factors influencing economic integration?

Among the factors to be investigated, the influence of location—whether the immigrant family lives in a town in the center of the country, or in a remote development town—received special attention. This was primarily because it is relatively easy for the authorities to control the location of immigrants, and any research designed to assist in the formation of policy must give special attention to malleable variables. Secondly, the government has adopted population dispersal as a national objective and is thus interested in settling immigrants in development towns; it was considered important to assess the compatibility of this objective with that of immigrant absorption. Research in other countries has shown that immigrants living in small provincial towns are less assimilated in almost every respect than those living in metropolitan areas. The explanation offered is that immigrants succeed where there are relatively large communities of their own nationality (11). Israel's development towns are generally characterized by reasonably large communities of the same national origin; does this accelerate immigrant absorption? Our research addresses part of this question.
II

OPERATIONAL DEFINITIONS

A comprehensive study of absorption requires the investigation of both the immigrants and the host society; our study is limited to the immigrant’s viewpoint.

The central variable of economic integration was measured with a Likert-type scale comprised of the answers to the following four equally-weighted closed questions (12): Does the head of the family have permanent employment? What is the head of the family’s occupational status compared with his (her) occupational status abroad? What is the family income? Are you satisfied with the family’s economic situation? An internal validity test (13) provided the result of $\alpha = 0.82$ (14).

The operational definitions of other variables were: ethnic origin—Middle Eastern (including North Africans) or European (including Americans); age—in full years: time in Israel—years elapsed since immigration; education—years of formal schooling; family size—number of family members whose permanent address is the same as that of the interviewee; town of residence—Q.Y., a satellite town of the city of Haifa, or N., a hill town in the remote Galilee; use of Hebrew—a scale built of answers to equally-weighted questions regarding the frequency of Hebrew speaking with spouse, children and neighbors, and the use of Hebrew mass media: newspaper, radio and T.V.; and occupational level—high white-collar (professionals, managers), low white-collar (clerks, shop assistants); high blue-collar (skilled workers) and low blue-collar (unskilled workers).

III

DATA COLLECTION AND ANALYSIS

The empirical study was conducted in 1974. The subjects were Jewish immigrants who came to Israel between 1960 and 1971 (15) and who were living in small towns at the time the study was conducted. An upper limit of years in the country was determined because we were interested in immigrants for whom problems of integration were still relevant; the lower limit of 3 years was set to obtain reliable answers by interviewees who had already overcome the typical mental instabilities of the first period, after a move from country to country and from culture to culture. We chose immigrants in small towns because these were the most common places of residence of
Table 1
ECONOMIC INTEGRATION AND SELECTED INDIVIDUAL CHARACTERISTICS
(Simple Correlation Coefficients and Standardized Regression Coefficients)

<table>
<thead>
<tr>
<th>Variable</th>
<th>r</th>
<th>Beta</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husband's occupation</td>
<td>.53</td>
<td>.42*</td>
</tr>
<tr>
<td>Age</td>
<td>-.21</td>
<td>-.18*</td>
</tr>
<tr>
<td>Family size</td>
<td>-.26</td>
<td>-.13*</td>
</tr>
<tr>
<td>Town of residence</td>
<td>.13</td>
<td>.09*</td>
</tr>
<tr>
<td>Sex of head of family</td>
<td>.09</td>
<td>.08*</td>
</tr>
<tr>
<td>Wife's occupation</td>
<td>.27</td>
<td>.07**</td>
</tr>
<tr>
<td>Time in Israel</td>
<td>-.11</td>
<td>.07**</td>
</tr>
<tr>
<td>Wife's education</td>
<td>.37</td>
<td>.06</td>
</tr>
<tr>
<td>Use of Hebrew</td>
<td>.21</td>
<td>.05</td>
</tr>
<tr>
<td>Ethnic origin</td>
<td>.23</td>
<td>.04</td>
</tr>
<tr>
<td>Husband's education</td>
<td>.38</td>
<td>.02</td>
</tr>
</tbody>
</table>

R² = .414 (R² adj = .401)

n = 464

* P < .05
** Significant if P < .01 is accepted as the criterion

immigrants to Israel in the selected period: most of them lived in the
30 development towns of Israel or in towns surrounding the three big
cities of the country.

The respondents were drawn from two towns which were similar
in population size (22,000 and 19,000), and population composition
(with regard to ethnic origin and years of schooling) and offered a
similar range of social services (employment, education, health and
others). In other words, the two towns provided a similar background for
integration, except in one important respect: one is close to the city of
Haifa on Israel's populated coastal strip while the other is a remote
Galilee hill development town.

In each of the two towns we selected three small clusters of residences
in various parts of the town which were not among the richest nor
among the poorest in the locality. In each cluster each household was
visited, and wherever an interviewer found that the head of the house-
hold and his spouse immigrated in the selected period they asked for
permission to interview. Only 1 percent of those who were requested
refused to be interviewed, while the answers of the rest were evaluated
by the interviewers to be given “very willingly” (83%) or “willingly”
(13%) and in a few cases “with some reservation” (3%).

In the data analysis the SPSS—Statistical Package for the Social
Sciences—was used on an IBM-370 computer.

IV
FINDINGS
The Determinants of Economic Integration

Multiple regression analysis was used to identify the independent
variables having significant direct influence on economic integration, as
well as to disclose indirect influences through a comparison of the simple correlations of the independent variables with their Beta coefficients.

Table 1 presents seven independent variables found to have direct influence on economic integration and four independent variables exerting considerable indirect influence.

The occupation level of the head of the household was found to be the most influential independent variable. White-collar workers were better integrated economically than blue-collar workers. This is in accordance with the findings of earlier research in Israel, which showed that white-collar workers, and especially professionals, have somewhat better wages and considerably higher prestige (17).

The age of the head of the household had a strong direct negative effect on the dependent variable: the higher the age, the lower the economic integration, proving once again that the younger the person, the easier his adaptation to new environments and roles.

Family size was also found to have a high negative effect: the larger the family, the lower its economic integration. This was expected, in the light of the well-known correlation between low education, low occupational level and having many children. But it was also expected that the impact of family size would disappear in the presence of other relevant variables, that is, among people of similar type (similar educational level, occupational level, similar time in the country, etc.), economic integration would be at a similar level, regardless of family size; however, we found that even with the other ten independent variables controlled, family size still had a significant direct impact on economic integration (18).

The next variable according to Beta height was town of residence. Its positive direct impact means that the economic integration of the residents of Q.Y.—a satellite town of the city of Haifa—was higher than that of the residents of N., the more remote location. This shows that the economic opportunities offered in a big city and its surroundings better support the economic integration of immigrant families. This is an important finding in the context of a State trying to enhance both population dispersal and immigrant integration.

The sex of the head of the household also was found to have a significant direct impact on the dependent variable; the absence of a male breadwinner makes the family’s economic situation harder.
Taking \( P < 0.10 \) as an acceptable criterion of significance (19), the occupational level of women who are not heads of households had a direct influence on the family's economic integration. In other words, the higher the woman's occupation level, the greater the degree of economic integration.

According to the same criterion, length of time in Israel also exerted a positive direct influence on economic integration, although the zero-order correlation between these two variables was negative. This contradiction deserves special notice. In absorption research, positive correlation is expected between length of time in the country and economic integration. In contrast, we found that the longer the immigrant had been in Israel, the less his economic integration: new immigrants' economic achievements are greater than those of their predecessors (20).

Since years of experience is an accepted criterion for promotion in Israel, and especially since most of the less successful veterans are of Middle Eastern origin while the more successful newcomers are of European origin, the achievements of the latter cause bitterness and complaints of discrimination among the former. However, our regression analysis showed that when the relevant variables were controlled, the direction of the association between time in Israel and economic integration was reversed. This means that there really is a significant economic differential between veterans and newcomers in the newcomers' favor, but this can mostly be explained by the sociodemographic composition of the veteran Middle Eastern population (characterized by a relatively low educational level and large families), not by ethnic discrimination in favor of the new immigrants of European origin. When the social characteristics of the two groups were equal, the economic integration of the veteran group was higher than that of the more recent group.

The regression analysis included four additional independent variables: ethnic origin, education of the head of the household, wife's education, and use of Hebrew. All showed relatively high simple correlation with the index of economic integration, but very low Beta coefficients. In such a case, the high correlations can be interpreted as being spurious, or as representing an indirect influence of the independent variables on the dependent one. Since all the four variables appeared in the sequential list of variables by causal order before the variable of occupation level and since they are theoretically all likely
TABLE 2
Changes in the Standardized Regression Coefficient Following the Inclusion of Additional Relevant Variables in the Regression analysis of Economic Integration

<table>
<thead>
<tr>
<th>Relevant Variables by Causal Order</th>
<th>β Weight of Ethnic Origin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ethnic Origin</td>
<td>-.23*</td>
</tr>
<tr>
<td>Age</td>
<td>-.26*</td>
</tr>
<tr>
<td>Time in Israel</td>
<td>-.27*</td>
</tr>
<tr>
<td>Husband's education</td>
<td>-.20*</td>
</tr>
<tr>
<td>Wife's education</td>
<td>-.16*</td>
</tr>
<tr>
<td>Secularity</td>
<td>-.09*</td>
</tr>
<tr>
<td>Sex of head of family</td>
<td>-.08</td>
</tr>
<tr>
<td>Size of family</td>
<td>-.05</td>
</tr>
<tr>
<td>Town of residence</td>
<td>-.09*</td>
</tr>
<tr>
<td>Husband's occupation</td>
<td>-.05</td>
</tr>
<tr>
<td>Wife's occupation</td>
<td>-.04</td>
</tr>
</tbody>
</table>

*p < .05

to affect occupation (ethnic origin was assumed to influence occupation through education), we considered the occupational level as an intermediate variable through which the four independent variables had an indirect influence on economic integration.

The negative correlation between ethnic origin and economic integration (meaning that European immigrants have higher scores of economic integration than Middle Easterners) expresses a most crucial aspect of the ethnic problem in Israel. It was therefore interesting to follow the changes in the standardized regression coefficient of the ethnic origin variable when other relevant independent variables were included in the regression equation by causal order, as shown in Table 2.

When initially introduced, the Beta of ethnic origin was fairly high (−.23), in accordance with its correlation with economic integration. When age and length of time in Israel were held constant, the value of Beta increased still more, meaning that immigrants of European origin are better integrated economically than Middle Eastern immigrants of the same age who had been in Israel the same length of time. Public awareness of this causes feelings of relative deprivation among
Israelis of Middle Eastern origin, which constitutes a severe domestic problem.

However, the picture changed when other relevant variables were controlled: when education of both husband and wife and their level of religiousness were held constant, the Beta dropped dramatically and approached the limit of significance, which was surpassed with the introduction of the next independent variable. Hence, when six relevant variables were held constant, there appeared to be no significant difference in the economic integration of the two ethnic groups.

Since our dependent variable was built of various components in which discrimination can be revealed (finding employment, promotion, income), we may conclude that no discrimination existed in our population among people of different ethnic origin but with equal basic social demographic characteristics. However, this conclusion relates only to individual discrimination, the existence of which in Israel is a moot point (21). But there is no disagreement on the existence of structural discrimination caused unintentionally by Israel's structural framework. This is illustrated by the next step in the regression analysis.

The introduction of the locational variable raised the coefficient of the ethnic variable to a significant level. This indicated that residence in N., a development town far from a big city, had a negative influence on economic integration as compared with residence near Haifa in Q.Y. Since structural factors in Israel have brought about a situation whereby the residents of development towns are mostly of Middle Eastern origin, we may say that structural discrimination has contributed to the existence of the ethnic gap in Israel.

The inclusion of both occupational level variables as the last in the causal order of relevant variables again reduced the Beta of the ethnic variable to a level of no statistical significance. This is why our overall conclusion was that ethnic origin had no direct influence on economic integration.

To sum up the findings in this section:

The regression analysis showed that economic integration is positively influenced when the husband and wife are white-collar workers, are young in age, when their family size is small, when they live close to a big city and when their stay in the new country is longer than that of others. It is not influenced significantly by immigrants' ethnic origin, education or ability to use the Hebrew language.
The Place of Economic Integration in the Process of Absorption

Two tests were used in trying to understand the associations between economic integration and other components of immigrant absorption. First, the zero-order correlations of economic integration with three other indices of absorption were calculated: the correlations with social integration, rootedness in the locality and rootedness in Israel (22) were all very low ($r < 0.14$). Second, economic integration was included as an independent variable in the regression analysis of these three indices of absorption, testing an hypothesis that economic integration is an early stage in the overall process of absorption. The process may have an impact on later stages such as social integration, rootedness in the locality and rootedness in Israel. The detailed results of the regression analysis is outside the scope of the current paper (23). The only important finding for our purposes is that in all three cases, the regression coefficients of economic integration were low and insignificant.

V

DISCUSSION

Our findings indicate that economic integration of immigrants is isolated from other absorption processes: it does not influence other aspects of absorption, nor is it associated with the degree to which the immigrant is rooted in his new society. This constitutes empiric confirmation of the theoretical approaches which stress the cultural and social elements and consider economic factors to be negligible in the analysis of the process of absorption. This stands in accordance with the conclusions of other empirical researches, such as the Australian research summarized by Taft (24) who stated that "the overall effect in assimilation of the occupational status may not have been so great as may appear to be the case on intuitive grounds."

However, we do not conclude that the level of economic integration is irrelevant to absorption. We do not reject the hypothesis that economic integration is a necessary precondition for successful absorption, both because it is so logical and because it is so much in keeping with theoretical approaches in other fields. For example, the hierarchy of personal needs put forward by Maslow (25) states that the individual must first provide for his physical and security needs; only after having done so can he free himself to meet higher-order needs—social needs,
Esteem and self-actualization. Thus, the immigrant must first of all find himself employment; only then can he concern himself with social integration.

In order to reconcile this logic with our findings, we should have tested the hypothesis that the level of economic integration is very important to the immigrant soon after his immigration, and influence his behavior and attitudes; if the immigrant does not achieve a certain minimum level of economic security, he will leave. Once that threshold has been crossed, it is the higher-order requirements which determine the continuation of the absorption process. We could not test this hypothesis on the basis of our data, since all our respondents had already been in Israel at least three years and many of them between five and ten years, but we hope that another study will be conducted to test it.

Further research is also needed in order to overcome a few other limitations of our sample. We studied only residents of small towns; this was reasonable in our case, because most of the immigrants to Israel in the 1960s settled in such towns. We did not study the richest socio-economic groups nor the poorest, because immigrants of our particular period were not usually part of these groups. The fact that only Jews were studied is also a limitation of our work. Research workers who use our conclusions as hypotheses and test them in wider populations, will probably be able to make further generalizations. But the careful study of our limited results now may yield some interesting policy implications.

Two questions arise: First, is it rational for a government, seeking to assist immigrants to become rooted in the country, to invest a large part of its absorption budget in the economic integration of the newcomers, as is presently the case in Israel? Second, which factors can a government manipulate in order to accelerate the immigrant's economic integration?

According to our findings, if the objective is to help immigrants develop roots in the new country, heavy investments in their economic integration cannot be considered effective. As already mentioned, the conclusions may be different for recent immigrants, but additional research is needed to verify this.

With regard to the second question, it should be remembered that if research is to contribute to policy formulation, it must expose the influence of malleable variables (26)—those factors which can be at
least partially controlled by the authorities. As Ellemers rightly states, research in the social sciences typically explains a great deal, but has little impact on social change as most explanatory variables are non-malleable (27). This is true of our research too. Although we have managed to explain a relatively large percentage of the variation of economic integration, the greater part of the explanation was provided by nonmalleable variables such as age, family size, and length of time in Israel.

There is only one salient malleable variable in our list: town of residence. It can be controlled because most immigrants to Israel depend on the government for housing. Our findings showed that residents of the town close to a big city were better integrated economically than residents of the remote town. Hence, if the government wants to improve economic integration, it should direct immigrants to the main cities and their surroundings. In most immigration countries, immigrants tend to concentrate in the vicinity of the big cities, but in Israel, immigrants were directed to remote development towns in keeping with the government’s policy of population dispersal. It was thought that absorption would be successful in the development towns, since special efforts were devoted to preparing work and housing for the immigrants. Furthermore, large communities of the same national origin were present in each town, which is considered a prerequisite for successful absorption. Our findings showed that the hopes of successful absorption were not fulfilled—at least, not from the economic point of view.

To some extent, the occupation variables may also be considered malleable, since the government develops new jobs for immigrants. According to our data, the more white-collar occupations opened to the immigrants, the higher their average economic integration score. This implies that the government should prepare more white-collar jobs for the newcomers, but this again would contravene certain basic objectives of the Israeli government, such as depending on the society’s own manpower and not importing blue-collar workers; diverting labor to industry and reducing the number of employees in the service sector, especially the number of white-collar workers in the public services.

Another recommendation which may be drawn from our findings is the adoption of a selective migration policy, granting entry only to those whose age and education indicate good prospects of integration. This is common in most countries of immigration, but is unthinkable in
Israel, because it contradicts the basic tenet of the State of Israel: to provide a homeland for all Jews.

Earlier Israeli studies have also disclosed conflicts between the needs of absorption and the realization of certain other domestic policies of the Israeli government (28). Like our predecessors, we also claim that certain basic policies of the Israeli government need reevaluation in the light of these conflicts. The government may, of course, decide to continue its current policies. But at least the decision makers should be aware of the costs involved. This awareness may move them to try to compensate the affected parties: the residents of the remote towns, the aged and the blue-collar workers.

4. See the critical essay by Emanuel Marx, Theoretical Aspects of the Absorption of Immigrants (Tel-Aviv University, department of sociology and anthropology, unpublished paper, 1968).
10. Emanuel Marx, ibid.
14. An indication of the validity of this index was provided by its positive correlation of 0.64 with the answers to the question: "Is your economic situation now better or worse than it was before you immigrated to Israel?"
15. The studied population included only Jewish immigrants because there was no Arab immigration to Israel in this period, except a few cases of unification of families.


18. One of the components of economic integration concerns the respondent's satisfaction with her family economic situation; if subjects of big families tend to be dissatisfied, it may explain part of the strong association between family size and economic integration, even when other relevant variables are controlled. But we found no significant differences between the satisfaction levels of families of up to six persons. Families of seven and more (some 20 percent of our population) expressed less satisfaction, but the phenomenon was not sufficiently pronounced to afford a good explanation of the significant impact of family size on economic integration. Our conclusion is that people with larger families have more difficulty in finding work, less occupational mobility and lower salaries than people with small families, even when many other personal variables are held constant.

19. We tended to accept this criterion because we estimated that the exclusion of a significant variable would be more harmful than including a variable of more doubtful significance.

20. It should be borne in mind that our time span was only ten years, starting in the early 1960s.


22. For the questions on the basis of which these Likert-type scales were built see Naomi Carmon, 1976, *ibid.*; or Naomi Carmon and Bilha Mannheim, “Housing Policy as a Tool of Social Policy,” *Social Forces*, Vol. 58 (1979), pp. 336-54.

23. Those interested may find it in Naomi Carmon, 1976, *ibid.*


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**The Patterns of U.S. Private Philanthropy**

**AMERICANS DONATED $39.6 billion to charitable causes in 1978 (the latest year for which official data are available), more than double the amount given a decade ago, the Conference Board reported in a study of U.S. philanthropy. Individuals contributed $32.8 billion, or**