

New Research  
on Charitable Giving  
by Girls and Boys



**WOMEN GIVE 2013**



**LILLY FAMILY  
SCHOOL OF PHILANTHROPY**

INDIANA UNIVERSITY  
Women's Philanthropy Institute

IN PARTNERSHIP WITH



WRITTEN AND RESEARCHED BY



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INDIANA UNIVERSITY  
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## “How can I raise my children to be charitable?”

It's a question parents of children of all ages and backgrounds often ask. As adults, men and women exhibit different motivations for giving, different patterns of giving, and differences in the likelihood and amount of their giving. Charitable behavior, though, is learned much earlier in life and little is known about how girls and boys learn to become charitable adults.<sup>1</sup>

In *Women Give 2013*, we investigate two ways in which parents teach children about giving and whether girls and boys respond differently to those approaches. We examine whether differences exist by age, income, and race. We use longitudinal data from the Panel Study of Income Dynamics (PSID) and its Child Development Supplement (CDS) across two time periods within the same households to assess whether talking to children about charity and role-modeling charitable giving has an effect on a child's giving to charity.

### KEY FINDINGS

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Girls and boys are equally likely to give to charity.

Nearly 9 out of 10 children, ages 8 to 19, give to charity.

Girls are more likely than boys to volunteer.

Most children have parents who talk to them about giving to charity.

Talking to children about charity has a greater impact on children's giving than role modeling alone.

Talking to children about charity is equally effective regardless of the parent's income level.

Talking to children about giving to charity is equally effective regardless of the child's gender, race and age.

This study provides compelling evidence that parents play an important role in preparing their children to become charitable adults. We find that for both girls and boys, parents who talk to their children about giving significantly increase the likelihood that the child will give to charity. This is true even after we take into consideration parents' giving to charity (parents' role-modeling of giving). These findings are consistent across all income levels. We also find that talking to children about charity has a similar effect on children of different races and age groups.

## The Women Give Series

*Women Give 2013* is the fourth in a series of research reports conducted at the Women's Philanthropy Institute that focuses on gender differences in giving to charity. These studies use a nationally representative sample of the same U.S. households over time. Our previous reports have examined differences between adult male- and female-headed households, looking at gender differences in charitable giving across income levels, marital status, age/generation, and types of charitable organizations receiving the giving. These reports, as well as the research literature, find significant gender differences in philanthropic behavior. *Women Give 2013* assesses whether the gender differences observed in adult charitable giving begin to emerge at younger ages.

## Background

Adult giving and volunteering are part of an ongoing pattern of behavior that begins much earlier in life. Both theory and experimental research suggest that role-modeling and conversations about giving to charity will have an effect on children as they develop into adulthood.<sup>ii</sup> However, little is known from the research literature about the effectiveness of role-modeling and talking in influencing children to become charitable adults. Although experimental research conducted by developmental psychologists suggests that parental role-modeling and talking to children about giving help children develop prosocial behaviors,<sup>iii</sup> less is known about how experiments, conducted with small samples in a laboratory setting, relate to actual behaviors in the family.<sup>iv</sup> Further, we know very little about how these socialization practices differ by gender, race, age, or income. Lacking this evidence, it is not known whether role-modeling or verbal socialization has the intended effect on raising charitable children.

Despite the lack of data, the popular press is replete with articles and advice on teaching children to be charitable. Recommendations involve both volunteering and giving of money. Frequent examples include children accompanying parents in their volunteer work, donating clothes, toys, and books children no longer need, helping neighbors, picking up litter from public spaces, and encouraging a child to give a portion of his/her allowance to help those less fortunate. Schools, too, are involving children in service learning; community service is frequently part of school curricula.

Although myriad examples of how parents can set a good example of charitable behavior for their children dominate the popular press and websites, there is little indication of what actually works in teaching children to be charitable. What is the best way to model charitable behavior? What strategies work best in communicating to children the value of helping others and teaching children the valuable lessons of empathy and kindness toward others in our often materialistic world? *Women Give 2013* is among the first studies to analyze and compare what parents can do to guide their children's charitable behavior. By examining behavior of real children in real families, this study provides a clearer picture of effective ways to encourage philanthropy in children.

The research reported in *Women Give 2013* is based on results from two academic papers.<sup>v</sup> The research in these papers, and in *Women Give 2013*, is conducted at the Indiana University Lilly Family School of Philanthropy. *Women Give 2013* builds on our earlier work, again using a nationally representative longitudinal sample of U.S. households to investigate children's giving by race/ethnicity, age, household income, and gender.

The central question addressed in our report is:

- **Do parental role-modeling and talking to children about giving make a difference in children's giving to charity?**

There is little understanding of the ways in which the practice of philanthropy is, and has been, shaped by income, race/ethnicity and gender. Previous research indicates that race differences disappear when ethnicity-based income disparities, social networks, and other factors that may affect giving are taken into consideration.<sup>vi</sup> However, the research literature is inconclusive regarding differences in giving to charity across income levels. One point of view is that individuals who come from a lower socioeconomic household would be less likely to engage in prosocial behavior because they may have fewer resources, less access to social institutions, and a reduced sense of personal control over their life outcomes.<sup>vii</sup> In this case, these individuals would exhibit a reduced interest in the welfare of others, prioritizing their own self-interest over the interests of others. Conversely, this point of view argues, those who are more affluent and have additional resources would be expected to act more altruistically toward others.<sup>viii</sup>

An emerging body of research suggests a second point of view. Those individuals who are in a lower socioeconomic group may be more dependent on others and more aware of their social environment, and thus may be more likely to act altruistically toward others because of an increased orientation to the needs of others.<sup>ix</sup> Little research examines whether these differences emerge early in life. As such, our second research question in *Women Give 2013* considers whether or not charitable socialization of children differs by demographic groups.

- **Do talking and role-modeling about giving affect children differently by race, gender, and income levels?**

#### *Socializing Children about Philanthropy: Role-modeling and Talking*

The importance of role-modeling in the development of prosocial behavior is based on social learning theory—the idea that people can learn through observation and model this behavior by watching others. Known as observational learning (or modeling), this type of learning can be used to explain a wide variety of behaviors and can consist of an actual individual demonstrating or acting out a behavior, as well as a verbal instructional model which involves descriptions and explanations of a behavior.<sup>x</sup> Research provides evidence that both role-modeling and conversations emphasizing empathy can have a positive effect on children's giving.<sup>xi</sup>

In *Raising Charitable Children*, author Carol Weisman offers examples about how to role-model and talk to children about giving.<sup>xii</sup> For example, holding a “Joy and Sadness” meeting is a way to encourage altruism and role model adult behavior. At the meeting, family members talk about their joys and sorrows and the ways in which children could “invest money in their community so that others could share their joy and be spared some of their sadness.” Weisman asks what your child infers about your behavior when the two of you walk past a homeless person without stopping to help. Articulating and clarifying why you choose to give or not give by talking to your child and explaining your philosophy about giving is a way to teach why you choose to give in certain situations over others.



Eileen Gallo and Jon Gallo also underscore the importance of role-modeling and talking to children about giving in *Silver Spoon Kids: How Successful Parents Raise Responsible Children*. Philanthropy demonstrates to children

that they are not just the recipient of giving but have the capacity for giving as well. They learn that satisfaction can be derived from money not just because it enables them to buy what they want, but because it can create better lives for others. Although children may intellectually grasp this concept, they also need to experience it as a participant in the philanthropic process. Seeing the results of a good deed done has an emotional impact that won't be forgotten (p. 155-156).<sup>xiii</sup>

Philanthropy is “an empowering experience” that helps children “gain a profound sense of their place in the world” (p. 156).

Gallo and Gallo further state, “Children are not born with an impulse to help make the world a better place to live. It takes parental modeling and active participation for this impulse to come alive in our children” (p. 159). Recent empirical research, however, suggests that from a very young age, children have a biological predisposition to be empathetic, helpful, and generous.<sup>xiv</sup> This area of research demonstrates that helping others comes naturally to humans, regardless of cultural transmission or teaching.<sup>xv</sup>

## Overview of Study

This study investigates two ways in which parents can teach children about charitable giving: talking about giving and role-modeling giving. We use nationally representative data from the U.S. Panel Study of Income Dynamics (PSID) and its Child Development Supplement (CDS) across two time periods (2002-2003 and 2007-2008) within the same households to assess whether or not these approaches have an effect on a child's giving to charity. Children ages eight and older were asked the question, “Did you give some of your money last year—if only a few pennies—to a church, synagogue, or another charity that helps people who are not part of your family?” These same children were asked the same question five years later. As such, we are able to measure whether or not the child gave to charity across time. The child's primary care giver, usually the child's mother, was asked a parallel question, “Do you ever *talk to your child about giving* some of (his/her) money—if only a few pennies—to a church, synagogue, or another charity?” Our main *role-modeling* variable is whether the parent gave to a religious congregation or a secular charity whose primary purpose was to help people in need, provide health care, provide education, youth and family services, improve neighborhoods, provide international aid, etc.

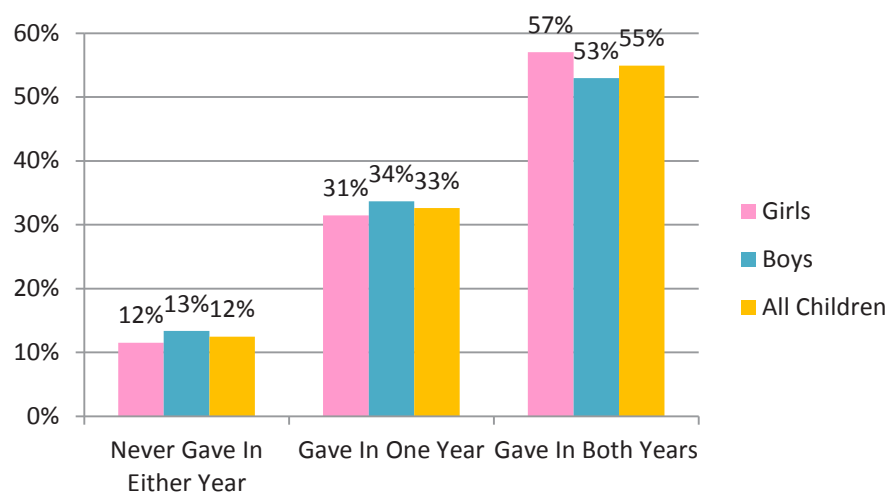
The study follows the same 903 children over two time periods (2002-2003 and 2007-2008). Each child answered questions about their giving to charity in each time period. We analyze the effects of talking about giving and of role-modeling for the total sample, and we analyze the sample by income level, race and gender across both time periods. In our study, we group children into four main racial/ethnic categories: non-Hispanic white (i.e., Caucasian), non-Hispanic black (i.e., Black), Hispanic, and non-Hispanic “other.” “Other” includes children who are Asian, Native American, bi-racial, or whose race/ethnicity is unknown. About 59% are non-Hispanic white, 15% are non-Hispanic black, 15% are Hispanic, and 11% are non-Hispanic “other.” Household income is grouped into three categories: low, middle, and high. Forty-seven percent of the children are girls.

# The Findings

## Finding #1

*Giving to charity is a common practice among girls and boys.*

TABLE 1. PERCENTAGE OF CHILDREN WHO GAVE TO CHARITY



Our analysis indicates no statistically significant differences between girls' and boys' giving.<sup>1</sup> Table 1 indicates that nearly nine out of ten children, ages 8 to 19, give to charity at least once during the 2002-2003 and 2007-2008 years.

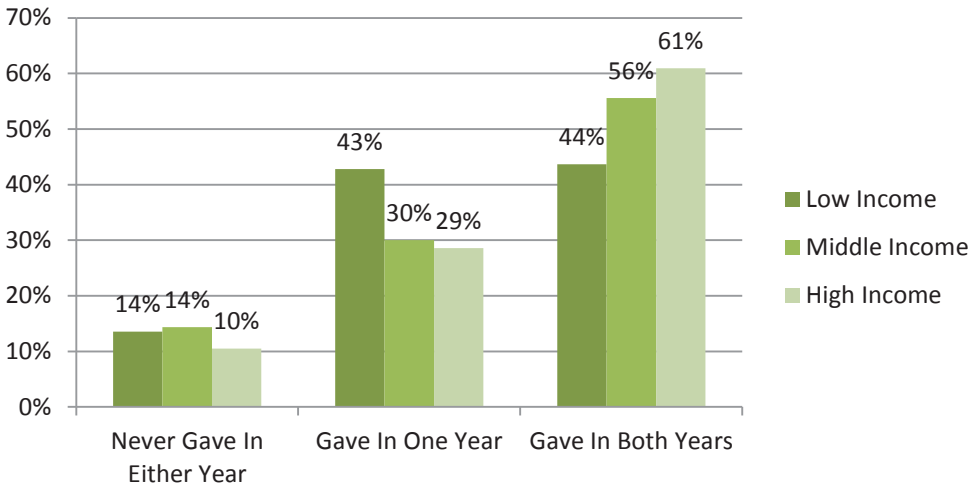
<sup>1</sup> We found no differences whether we analyzed the data separately for each year or pooled the data across years.



## Finding #2

# Children across the socio-economic spectrum give to charity.

TABLE 2. PERCENTAGE OF CHILDREN WHO GAVE TO CHARITY BY INCOME LEVEL



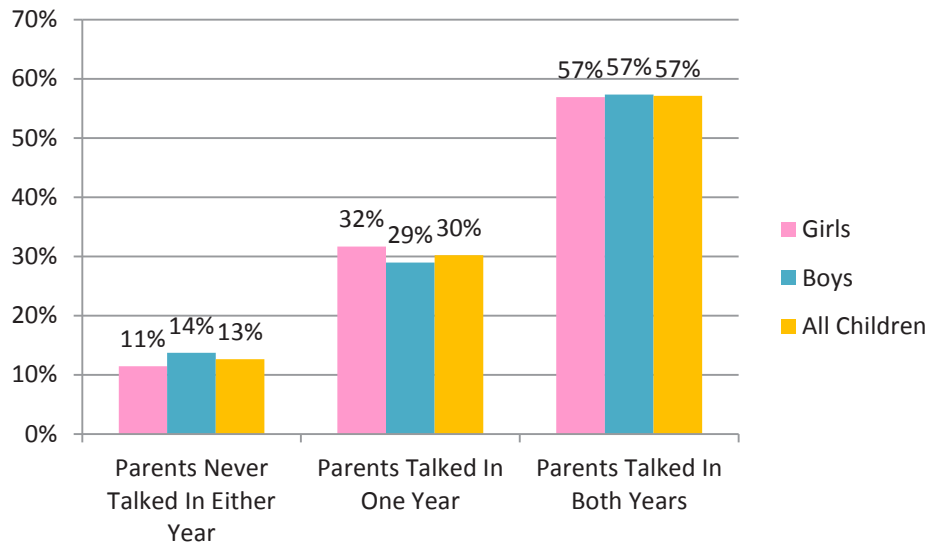
We divided the sample into three income groups.<sup>2</sup> Our analysis indicates family income does not affect children's giving to charity when we control for other factors known to affect charitable giving.

<sup>2</sup> See methodology section for a description of the income groups.

### Finding #3

## Most children have parents who talk to them about giving to charity.

TABLE 3: PERCENTAGE OF CHILDREN WHOSE PARENTS TALKED TO THEM ABOUT GIVING TO CHARITY



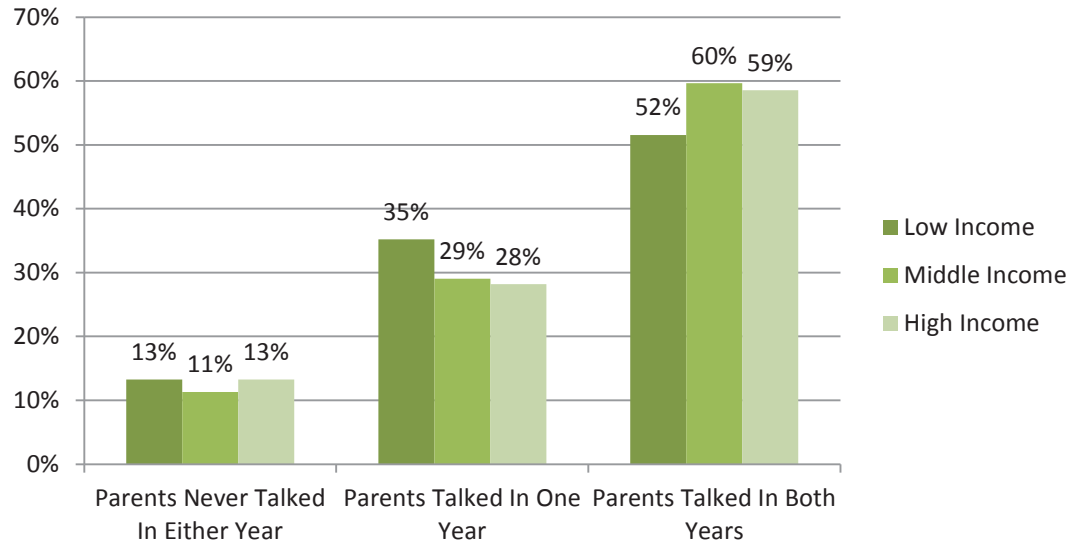
Nearly nine out of ten children have parents who talk to them about giving to charity at least once during the 2002-2003 and 2007-2008 years. Our analysis indicates that girls and boys are equally likely to have conversations about charitable giving with their parents.<sup>3</sup>

<sup>3</sup> This finding is consistent whether we analyze the data separately for each year or pool the data across years.

#### Finding #4

### Most parents across all family income levels talk to their children about giving to charity.

TABLE 4: PERCENTAGE OF CHILDREN BY INCOME WHOSE PARENTS TALKED TO THEM ABOUT GIVING TO CHARITY

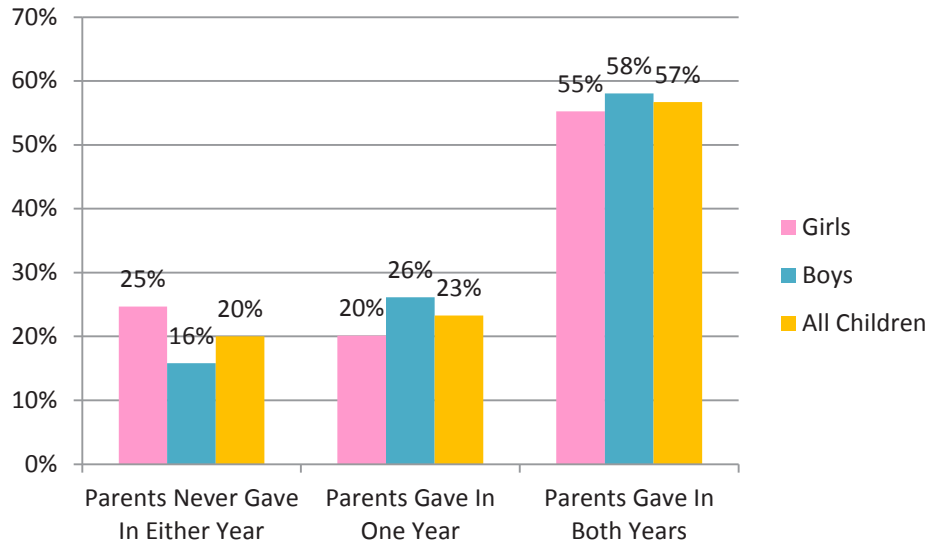


Nearly nine out of ten children across all family income levels have parents who talk to them about giving to charity at least once during the 2002-2003 and 2007-2008 years. Our analysis indicates that there is no statistically significant relationship between family income and whether parents talk to their children about giving, although the lower income parents are slightly less regular in their talking to children about giving.

*Finding #5*

*Most children live in households whose parents give to charity.*

TABLE 5: PERCENTAGE OF CHILDREN WHOSE PARENTS GAVE TO CHARITY (ROLE-MODELING)



About eight out of ten children have parents who give to charity at least once during the 2002-2003 and 2007-2008 years. In general, our analysis indicates that girls and boys are equally likely to have parents who give to charity.<sup>4</sup>

<sup>4</sup> When we pool the two years together, there are no significant gender differences.

## Finding #6

# Talking to children about giving to charity is an effective strategy to encourage children's giving.

Talking to children about charity significantly affects children's giving behavior. Children living in households who have a parent who talks to them about charity have a greater likelihood of donating to charity compared to children whose parents do not talk to them about giving to charity. The effect of talking is significant even after we control for other factors that affect giving, including whether the household donated to charity.

### *Statistical explanation of Finding 6:*

Children living in households who have a parent who talks to them about charity have a 0.125 greater likelihood of donating to charity compared to children whose parents do not talk to them about giving to charity. Holding all other factors constant, the predicted probability that a child will give to charity if the child's parent talks about giving to charity is about 0.765, while the predicted probability of giving if the parent does not talk about giving to charity is about 0.640.

Role-modeling (i.e., giving to charity) by parents did not make a significant impact on children's giving behavior.

## Finding #7

# Both girls and boys respond to talking about charitable giving.

Talking to children about charity is an effective strategy for both girls and boys. In a subsequent analysis, when we compared girls to boys for the effect of talking about charity, there was no statistical difference. Talking about charitable giving to girls and boys is equally effective.

### *Statistical explanation of Finding 7:*

Boys living in households who have a parent who talks to them about charity have a 0.151 greater likelihood of donating charity compared to boys whose parents do not talk to them about giving to charity. Girls living in households who have a parent who talks to them about charity have a 0.112 greater likelihood of donating to charity compared to girls whose parents do not talk to them about giving to charity.<sup>5</sup>

Among girls, holding all other factors constant, the predicted probability that girl will give to charity if her parent talks about giving to charity is about 0.786, while the predicted probability of giving if her parent does not talk about giving to charity is about 0.674. Among boys, holding all other factors constant, the predicted probability that boy will give to charity if his parent talks about giving to charity is about 0.748, while the predicted probability of giving if his parent does not talk about giving to charity is about 0.597.

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<sup>5</sup> Both of these results are statistically significant at the 0.05 level.

### Finding #8

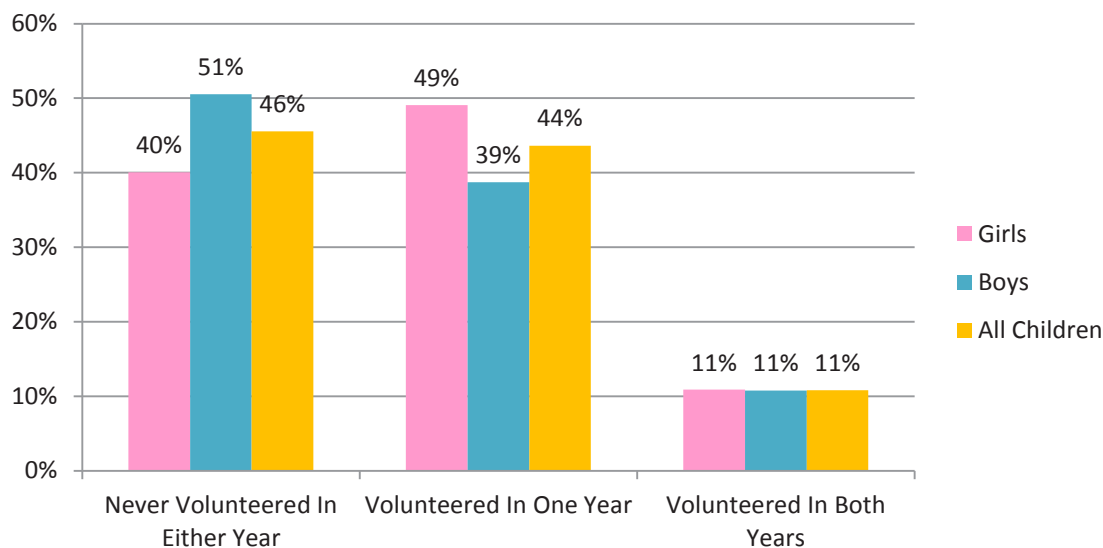
## Talking to children is effective across race, age, and income groups.

We investigate the effect among the different racial groups of talking to children about giving, and we do not find strong or robust differences across racial categories. We also divide the sample into three age groups: younger than 14 years; between 14 and 16; and 16 and older. Our analysis reveals that there are no robust differences in the effect of talking across the age groups. Furthermore, we find no evidence that talking to children about giving to charity is more effective in one income group than in another.

### Finding #9

## Volunteering is a common practice among children. Girls are more likely than boys to volunteer.

TABLE 6. PERCENTAGE OF CHILDREN WHO VOLUNTEERED



The concept of philanthropy encompasses both voluntary giving (gifts of money) as well as voluntary service (gifts of time).<sup>xvi</sup> Thus, it is important to investigate children's volunteer behavior as well as charitable giving in this study. The vast majority of research indicates that females volunteer more hours and are more likely to volunteer than males.<sup>xvii</sup> However, research examining gender differences in children's volunteer behavior has been virtually nonexistent.

Our study asked children, “Were you involved in any volunteer service activities or service clubs in the last 12 months?” Analysis shows that more than half of the children in the study volunteered at least once during the 2002-2003 and 2007-2008 years. In general, girls are more likely than boys to volunteer, after we control for other factors known to affect volunteering.<sup>6</sup>

Giving and volunteering occur within the context of children’s social and academic lives. To better understand this context, we investigate the extra-curricular activities in which children engage, such as sports and clubs at school and in the community. The results are as follows:

- About 90% of all children participated in some activity at least once (school sports programs, school extracurricular programs, community programs, and/or summer programs).
- About 67% of the children participated in school sports at least one time.
- About 62% of all children participated in school clubs or student government at least once.
- About 29% of the children participated in community based clubs at least one time.
- About 54% of all children participated in a summer program at least once.

These results indicate that children are highly engaged in their schools and community extra-curricular activities, in addition to their volunteer activities.

## Significance of the Study

This study demonstrates that parents who talk to their children about charitable giving can positively impact their children’s philanthropic behavior. Parents’ giving to charity is not enough to teach children to be charitable. Focused, intentional teaching by talking to children about charity is what works. This is true for children in families at all income levels and across gender, race, and age groups. These results are very encouraging, in that income does not appear to be a factor in determining children’s charitable behavior. All children, regardless of family income, as well as race and gender, can learn to be philanthropic. Such powerful, empirical results not only give parents an understanding of how they can help their children become charitable givers but also provide a clear direction for engaging children in charitable behavior. How parents teach their children about charitable behavior matters.

*Women Give 2013* contributes substantive evidence-based research to the public conversation about how to raise charitable children. Discussions about how parents can raise charitable children increase interest in philanthropy. This is important because philanthropy is a component of civil society. Learning to care about others, developing helping behaviors, and volunteering encourage empathy and a sense of responsibility for others. Philanthropy helps children and adults develop a broader view of the world and their place in it.

What can parents do to raise charitable children? Parents should be encouraged to talk and role-model charitable giving with their children throughout their adolescence and to share the values from which their philanthropic actions spring. Parents need to ask themselves, “Do my children know that I give to charity? Do they know which charities I give to? Do they know why I give, and why I give to those specific charities?” Parents need to communicate these

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<sup>6</sup> When we pool the two years together, we find that girls are significantly more likely to volunteer than boys.



values purposefully to their children. Open dialogue, thoughtful conversations, and age-appropriate explanations about giving are helpful strategies for raising charitable children. Although we did not examine the nature of conversations about giving in this study, other research suggests that conversations should be intentional, specific, and focused on the emotional benefits of those who are being helped. <sup>xviii</sup> For example, saying to a child, “if we help people who do not have food, they will be happier in life than if they were hungry all the time,” is a more effective way to convey the importance of helping others than saying, “we need to feed the hungry because this is the right thing to do,” or “we need to share our food with those less fortunate than us.” These conversations should emphasize how their children’s giving explicitly will impact others.

Our study sample comprises children from the Millennial generation (born 1980-2000) when they were children and young adults. Recent studies have found that Millennials today are deeply engaged in philanthropy, generous with both their time and giving to charity, but often not with the same mainstream organizations supported by their parents and grandparents or through the older generation’s methods. <sup>xix</sup> Although much has yet to be studied about how children’s giving changes as they move from children to adults, this study provides ample evidence that today, the majority of children give and volunteer. This is good news for families, for communities, and for democracy.

## Conclusion

This study finds that talking to children significantly increases the children’s likelihood of giving to charity and that such conversations should be at the top of the list of ways parents can encourage their children’s charitable behavior. Talking about charitable giving is more effective than simply role-modeling charitable behavior. As conversations about philanthropy, including why, how, and when we give, become more ingrained within families, children’s giving will increase. The significant findings in *Women Give 2013* show great promise for the future of philanthropy.

# Appendix

## Methodology

### *The Data Set*

The sample consists of households from the University of Michigan's Panel Study of Income Dynamics (PSID) and its Child Development Supplement (CDS). We estimate different model specifications of children's giving using these data. The first wave of the CDS was fielded in 1997 and drew its sample children from PSID-responding family units. From each family unit up to two children aged 0-12 were selected and interviews were completed for 3,563 children. The CDS-2 sample consists of 2,907 of these children who were in PSID-responding family units in 2001, and the CDS-3 sample consists of 1,506 children in responding family units in 2005. CDS-2 interviews occurred from fall 2002 to spring 2003 when the children were ages 5-19, and CDS-3 interviews occurred from fall 2007 to spring 2008 when the children were ages 10-19. The CDS sample has gotten smaller over time as the 1997 age 0-12 cohort ages out to become sample for the PSID's Transition into Adulthood (TA) survey or the PSID core family interview.

### *The Sample*

The same 903 children were followed over two periods of time (2002-2003 and 2007-2008). Each child answered questions about their giving to charity in both years. About 59% are non-Hispanic white, 15% are non-Hispanic black, 15% are Hispanic, and 11% are non-Hispanic "other." Forty-seven percent of the children are girls.<sup>7</sup>

#### *Income and Age*

We assigned each child into one of three income groups: low, middle, and high income. To calculate these income groups, we first averaged each child's household income (in 2006 dollars) for both years. Then, we classified these averaged incomes into three income tertiles: low income (less than \$37,619), middle income (between \$37,619 and \$72,167), and high income (more than \$72,167). We also divided the children into three age groups according to their ages during the second year of the survey: younger than 14 years; between 14 and 16; and 16 and older. Nineteen percent of the children were under age 14, while 38% were between the ages of 14 and 16. Forty-four percent of the children were age 16 or older. The average age across all children is 15.72 years old, while it is 15.68 years old for girls and 15.75 years old for boys.

### *Statistical Significance*

A result is declared to be statistically significant if the p-value is less than or equal to 0.05.

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<sup>7</sup> The percentages cited in this study are calculated using the PSID sampling weights.

## Findings 1 – 5 and 9

The percentages reported in Findings 1 through 5 and Finding 9 are raw percentages that are not adjusted for any control variables. They are calculated using the PSID sampling weights.

### *Testing for Gender*

In Findings 1, 3, 5 and 9, we analyzed the following dependent variables to determine if there were statistically significant gender differences among the children: whether or not the child gave to charity, whether or not the parent talked to the child about giving to charity, whether or not the parent gave, and whether or not the child volunteered. For all of these dependent variables, we used the Ordinary Least Squares (OLS) Linear Probability Model (LPM) and we pooled together both years of the cross-sectional data to test to see if the gender of the child was statistically significant. In these cross-sectional models, we used the sampling weights provided by the PSID, adjusted the standard errors for clustering, and incorporated the following control variables:

- Whether or not the child lives with both biological parents; whether or not the child lives in a female-headed household
- Whether or not the family moved between surveys
- Family income expressed in natural logs
- Child's income from allowances, jobs, and savings, expressed in natural logs
- Child's savings expressed in natural logs
- Parental Warmth: Parent's report of seven items on a 0-4 scale about how often in the past month she told the child she loved him/her, told the child she appreciated something he/she did, spent time with the child doing one of his/her favorite activities, talked with the child about matters important to him/her, etc. (warmth = 0 is "not in the past month" and warmth = 4 is "everyday"). We include parental warmth because of the prominent role it plays in developmental psychology theory about prosocial behavior.
- Reading Score: Combined WJ-R Letter-Word and passage Comprehension Tests
- Math Score: Child's achievement on the Woodcock-Johnson Revised Applied Problems Test
- Child's race: (White, non-Hispanic; Black, non-Hispanic; Hispanic; Other, non-Hispanic)
- Age
- Year

### *Testing for Income Differences*

In Findings 2 and 4, we analyzed the following dependent variables to determine if there were statistically significant family income differences: whether or not the child gave to charity and whether or not a parent talked to the child about giving to charity. For these dependent variables, we estimated fixed effects linear probability models (LPM) to analyze family income, controlling for the same independent variables that were used when we tested for the gender effects in Findings 1, 3, 5 and 9.<sup>8</sup> Fixed effects regression is a longitudinal data analysis method that allows researchers to control for subject-specific characteristics, such as gender and race that do not change over time.

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<sup>8</sup> Because gender and race are "fixed effects" that do not change over time, fixed effects regression methods "control" for these factors automatically. Age is also a factor that changes at the same rate for all subjects. So, race, gender, and age are not, strictly speaking, control variables in fixed effects models.

## *Findings 6 - 8*

The main dependent variable of interest in this study is whether or not the child gave to charity. For Findings 6 through 8, we used fixed effects LPM regressions to determine if parents talking to children about giving to charity and parental role-modeling of charitable giving were related to children's charitable giving. In addition to estimating a model with all of the children together, we investigated models of sub-groups of our sample based upon gender, race, age, and income. In all of these analyses, we used the same control variables as were used to test for income differences for Findings 2 and 4. We also used interaction terms to test for gender, racial, age, and income differences in the effect of talking to children about giving to charity.

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<sup>i</sup> See Aknin, L.B., Hamlin, J.K. & Dunn, E.W. (2012). Giving leads to happiness in young children. *PLoS ONE* 7(6):e39211.

<sup>ii</sup> Ottoni-Wilhelm, M., Estell, D.B. & Perdue, N.H. (2012). Role-modeling and conversations about giving in the socialization of adolescent charitable giving and volunteering. Unpublished manuscript.

<sup>iii</sup> Prosocial behavior is defined as “voluntary actions intended to benefit others’ regardless of the motive behind those actions.” See Steinberg, R. and Powell, W. W. (2006). Introduction. In W.W. Powell & R. Steinberg, (Eds.) *The Nonprofit Sector: A research handbook*, 2nd Ed. (pp. 4). New Haven, CT: Yale University Press.

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