Draft of Nov. 17. 2003

Patterns of Giving in COPPS 2001

by Richard Steinberg* and Mark Wilhelm**

*Professor of Economics, Philanthropic Studies, and Public Affairs, IUPUI and Associate Director of the Center on Philanthropy Panel Study

**Associate Professor of Economics and Philanthropic Studies and Director of the Center on Philanthropy Panel Study

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Serious researchers of philanthropy have bemoaned the lack of panel datasets for studying giving behavior. That gap is beginning to be filled with the start of the Center on Philanthropy Panel Study (COPPS). COPPS provides the first comprehensive panel study of giving and volunteering in the U.S., and one of the only such studies worldwide to date. Previous U.S. panels studies of giving have employed tax return data, which are limited to gifts of money and property by (in most years) itemizers and include only the financial and limited demographic data reported on those returns.

One wave of COPPS (for 2001) is complete; the second wave is in the field during 2003 and will become publicly available in late 2004 or early 2005. Although only one wave of COPPS is complete, this provides far more than the usual cross-section because COPPS results from a partnership with the Institute for Social Research at the University of Michigan and is appended as a module in the long-running Panel Study on Income Dynamics (PSID). Since its initial interview year in 1968, the PSID has repeatedly interviewed a nationally-representative sample of households (every year until 1999, every two years thereafter). Although the major focus of data collection is economic and demographic, health, social, and psychological indicators are also included. Thus, giving behavior in 2001 can be immediately correlated with a wealth of other data from the previous 33 years.

The PSID employs a genealogical sampling approach, whereby anyone who is born to a

PSID household and later starts his or her own household is added to the sample thereafter. With a large initial sample, a superlative retention rate, and the genealogical approach, the PSID had grown to incorporate 7406 households by 2001. All data collected as part of the PSID (including COPPS data) is publicly available from their web site (http://psidonline.isr.umich.edu/).

COPPS asks about the value of household donations of money, assets, or property given in 2000 to each of the following charitable causes: religious, combined funds, basic needs (poverty relief), health, education, youth and family services, the arts, neighborhoods, the environment, and international aid. The survey protocol includes numerous memory prompts. Although not as long and detailed as the other survey approaches tested by Rooney, K. Steinberg, and Schervish (2003), the careful wording of COPPS questions elicited reported levels of giving that compared well with the best alternatives.

Wilhelm (2003) compared the quality of data from COPPS (2001) with that in five other surveys of giving in North America. The survey response rate in COPPS compares well with the best of the other surveys, and the rate of nonresponse to questions about amounts given is dramatically lower. Further, COPPS does the best job of the recent surveys in tracking high-end giving as compared to income tax data and to the National Study of Philanthropy (NSP) in 1974, which he regards as the best previous study, in part because it oversampled high-income households.

COPPS also includes questions about volunteering, although the present paper does not consider these questions. Both series have been expanded for the 2003 wave, and we hope to continue these series indefinitely in future waves of the PSID. The exact wording of the 2001 questions can be found at the PSID website as section T (section M in 2003) of their Computer

Assisted Interview Documentation.

In this paper, we present a set of descriptive results and preliminary analyses of the data. Our goal is to describe patterns and provoke more intensive research into the causal nature of those patterns. In particular, we will describe how patterns of giving differ across generations, religious affiliation of family head, race of family head, ethnicity of family head, education of family head, and family income levels. These are all the types of questions one could answer without panel data of this sort, and they barely begin to exploit the rich family histories contained in PSID. Nonetheless, we advance the discussion of these relatively old questions in three ways. First, we employ a larger sample, enabling us to detect more fine-grained distinctions with statistical confidence. Second, COPPS data appear to be much less susceptible to nonresponse biases. Finally, we standardize all comparisons, attempting to isolate the effect of the factor under study (say, differences in giving among generations due to cohort effects) from sample variations in other factors (differences in the income, wealth, education, etc. of the respective generations). Unlike previous studies, we use the same standardization process in all six of our sets of comparisons. The detailed methodology is presented as an appendix. We turn now to the results.

Giving Across Generations

In this section, we divide our sample into three parts by year of birth. Somewhat inaccurately, we label as the "Prewar Generation" families headed by someone born in 1945 or earlier; as "Baby Boomers" families whose heads were born between 1946 and 1964, and as "Generation X" those born thereafter. At the time of the survey, family heads in these three

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groups were older than 55, between 37 and 55, and younger than 37 respectively. We report

differences in overall giving and in giving to religious versus "other than religious"

organizations. Our survey questions specify that gifts to religiously-affiliated hospitals, colleges,

and the like are to be reported in the latter category. Tables 1 and 2 detail our findings.

Tables 1 and 2 belong about here

It is not in the least surprising, as table 2 reveals, that the prewar generation gives more

than the other two. After all, the prewar generation is certainly wealthier than the other two and

has a higher level of income than gen x. Thus, the average prewar household gave $1788, and if

attention is restricted to the 80% of families in this category that made a positive donation, the

average rises to $2269. The prewar households are more likely to give (vs. 75% of boomers and

53% og gen x) and those who give make larger donations (vs. $2222 for boomers and $1025 for

gen x).

The harder and more interesting question is whether prewar households are more

generous in some deeper sense. Perhaps the shared sacrifices these families faced in World War

II and Korea or the higher levels of participation in some types of community organizations led

members of this generation to make larger sacrifices to help others. Or perhaps they simply had

more to give. To begin to distinguish these effects, we present our standardized giving levels in

Table 1. To produce these estimates, we statistically controlled for a variety of factors likely to

affect giving: family income, wealth, sex of the family head, marital status, number of children,

age of youngest child, employment status of head, health status of head, race of head, ethnicity of

head, region of residence, city size, education of head, and religious affiliation of head. We used

these results to calculate how much each family would be predicted to give if it retained all its

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own characteristics with one exception: those who were members of other generations were converted to prewar respondents, and then their predicted giving was averaged with actual prewar respondents.

The result of this calculation is that prewar families really do seem to be more generous. Predicted giving if everyone in the sample became a prewar family is $1764, vs. $1254 if everyone became boomers or $1100 if everyone became gen x. The difference between the prewar and the other two generations is highly statistically significant and numerically large, whereas there is little difference between boomers and gen x'ers. This difference is not an artifact of income, wealth, or many other factors. However, we cannot be sure it is a pure generation effect; perhaps it is simply the more advanced age of prewar families that increases their gifts. From cross-sectional analyses, we know that older families give more, but here we face the flip side of the same problem – perhaps those differences are an artifact of generational cohort effects rather than age. COPPS offers the ultimate solution – with multiple waves, we can distinguish age from year of birth and detect cohort effects more convincingly.

Another clue is found in the breakdown between gifts to religion and other gifts. The differences between generations is small and statistically insignificant for non-religious gifts, but large and significant for religious gifts. Are old people more generous to their places of worship because they feel nearer to their afterlife judgment, or is there simply a trend in religious giving. Again, we will need future waves of COPPS data to learn more about this.[1]

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[1]Rooney, Tempel, and Wilhelm (2003) take a first step toward answering this question by analyzing the 1974 NSP and the 2001 COPPS. They find that as the prewar cohort aged, their giving to religion grew at the rate of income growth, but their gifts to nonreligion grew faster. They also found some evidence that Baby Boomers are giving less to religion now than did the prewar generation during the mid 1970s.

Giving by Religious Affiliation of Head

In tables 3 and 4, we classify families by the stated religious preference of the family head into five categories – Catholic, Protestant, Jewish, Other Religion, and None. Those who did not answer the question were omitted from the sample for this and every other comparison reported in this paper. From the unstandardized data, we learn what we had known from previous studies: Protestants are, on average, bigger donors than Catholics ($1448 vs. $1312); Those who profess a religion give far more than those who do not (in addition to the average gifts listed above, Jews reported gifts of $2689, Other Religions $1167 vs. No Religion's report of $508). The finding that Jews make much larger donations than Protestants is perhaps of significance, but given the differences between these two groups in income, wealth, and education, it is hard to know what to make of it.

Tables 3 and 4 go about here

It is particularly interesting to examine religious vs. nonreligious giving by religious affiliation of the family head. Not surprisingly, those reporting No Religion are far less likely to make a religious gift (only 21% did so, vs. 53% for Catholics, 52% for Protestant, 48% for Jewish, and 36% for Other Religion). The only puzzle is that this group gives at all, which becomes less of a puzzle when one recognizes that giving is at the household level but religious affiliation is for the household head only. Religion seems to carry over to non-religious gifts, as those professing any of the religions are more likely to make a gift and make larger gifts than No Religion. However, the difference is particularly striking for Jews, among which 85% make donations to non-religious causes and the average gift by givers is about twice as large as that made by other groups.

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Turning to the standardized comparisons, we find that the differences among religions in total giving is smaller than in the raw data. In particular, Jews, who give about $1200 more than Protestants in the raw data actually give a bit less than Protestants in the standardized results. Put another way, if everyone in the sample retained their income, wealth, education, etc. but became Jewish, we predict they would give $1389; if all became Protestant, they would give $1484. What doesn't go away after standardization is the difference between Jews and other groups in gifts to non-religion – $810 for Jews vs. $493, $497, $510, and $482 for Catholics, Protestants, Other, and None respectively.

Giving by Race of Family Head

Tables 5 and 6 report on differences between households headed by African-Americans and those headed by other groups. As other studies have found (e.g., O'Neill and Roberts, 2000; Yen, 2002; Rooney, Mesch, Chin, and K. Steinberg, 2003), the gap between African-American giving and others disappears when one adjusts for differences in family income and other such factors. Our methodology for adjusting the estimates differs, but the answer is similar. Indeed, if everyone in our sample were African-American, we predict they would give slightly more than if everyone were not ($1363 vs. $1325), although this difference is not statistically significant.

<div align="center">**Tables 5 and 6 go about here**</div>

Giving by Ethnicity of Family Head

Tables 7 and 8 report on differences between households headed by Hispanics, households headed by Non-Hispanics, and those who did not answer the question regarding the head's ethnicity. We included the last category because it was so large (272 respondents). We find that the substantial difference between Hispanic and Non-Hispanic giving is largely due to

variation in factors other than ethnicity. The sample average among Hispanic givers was $1177 vs. $1981 for non-Hispanic givers. After standardization, the gap is much smaller ($1195 vs. $1336) and not statistically significant. It is possible that the gap would be further reduced if we included measures of direct giving (such as remittances and assistance to community members) in addition to the giving to organizations reported in COPPS. It is also possible that part of the gap represents differences in how COPPS questions are understood or in how successfully our memory prompts aid recall by different ethnic groups.

Tables 7 and 8 go about here

One stereotype is mildly confirmed. Standardized giving to religion is slightly higher by Hispanics than it is by Non-Hispanics. However, this difference is not statistically significant.

Giving by Education of Head

Tables 9 and 10 report giving by the education of the family head. Like others, we find that higher levels of education are associated with higher levels of giving. What is interesting is that this difference persists after controlling for differences in income and wealth (a finding similar to Brown, 2001), and the difference affects religious and nonreligious gifts similarly. For overall giving, the standardized difference is largest between those who graduated from college and those who had a post-graduate education ($1464 vs. $2251, highly statistically significant). The gaps are still large and significant between high school, some college, and college graduate ($1061 vs. $1378 vs. $1464, respectively). For gifts to religion, there is a big increase in generosity between high school graduates and college attendees ($660 vs. $911, very statistically significant), with another big gap between college graduates and post graduates ($929 vs. $1274,

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significant).

Turning to the raw numbers, we see a similar picture in both the likelihood of making a gift and the size of the gift by givers. Overall, about 44% of respondents with less than a high school education make donations, and the average gift, excluding nongivers, is $1124. In contrast, 91% of post graduates give an average of $3228 apiece. For gifts to religion, 31% of high school graduates give an average of $1112, vs.62% of post graduates giving $2776; for gifts to other than religion the corresponding figures are 30% ($446) and 83% ($1804)..

Giving by Family Income Quintiles

Tables 11 and 12 report giving by family income. We divided the original nationally-representative sample into quintiles based on family income, then applied sample restrictions based on missing data, so the numbers of respondents reported here in each quintile are not equal. The picture is largely as one would expect and as other studies have found – giving increases with income. We have not yet explored the traditional and controversial subject of whether giving as a percentage of income also rises with income, but COPPS contains extensive data on wealth and so could provide a cross-check on the valuable papers of Schervish and Havens related to this subject (1995a; 1995b). Like Schervish and Havens, we find that the average level of giving rises far more rapidly with income if we include all respondents and not just those making a positive donation. This is true overall (including non-givers, the ratio of giving by the highest quintile to giving by the lowest quintile is 9.2; excluding non-givers it is 3.8) and for gifts to religion (6.9 vs. 3.2) and other than religion (15.5 vs. 5.0).

The most interesting finding here is that standardized giving, while still a positive function of income, varies so little across income groups. We predict that if everyone in the sample were assigned a level of income that placed them in the bottom quintile but retained their other characteristics, the average gift would be $888. If everyone were assigned income in the top quintile, giving would be $2097; the gap is dramatically smaller for the fourth quintile at $1307. This is largely due to the fact that we adjust income levels but not wealth levels, partly due to the pervasive influence of education and other factors on giving. Predicted gifts to religion follow a similar pattern: $593 if everyone were in the lowest quintile, $1220 in the highest quintile. Predicted gifts to other than religion also follow that pattern ($878 vs. 295).

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Appendix: Methodology

For each of the tables, we start with the nationally representative portion of the PSID, omitting the low-income oversample. From this frame, we omit 83 observations for households that were not asked the COPPS portion of the survey because the household head could not be reached. We then drop observations that had any missing data needed for the standardization calculations, including (in order of dropping) 3 observations where age of head in 2001 was missing, 38 where education of head was missing, 85 for missing religion of head, 95 for home wealth in 2001, 3 for head employed in 2001, 4 for health of head no good in 2001, 14 for African-American head 2001, 3 for residence in the South in 2001 (3), and 1 for resident in a large metropolitan area in 2001. We dropped 24 observations for families whose reported income in 2000 was less than or equal to zero pending further investigation of the reasons for this anomaly. Finally, we omitted one observation that seemed to be an outlier – reported giving

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exceeded reported income (but not wealth, although it was a very substantial portion of wealth). We examined whether our estimates were sensitive to exclusion of this outlier – see the discussion below.

In order to standardize our results, we first estimated regressions that explained overall giving, giving to religion, and giving to other than religion in 2000 using the following variables: generation (using dummies for Prewar and for Baby Boomers), family income in 2000, family income squared in 2000, wealth excluding the value of the respondent's principal place of residence in 2001 if positive (zero otherwise), wealth excluding the value of the respondent's principal place of residence if negative in 2001 (zero otherwise), the squares of the last two variables, a dummy variable that takes the value 1 if wealth excluding the value of the respondent's principal place of residence is zero or negative, a dummy indicating whether wealth excluding the value of the respondent's principal place of residence value is negative, a similar set of variables representing wealth embodied in the respondent's principal place of residence in 2001 (positive and negative, linear and squared, and with two dummies for zero and negative home wealth), sex of family head, marital status of head, number of children in 2001, a dummy indicating whether any children were in the household in 2001, age of the youngest child in 2001, a dummy indicating whether the family head was employed, a dummy indicating whether the family head felt his or her health was no good, a dummy indicating whether the family head was African-American, a dummy indicating whether the family head was Hispanic, a dummy indicating whether ethnicity of the family head was missing, a dummy for primary residence in the South, a dummy for primary residence in a large metropolitan area, five dummies representing the highest level of education completed by the head, and four dummies

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representing the head's religious affiliation.

These three regressions were run by OLS, although we also explored estimates produced by tobit, median regression, and CLAD (censored least absolute deviations). In most cases, results were not very sensitive to the estimating technique; when the outlier was included, OLS differed substantially from the latter three, but all four were similar when the outlier was excluded. The functional form is quadratic in income and wealth and allows positive values of these variables to have a different effect than negative values. We selected quadratic over linear, double log, and dummies for quintile on the basis of goodness of fit and other statistical tests. We also experimented with combining wealth embodied in the home with wealth in other forms, but found that the split into two kinds of wealth better explained the data.

With these regression estimates in hand, we were able to calculate standardized levels of giving by adjusting the mean predicted value to what it would be if the dummy variables defining the category of interest were changed so that all observations would be from that category. In practice, we went through the following calculation: for the excluded category (the category that did not have a corresponding dummy variable in order to avoid perfect collinearity), we predict that mean giving is:

Overall sample mean - [∑ number in category * coefficient on dummy for that category}/N, where the summation is over categories other than the excluded category and N is the total number of observations in the regression. We then added or subtracted the dummy coefficients to produce predicted giving for the other categories.

The reader who is used to this sort of exercise should not carefully that we did not employ the usual approach. Our predictions are not predictions of how someone with the sample average

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characteristics would give. We are not predicting how two otherwise identical respondents in different categories would give. Rather, we are predicting how the entire sample would give if each respondent retained his or her own characteristics but was transformed into a member of a particular category. The reason we prefer this nonstandard approach is that we don't have to explain to the reader what it would mean to have the average sex or ethnicity, a concept that has no corollary in reality.

Table 1: Giving Across Generations

	Prewar	Baby Boom	Generation X
Any Gift	$1,764.00[XXXBBB]	$1,254.00[PPP]	$1,100.00[PPP]
Religion	$1,169.00[XXXBBB]	$752.00[PPP]	$660.00[PPP]
Other than Religion	$595.00	$501.00	$440.00

Notes:

1) In this table, we report the average level of predicted giving if everyone in the sample became a member of the indicated generation but otherwise retained their characteristics (family income, wealth, sex of the family head, marital status, number of children, age of youngest child, employment status, health, race, ethnicity, region, city size, education, and religious affiliation). Details of the calculation are reported in the appendix.

2) Superscripts indicate statistically significant differences. The superscript 'X' indicates the value for this generation is significantly different from the value for Generation X. The superscript 'P' indicates a difference from the Prewar generation, and 'B' indicates a difference from Baby Boomers. A single-letter superscript indicates a difference at the .10 level of significance. Double-letter superscripts indicate a difference at the .01 level, and triple-letter superscripts indicate a difference at the .001 level.

Table 2: Giving Across Generations: Details

Any Gift

	Everyone	Prewar	Baby Boom	Generation X
Percent who Give	69.00%	80.00%	75.00%	53.00%
Sample Average Gift (includes non-givers)	$1,328.00	$1,788.00	$1,662.00	$532.00
Sample Average Gift (excludes non-givers)	$1,942.00	$2,269.00	$2,222.00	$1,025.00
Sample Median Gift (includes non-givers)	$303.00	$620.00	$500.00	$40.00
Sample Median Gift (excludes non-givers)	$775.00	$1,080.00	$928.00	$400.00
Sample 95th Percentile (includes non-givers)	$5,600.00	$6,386.00	$6,700.00	$3,000.00
Number in Sample	4616	1117	2008	1491
Predicted Average Gift (includes non-givers)	$1,328.00	$1,764.00	$1,254.00	$1,100.00

Table 2 (Continued)

Gifts to Religion

	Everyone	Prewar	Baby Boom	Generation X
Percent who Give	47.00%	62.00%	51.00%	31.00%
Sample Average Gift (includes non-givers)	$823.00	$1,168.00	$991.00	$339.00
Sample Average Gift (excludes non-givers)	$1,744.00	$1,888.00	$1,936.00	$1,099.00
Sample Median Gift (includes non-givers)	$0.00	$300.00	$50.00	$0.00
Sample Median Gift (excludes non-givers)	$700.00	$1,000.00	$960.00	$300.00
Sample 95th Percentile (includes non-givers)	$4,255.00	$5,000.00	$5,000.00	$2,200.00
Number in Sample	4616	1117	2008	1491
Predicted Average Gift (includes non-givers)	$823.00	$1,169.00	$752.00	$660.00

Table 2 (Continued)

Gifts to Other Than Religion

	Everyone	Prewar	Baby Boom	Generation X
Percent who Give	57.00%	66.00%	63.00%	44.00%
Sample Average Gift (includes non-givers)	$504.00	$620.00	$671.00	$193.00
Sample Average Gift (excludes non-givers)	$878.00	$940.00	$1,064.00	$441.00
Sample Median Gift (includes non-givers)	$60.00	$115.00	$130.00	$0.00
Sample Median Gift (excludes non-givers)	$325.00	$350.00	$400.00	$200.00
Sample 95th Percentile (includes non-givers)	$2,000.00	$2,300.00	$2,550.00	$900.00
Number in Sample	4616	1117	2008	1491
Predicted Average Gift (includes non-givers)	$504.00	$595.00	$502.00	$439.00

Table 3: Giving by Religious Affiliation of Head

	Catholic	Protestant	Jewish	Other	None
Any Gift	$1,097[PP]	$1,484[CC,O,N]	$1,389[O]	$1,213[J,P]	$1,078[P]
To Religion	$603[PP]	$987[NN,CC,J,O]	$578[P]	$703[P]	$596[PP]
To Nonreligion	$493[J]	$497[J]	$810[N,C,P,O]	$510[J]	$482[J]

Notes:

1) In this table, we report the average level of predicted giving if every family head in the sample reported their religion as that for the corresponding column but otherwise retained their characteristics (family income, wealth, generation, sex of the family head, marital status, number of children, age of youngest child, employment status, health, race, ethnicity, region, city size, and education). Details of the calculation are reported in the appendix.

2) Superscripts indicate statistically significant differences. The superscript C means the value is significantly different than the value for Catholics, P for Protestants, J for Jews, O for Other Religion, and N for none. A single superscript indicates significance at the .10 level, a double superscript indicates significance at the .01 level, and a triple superscript indicates significance at the .001 level.

3) All respondents who did not know or refused to divulge their religion are excluded from the sample. Thus, 'none' indicates household heads that stated they had no religion.

Table 4: Giving by Religious Affiliation of Head: Details

Any Gift

	Everyone	Catholic	Protestant	Jewish	Other Religion	None
Percent who Give	69%	74%	71%	90%	65%	47%
Sample Average Gift (includes non-givers)	$1,328	$1,312	$1,448	$2,689	$1,167	$508
Sample Average Gift (excludes non-givers)	$1,942	$1,808	$2,049	$3,004	$1,821	$1,113
Sample Median Gift (includes non-givers)	$303	$400	$400	$1,000	$200	$0
Sample Median Gift (excludes non-givers)	$775	$710	$900	$1,100	$617	$500
Sample 95th Percentile (includes non-givers)	$5,600	$5,000	$6,010	$7,500	$6,150	$2,800
Number in Sample	4616	988	2528	124	458	518
Predicted Average Gift (includes non-givers)	$1,328	$1,097	$1,484	$1,389	$1,213	$1,078

Table 4 (continued)

Gifts to Religion

	Everyone	Catholic	Protestant	Jewish	Other Religion	None
Percent who Give	47%	53%	52%	48%	36%	21%
Sample Average Gift (includes non-givers)	$823	$680	$1,002	$1,134	$673	$232
Sample Average Gift (excludes non-givers)	$1,744	$1,287	$1,923	$2,343	$1,896	$1,108
Sample Median Gift (includes non-givers)	$0	$50	$50	$0	$0	$0
Sample Median Gift (excludes non-givers)	$700	$500	$1,000	$1,000	$750	$375
Sample 95th Percentile (includes non-givers)	$4,255	$2,800	$5,000	$3,000	$4,000	$1,200
Number in Sample	4616	988	2528	124	458	518
Predicted Average Gift (includes non-givers)	$823	$603	$987	$578	$703	$596

Table 4 (continued)

Gifts to Other than Religion

	Everyone	Catholic	Protestant	Jewish	Other Religion	None
Percent who Give	57%	65%	57%	85%	54%	41%
Sample Average Gift (includes non-givers)	$504	$632	$446	$1,555	$494	$276
Sample Average Gift (excludes non-givers)	$878	$978	$785	$1,819	$914	$668
Sample Median Gift (includes non-givers)	$60	$125	$52	$600	$35	$0
Sample Median Gift (excludes non-givers)	$325	$400	$300	$775	$322	$350
Sample 95th Percentile (includes non-givers)	$2,000	$2,225	$1,700	$5,650	$2,500	$1,200
Number in Sample	4616	988	2528	124	458	518
Predicted Average Gift (includes non-givers)	$504	$493	$497	$810	$510	$482

Table 5: Giving by Head's Race

	African American	Other
Any Gift	$1,363	$1,325
To Religion	$924	$814
To Nonreligion	$439	$510

Notes:

1) In this table, we report the average level of predicted giving if every family head in the sample reported their race as that for the corresponding column but otherwise retained their characteristics (family income, wealth, generation, sex of the family head, marital status, number of children, age of youngest child, employment status, health, religion, ethnicity, region, city size, and education). Details of the calculation are reported in the appendix.

2) None of the differences between African-American headed families and Other families were statistically significant at the 0.10 level.

3) 'Other' includes families headed by Caucasians, FILL IN. All those who didn't know or refused to answer are excluded from the sample.

Table 6: Giving by Head's Race: Details

Any Gift

	Everyone	African-American	Not African-American
Percent who Give	69%	51%	71%
Sample Average Gift (includes non-givers)	$1,328	$816	$1,373
Sample Average Gift (excludes non-givers)	$1,942	$1,614	$1,963
Sample Median Gift (includes non-givers)	$303	$16	$350
Sample Median Gift (excludes non-givers)	$775	$560	$800
Sample 95th Percentile (includes non-givers)	$5,600	$5,000	$5,700
Number in Sample	4616	374	4242
Predicted Average Gift (includes non-givers)	$1,328	$1,363	$1,325

Table 6 (Continued)

Gifts to Religion

	Everyone	African-American	Not African-American
Percent who Give	47%	39%	48%
Sample Average Gift (includes non-givers)	$823	$627	$841
Sample Average Gift (excludes non-givers)	$1,744	$1,596	$1,755
Sample Median Gift (includes non-givers)	$0	$0	$0
Sample Median Gift (excludes non-givers)	$700	$600	$720
Sample 95th Percentile (includes non-givers)	$4,255	$5,000	$4,212
Number in Sample	4616	374	4242
Predicted Average Gift (includes non-givers)	$823	$924	$814

Table 6 (Continued)

Gifts to Other than Religion

	Everyone	African-American	Not African-American
Percent who Give	57%	37%	59%
Sample Average Gift (includes non-givers)	$504	$188	$532
Sample Average Gift (excludes non-givers)	$878	$503	$899
Sample Median Gift (includes non-givers)	$60	$0	$85
Sample Median Gift (excludes non-givers)	$325	$177	$350
Sample 95th Percentile (includes non-givers)	$2,000	$800	$2,075
Number in Sample	4616	374	4242
Predicted Average Gift (includes non-givers)	$504	$439	$510

Table 7: Giving by Head's Ethnicity

	Hispanic	Non-Hispanic	Ethnicity Missing
Any Gift	$1,195	$1,336	$1,251
To Religion	$836	$829	$736
To Nonreligion	$359	$507	$516

Notes:

1) In this table, we report the average level of predicted giving if every family head in the sample reported their ethnicity as that for the corresponding column but otherwise retained their characteristics (family income, wealth, generation, sex of the family head, marital status, number of children, age of youngest child, employment status, health, religion, race, region, city size, and education). Details of the calculation are reported in the appendix.

2) None of the differences between families whose head is Hispanic, Non-Hispanic, and Ethnicity Missing were statistically significant at the 0.10 level.

3) 'Ethnicity Missing' includes the relatively large number of families that did not know or refused to answer the question.

Table 8: Giving by Head's Ethnicity: Details

Any Gift

	Everyone	Hispanic	Not Hispanic	Ethnicity Missing
Percent who Give	69%	64%	70%	54%
Sample Average Gift (includes non-givers)	$1,328	$699	$1,378	$778
Sample Average Gift (excludes non-givers)	$1,942	$1,177	$1,981	$1,460
Sample Median Gift (includes non-givers)	$303	$125	$350	$60
Sample Median Gift (excludes non-givers)	$775	$500	$800	$500
Sample 95th Percentile (includes non-givers)	$5,600	$3,800	$5,700	$4,100
Number in Sample	4616	101	4243	272
Predicted Average Gift (includes non-givers)	$1,328	$1,195	$1,336	$1,251

Table 8 (continued)

Gifts for Religion

	Everyone	Hispanic	Not Hispanic	Ethnicity Missing
Percent who Give	47%	42%	48%	37%
Sample Average Gift (includes non-givers)	$823	$479	$851	$523
Sample Average Gift (excludes non-givers)	$1,744	$1,152	$1,772	$1,424
Sample Median Gift (includes non-givers)	$0	$0	$0	$0
Sample Median Gift (excludes non-givers)	$700	$400	$750	$500
Sample 95th Percentile (includes non-givers)	$4,255	$3,000	$4,500	$3,000
Number in Sample	4616	101	4243	272
Predicted Average Gift (includes non-givers)	$823	$836	$829	$736

Table 8 (continued)

Gifts for Other than Religion

	Everyone	Hispanic	Not Hispanic	Ethnicity Missing
Percent who Give	57%	48%	59%	44%
Sample Average Gift (includes non-givers)	$504	$220	$527	$255
Sample Average Gift (excludes non-givers)	$878	$462	$901	$577
Sample Median Gift (includes non-givers)	$60	$0	$75	$0
Sample Median Gift (excludes non-givers)	$325	$275	$350	$200
Sample 95th Percentile (includes non-givers)	$2,000	$1,000	$2,050	$800
Number in Sample	4616	101	4243	272
Predicted Average Gift (includes non-givers)	$504	$359	$507	$516

Table 9: Giving by Education of Head

	Less than High School	High School	Some College	College Graduate	Post Graduate
Any Gift	$1,037^{CGPPP}	$1,061^{CCGGPPP}	$1,378^{DHHPPP}	$1,464^{DHHPPP}	$2,251^{DDDHHHCCCGGG}
To Religion	$603^{PPP}	$660^{CCGPPP}	$911^{HHPPP}	$929^{HP}	$1,274^{DDDHHHCCG}
To Nonreligion	$434^{PPP}	$401^{GPPP}	$467^{PPP}	$535^{HPPP}	$978^{DDDHHHCCCGGG}

Notes:

1) In this table, we report the average level of predicted giving if every family head in the sample reported their highest level of educational attainment as that for the corresponding column but otherwise retained their characteristics (family income, wealth, generation, sex of the family head, marital status, number of children, age of youngest child, employment status, health, race, ethnicity, region, city size, and religion). Details of the calculation are reported in the appendix.

2) Superscripts indicate statistically significant differences. The superscript D ('Dropout') means the value is significantly different than the value for 'less than High School', H for "High School", C for 'some College', G ('Graduate') for 'College graduate', and P for 'post graduate.' A single superscript indicates significance at the .10 level, a double superscript indicates significance at the .01 level, and a triple superscript indicates significance at the .001 level.

Table 10: Giving by Education of Head: Details

Any Gift

	Everyone	Less than High School	High School Graduate	Some College	College Graduate	Post Graduate
Percent who Give	69%	44%	61%	75%	84%	91%
Sample Average Gift (includes non-givers)	$1,328	$480	$782	$1,296	$2,051	$3,228
Sample Average Gift (excludes non-givers)	$1,942	$1,124	$1,292	$1,755	$2,435	$3,586
Sample Median Gift (includes non-givers)	$303	$0	$125	$400	$800	$1,300
Sample Median Gift (excludes non-givers)	$775	$400	$550	$700	$1,200	$1,525
Sample 95th Percentile (includes non-givers)	$5,600	$2,900	$3,923	$5,500	$7,174	$11,000
Number in Sample	4616	588	1666	1181	680	501
Predicted Average Gift (includes non-givers)	$1,328	$1,037	$1,061	$1,378	$1,464	$2,251

Table 10 (Continued)

Gifts to Religion

	Everyone	Less than High School	High School Graduate	Some College	College Graduate	Post Graduate
Percent who Give	47%	31%	41%	50%	61%	62%
Sample Average Gift (includes non-givers)	$823	$344	$559	$845	$1,185	$1,723
Sample Average Gift (excludes non-givers)	$1,744	$1,112	$1,369	$1,694	$1,933	$2,776
Sample Median Gift (includes non-givers)	$0	$0	$0	$0	$250	$365
Sample Median Gift (excludes non-givers)	$700	$460	$600	$600	$100	$1,200
Sample 95th Percentile (includes non-givers)	$4,255	$2,400	$3,000	$4,800	$6,000	$7,000
Number in Sample	4616	588	1666	1181	680	501
Predicted Average Gift (includes non-givers)	$823	$603	$660	$911	$929	$1,274

Table 10 (Continued)

Gifts to Other than Religion

	Everyone	Less than High School	High School Graduate	Some College	College Graduate	Post Graduate
Percent who Give	57%	30%	48%	62%	76%	83%
Sample Average Gift (includes non-givers)	$504	$136	$224	$451	$866	$1,505
Sample Average Gift (excludes non-givers)	$878	$446	$461	$729	$1,141	$1,804
Sample Median Gift (includes non-givers)	$60	$0	$0	$100	$285	$500
Sample Median Gift (excludes non-givers)	$325	$200	$200	$340	$500	$685
Sample 95th Percentile (includes non-givers)	$2,000	$600	$900	$1,700	$3,200	$5,700
Number in Sample	4616	588	1666	1181	680	501
Predicted Average Gift (includes non-givers)	$504	$434	$401	$467	$535	$978

Table 11: Giving by Family Income Quintiles

	Lowest	Second	Third	Fourth	Highest
Any Gift	$888 [222333444555]	$1,090 [1113444555]	$1,048 [1112444555]	$1,307 [1112223335]	$2,097 [1112223334]
To Religion	$593 [4555]	$645 [34555]	$663 [24555]	$873 [12355]	$1,220 [11122233344]
To Nonreligion	$295 [555]	$445 [555]	$385 [555]	$433 [555]	$878 [111222333444]

Notes:

1) In this table, we report the average level of predicted giving if every family in the sample had their income adjusted to place them in the corresponding column but otherwise retained their characteristics (education, wealth, generation, sex of the family head, marital status, number of children, age of youngest child, employment status, health, race, ethnicity, region, city size, and religion). Details of the calculation are reported in the appendix.

2) Superscripts indicate statistically significant differences. The superscript 1 means the value is significantly different than the value for the average lowest income quintile respondent, 2 indicates a difference from the second, 3 from the third, 4 from the fourth, and 5 from the highest income quintile. A single superscript indicates significance at the .10 level, a double superscript indicates significance at the .01 level, and a triple superscript indicates significance at the .001 level.

Table 12: Giving by Family Income Quintiles: Details

Any Gift

	Everyone	Lowest	Second	Third	Fourth	Highest
Percent who Give	69%	39%	58%	66%	80%	91%
Sample Average Gift (includes non-givers)	$1,328	$319	$694	$820	$1,378	$2,942
Sample Average Gift (excludes non-givers)	$1,942	$849	$1,213	$1,260	$1,748	$3,244
Sample Median Gift (includes non-givers)	$303	$0	$75	$200	$500	$1,250
Sample Median Gift (excludes non-givers)	$775	$400	$440	$600	$800	$1,500
Sample 95th Percentile (includes non-givers)	$5,600	$1,510	$3,125	$3,900	$6,085	$10,650
Number in Sample	4616	707	855	938	1077	1039
Predicted Average Gift (includes non-givers)	$1,328	$888	$1,090	$1,048	$1,307	$2,097

Table 12 (Continued)

Gifts to Religion

	Everyone	Lowest	Second	Third	Fourth	Highest
Percent who Give	47%	29%	38%	44%	55%	62%
Sample Average Gift (includes non-givers)	$823	$234	$435	$568	$967	$1,625
Sample Average Gift (excludes non-givers)	$1,744	$817	$1,147	$1,287	$1,760	$2,614
Sample Median Gift (includes non-givers)	$0	$0	$0	$0	$100	$300
Sample Median Gift (excludes non-givers)	$700	$400	$500	$600	$735	$1,020
Sample 95th Percentile (includes non-givers)	$4,255	$1,100	$3,300	$3,400	$5,500	$7,500
Number in Sample	4616	707	855	938	1077	1039
Predicted Average Gift (includes non-givers)	$823	$593	$645	$663	$873	$1,220

Table 12 (Continued)

Gifts to Other than Religion

	Everyone	Lowest	Second	Third	Fourth	Highest
Percent who Give	57%	27%	44%	54%	66%	83%
Sample Average Gift (includes non-givers)	$504	$85	$259	$252	$411	$1,316
Sample Average Gift (excludes non-givers)	$878	$318	$583	$471	$618	$1,583
Sample Median Gift (includes non-givers)	$60	$0	$0	$30	$145	$500
Sample Median Gift (excludes non-givers)	$325	$120	$200	$225	$300	$655
Sample 95th Percentile (includes non-givers)	$2,000	$500	$650	$1,000	$1,800	$4,700
Number in Sample	4616	707	855	938	1077	1039
Predicted Average Gift (includes non-givers)	$504	$295	$445	$385	$433	$878

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