

Who Gives? A Literature Review of Predictors of Charitable Giving

II – Gender, Family Composition and Income

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Abstract

This is the second of two articles in which we present a comprehensive review of the multidisciplinary academic literature on philanthropy. In this article, we identify the following predictors of charitable giving by individuals and/or households: gender, family composition and income. For each predictor, we discuss the evidence for the mechanisms that may explain why the predictor is correlated with giving. We conclude with a brief agenda for future research.

Keywords: charitable giving; philanthropy; donations; motivation; mechanism

Introduction

This is the second part of the article “Who Gives? A Literature Review of Predictors of Charitable Giving” in which we aim to guide scholars as well as practitioners in the third sector through the available multidisciplinary knowledge on individual and household characteristics as predictors of charitable giving. In line with most of the literature, we define charitable giving as the voluntary donation of money to an organisation benefiting others beyond one’s own family. In the first part we presented the evidence on the relationship of giving with religion, education, age, and socialization. In this second part, we turn to gender, family composition and income. For each predictor, we discuss the evidence for the mechanisms that may explain why the predictor is correlated with giving. In earlier work, we categorised and described eight major theoretical mechanisms that drive charitable giving (Bekkers and Wiepking, 2007, 2011). These mechanisms are (1) awareness of need; (2) solicitation; (3) costs and benefits; (4) altruism; (5) reputation; (6) psychological benefits; (7) values; (8) efficacy. These mechanisms emerged consistently from about 550 empirical articles studying charitable giving. The eight mechanisms are intended as convenient summaries of the multidisciplinary literature regarding charitable giving, up and until 2007. We acknowledge that these mechanisms are broad and non-exhaustive. We emphasise that we perceive the eight mechanisms as a starting point for the discussion around theoretical mechanisms driving charitable giving, and not as an end goal in itself.

In this article we aim to facilitate understanding of the pathways linking individual and household characteristics to charitable giving through the eight mechanisms. In order to do so, we present the eight mechanisms as mediating variables, but at the same time we acknowledge the possibility that the mechanisms precede the individual or household characteristics in causal explanations of philanthropic behaviour. For example, values may have an influence on family composition, as people with more orthodox religious values will

be more likely to be married and have larger families. For matters of simplicity, we do not discuss these relations in this article and instead focus on the mechanisms as mediators between household or individual characteristics and giving. Nevertheless, we ask the reader to keep in mind that arguments about causality are very difficult if not impossible to substantiate using cross-sectional data.

Methods

The present article and its twin sister are based on an extensive literature search using fairly narrow criteria through seven types of sources, which eventually yielded a set of about 550 publications (Bekkers and Wiepking, 2007). We restricted our review to publications in English of empirical research on charitable giving by adults included in academic databases. We refer to the article categorizing and describing the eight mechanisms for a more detailed description of the sources and criteria used (Bekkers and Wiepking, 2011).

Results

1. Gender

In research on charitable giving, the influence of a donor's gender (or sex¹) is receiving increasing attention. What type of relationship is found between gender and giving depends strongly on the other variables included in the empirical analyses. The more socio-economic variables, such as age, income and educational level, are included in the models examining charitable giving, the smaller the reported gender differences in giving are. It is thus no surprise that the findings on gender differences in giving vary between empirical studies. A group of survey studies conducted in the United States (U.S.), Australia, the United Kingdom (U.K.) and the Netherlands examining giving to all types of (both religious and secular) organisations find that while women are more likely to give, men give higher amounts

(Andreoni, Brown, and Rischall, 2003; Bekkers, 2004; CAF, 2005; Lyons and Nivison-Smith, 2006; Lyons and Passey, 2005; Sokolowski, 1996). Examining only the likelihood of giving, Feldman (2007) and Reed and Selbee (2002) find that females are more likely to donate than males. Bekkers (2006) finds no gender difference in likelihood of giving, but his results do confirm larger donations by men compared to women. While on the other hand Chang (2005b) finds women donate higher amounts than men in Taiwan.

Types of organisations

Many studies examine donations to specific types of organisations, including religious and secular organisations. In some cases, the relationship between gender and giving is of key interest, but more often gender is only included as a control variable. In one of the studies specifically investigating the relationship between gender and giving to particular types of organisations, Andreoni, Brown and Rischall (2003) show that married couples in which wives decide on giving are more likely to give to health and education than are couples in which the husband decides. Couples in which the husband decides, on the other hand, are more likely to give to recreation. When it comes to amounts donated, couples in which wives decide donate significantly higher amounts to health and human services compared to couples deciding jointly on giving (Andreoni et al., 2003). In a dictator game experiment with ten different charities identified as recipients, Eckel, Grossman and Johnston (2005) find that U.S. female students donate more than male students to two of these organisations (their local YMCA and Doctors without Borders USA), while there is no gender difference in incidence and level of giving to the other eight organisations (which are international, national and local charitable organisations covering health, environmental and social service). In a natural field experiment testing effects of anonymity, reciprocity, and conformity, Alpizar, Carlsson and Johansson-Stenman (2008) find that men are more likely to contribute to a natural park in

Costa Rica, but do not give higher amounts than women. Alpizar, Carlsson and Johansson-Stenman (2008) argue this might be because four out of five of those soliciting donations in the experiment were females, and in another field experiment Landry et al. (2006) show that males are more likely to donate when solicited (in door-to-door fundraising) to a natural hazard risks research centre by attractive females. To rate the attractiveness of people soliciting donations in this study, undergraduate students from an introductory-level economics course evaluated their pictures on a scale of 1) homely, extremely unattractive, to 10) model beautiful or handsome. However, two other experimental studies (using door-to-door and telephone solicitation) fail to support a positive female-asks-male effect (Bekkers, 2010; Weyant, 1984).

Using a modification of the dictator game in a large random sample survey in the Netherlands, Bekkers (2007) finds that men are more likely to give to health charities, but do not give higher amounts than women. Jackson and Latané (1981) do not find a difference between men and women in the likelihood of making a donation to the Leukemia Society of America, but they do find that men give higher amounts in a door-to-door solicitation. Weyant (1984) find that women were more likely to give in a door-to-door solicitation for the American Cancer Society when successfully testing the 'every-penny helps' condition.²

Using a censored system of donation equations³, Yen (2002) finds that women donate more to religious causes in the U.S. than men, but finds no relationship between gender and total (religious and secular) amount donated, or amount donated to secular organisations. In separate analyses of amount donated to religious and secular organisations, Bekkers and Schuyt (2008) find no gender difference in amount donated to secular organisations, but they do find men tend to give more to religious organisations.

Carman (2006) finds that female employees are more likely to give to their local United Way in a workplace giving program, but she finds no gender difference in the amount

donated. In bivariate analyses, Keyt, Yavas and Riecken (2002) find that females are more likely to be current donors to the American Lung Association. Regnerus, Smith and Sikkink (1998) find that females are more likely to donate to organisations that help the poor and needy. In an experimental study examining the effect of pregnant and non-pregnant women soliciting donations to a fund for children with birth defects, Midlarsky and Hannah (1989) find that women are more likely to donate than men. In a study on giving to human services, women are more likely to give than men (Marx, 2000). Using Tobit regression analyses, Chang (2005b) finds that women display higher giving to religious, charitable, and medical organisations in Taiwan. Men on the other hand display higher giving to political organisations. Chang (2005b) does not find a gender difference in giving to academic organisations.

Frey and Meier (2005) find that male students give more to social funds of their university in Switzerland. Belfield and Beney (2000) show that while female alumni are more likely to give to public-sector universities in the U.K., male alumni tend to give higher amounts. Okunade (1996) find that male alumni give more than female alumni in the U.S., a results supported for occasional alumni donors by Wunnava and Lauze (2001). Wunnava and Lauze (2001) do not find a gender difference in giving by alumni who donated to their alma mater in each of the 23 years proceeding their study. In the Netherlands, in an experiment testing gender differences in the name letter effect and similarity principle⁴, Bekkers (2010) finds that female alumni are more likely to give when solicited by a student with the same first name initial and when solicited by a student from the same field of study in which they graduated. Male alumni are more likely to give when solicited by a student from a field of study sounding similar to their own first name (e.g., George gives to a geology student). The results of the gender difference in giving to different types of organizations are summarized in table 1.

<<Insert table 1 about here>>

Explanations for the relationship between gender and giving

Brown and Ferris (2007) find that while men give more to religious causes, women give more to secular organisations. Their analyses show that the relationship between gender and religious giving is partly mediated by social capital. When measures of social capital in the form of stronger involvement in formal associations and higher levels of social and interracial trust are included in the analyses, the difference in level of religious giving between men and women decreases, but remains significant favouring men. On the other hand, the relationship between gender and secular giving is suppressed by the same measures of social capital: it is only after inclusion of social capital in the analyses that women are found to donate significantly more to secular organisations. In the Netherlands, using a Heckman two-stage regression analysis of total (religious and secular) giving, Bekkers (2004) finds that in the first stage of the analysis the higher likelihood of giving by women is fully mediated by personality characteristics, including social value orientation, the ability to take another person's perspective, and empathic concern. In the second stage, Bekkers (2004) finds that the initially negative relationship between female gender and the total amount donated becomes non-significant when indicators for social and human capital (working hours, income, religious attendance, level of urbanization and educational level) are included in the analyses. This finding suggests that indicators for social and human capital suppress gender differences in the Netherlands.

In another analysis of data from the Netherlands, using an Ordinary Least Square regression analysis of the total amount donated, Wiepking and Maas (2009) show that women donate lower amounts to charitable organisations only after empathic concern and social

resources have been taken into account (in the form of requests for donations and religious service attendance). In analyses not including social resources, Wiepking and Maas (2009) find no gender difference in amount donated. A similar effect occurs in analyses of the relationship between gender and total amount donated in the U.S. Only after the inclusion of measures of religious attendance, organisational membership and requests for donations does Sokolowski (1996) find that women give lower amounts. Without these measures of social capital, Sokolowski (1996) finds no significant relationship between gender and amount donated. Again, these results suggest that indicators of social resources suppress the gender difference.

Testing the effect of different analytical models when analyzing charitable giving, Rooney, Steinberg and Schervish (2001) report higher donations by women than men in a Tobit regression, but no gender difference in giving when using Ordinary Least Square regression analyses (analyzing full sample and donors only separately) and a Heckman two-stage regression analysis.⁵ All models included measures of age, income, itemizer status, ethnic minority status, marital status, educational level and control variables for the method of data collection.

Mechanisms. The empirical results discussed in the previous paragraphs suggest that mechanisms influence the relationship between gender and giving in two different ways: by mediating the relationship or by moderating it. Mediating mechanisms are those that explain the gender differences in giving, and include the solicitation mechanism and the value mechanism. In contrast, the reputation mechanism and the cost mechanism work differently for men and for women. These two mechanisms thus moderate the relationship between gender and philanthropic behaviour.

The solicitation mechanism (the likelihood of being asked to donate) partly mediates the difference in philanthropic behaviour by men and women. Brown and Ferris (2007),

Sokolowski (1996) and Wiepking and Maas (2009) all find that measures of social networks positively relate to the amount donated. Through their larger social networks women are more often solicited to make donations, and consequently donate higher amounts in total than men.

Results from both experimental and survey studies show that women have stronger prosocial values than men, including concern and responsibility for the wellbeing of others (Beutel and Marini, 1995), religious values (De Vaus and McAllister, 1987; Miller and Hofman, 1995), and empathic concern (Davis, 1994; Einolf, 2011; Eisenberg and Lennon, 1983). According to primatologist Frans de Waal (2010), empathic concern can be traced back to early primate evolution and was developed simultaneously with parental care. Females that expressed empathic concern for their offspring had greater reproductive success than their counterparts without this prosocial trait. These results indicate that the value mechanism (the ideals people would like to see realized through their donation) also mediates the relationship between gender and giving.

Croson and Gneezy (2009) show that women are more susceptible to the social context of an experiment. When the conditions or social cues of an experiment change, women's behaviour changes accordingly. The authors explain the stronger sensibility to experimental conditions with research from psychology. Gilligan (1982) suggests that women are more sensitive to social cues that determine 'appropriate' social behaviour than men are. These results thus suggest that gender is moderating the effect of the reputation mechanism. According to Eagly and colleagues, women live up to gender specific role stereotypes and hence display higher levels of prosocial behaviour, including charitable giving (Eagly, 2009; Eagly and Koenig, 2006; Eagly and Wood, 1991).

The cost mechanism (lower material costs) appears to have a stronger effect on men than on women. Andreoni, Brown and Rischall (2003) find that when the price of giving is 0.69, married men are more likely to give higher amounts, while at a price of unity married

women are more likely to give more. In an experimental study, Andreoni and Vesterlund (2001) draw a similar conclusion: “When the price of giving is low, men appear more altruistic, and when the price is high, women are more generous.” (Andreoni and Vesterlund, 2001: 306). Gender differences in price effects are also supported in a seminal overview of the literature on gender differences in economic experiments by Croson and Gneezy (2009). Figure 1 displays the mechanisms that are emerging from the literature as explanations for gender differences in giving.

<<Insert figure 1 about here>>

Giving is household behaviour

The relationship between gender and giving is complicated by the fact that in many cases, charitable giving is not decided by one man or woman, but by all adult members of a household. In a focus group study in Britain, Burgoyne, Young and Walker (2005) find that whether partners in a couple household decide individually or jointly on charitable giving depends largely on the system of financial organisation used in the household. Most households tend to organize their finances according to a so-called pooling system, in which both partners more or less equally have access to and decide over the household’s money (Burgoyne et al., 2005; Pahl, 1995). In these households both partners decide on charitable giving. In addition, Burgoyne, Young and Walker found that decisions on more structured and larger charitable donations are made by both partners in the household, while the more spontaneous and smaller donations – like, for example, donations made in a street collection – are typically decided on separately, a finding confirmed in the Netherlands by Wiepking and Bekkers (2010).

Survey data are usually based on only one respondent per household. As a result, gender differences in reported household contributions can for example reflect gender differences in recalling donations or in socially desirable responding (Bekkers and Wiepking, 2006). There are only a few papers distinguishing actual differences in giving between male and female giving, taking into account that charitable gifts are often made by the whole household. While controlling for income, educational level and ethnicity, Mesch, Rooney, Steinberg and Denton (2006) show that single and married women and married men have a higher incidence of giving compared with single men in the U.S.. They also find that single and married women donate more to charitable organisations than single men, while there is no statistical significant difference in the donations between married and single men. These results are in line with previous findings by Rooney, Mesch, Chin and Steinberg (2005). Piper and Schnepf (2008) find that single women have a higher incidence of giving than single men in the U.K., but do not find significant differences in the amount donated by single men and women. Andreoni, Brown and Rischall (2003) tested whether the equations predicting incidence of giving and amount donated differ between single men and women. They found that single male and females do display different tendencies towards giving. Women tend to give to a higher number of charities, while men are more sensitive to income and the price of a gift. Also interesting is the finding of Pharoah and Tanner (1997), who show that both the likelihood of giving and the amount donated increases when there are more women living in a household in the U.K.

2. Family composition

Marital status

Marriage is mostly found to be positively related to incidence of giving (Apinunmahakul and Devlin, 2004; Eschholz and Van Slyke, 2002; Hodgkinson and Weitzman, 1996; Houston,

2006; Hrung, 2004; Matsunaga, 2006; Mesch et al., 2006; Reed and Selbee, 2002; Wu, Huang, and Kao, 2004) and amount donated (Andreoni and Scholz, 1998; Apinunmahakul and Devlin, 2004; Auten, Cilke, and Randolph, 1992; Auten and Rudney, 1990; Barrett, 1991; Brooks, 2005; Brown and Ferris, 2007; Chang, 2005b; Duquette, 1999; Eschholz and Van Slyke, 2002; Feenberg, 1987; Feldman, 2007; Feldstein and Taylor, 1976; Hrung, 2004; Lankford and Wyckoff, 1991; Long, 2000; O'Neill, Steinberg, and Thompson, 1996; Slemrod, 1989; Tiehen, 2001; Van Slyke and Brooks, 2005; Wilhelm, Brown, Rooney, and Steinberg, 2008; Wu et al., 2004). These studies are all cross-sectional and do not show whether giving actually increases over time when people get married. Studies rarely examine the relationship of types of partnerships other than marriage with giving, but when they do, results are similar (Wiepking and Maas, 2009). Like gender, marriage is often only included as a control variable, and therefore does not feature in the discussion of results of studies whose main interest is other determinants of giving. This is especially the case in studies published in economics because marital status has an effect on itemizing status and needs to be controlled for when estimating income and price effects. Most of these studies find a positive relationship between marriage and charitable giving. This indicates that there is a rather robust positive relationship between marriage and philanthropic behaviour in economic model specifications.

However, there is also a substantial amount of research – including economic studies – that finds no relationship between marital status and giving, or reports mixed findings. Studies from the Center on Philanthropy in Indiana (Mesch et al., 2006; Rooney et al., 2005; Rooney et al., 2001) find that both married men and women are more likely to give than single men, but only married women (and not married men) give higher amounts than single men. In a study of single-earner households, Schiff (1990) finds no relationship between marriage and giving. Carroll, McCarthy, and Newman (2006) find no relationship between

marital status and giving in an econometric study of charitable donations in Ireland. Randolph (1995) draws a similar conclusion using advanced econometric models predicting giving in the U.S.. In an early study of giving over time, Clotfelter (1980) finds no relationship between marital status and giving, as well as no relationship with changes in marital status on giving. This result suggests that the higher level of household giving among married couples is not due to marriage itself but to other factors. In a study on charitable giving in the U.K., Jones and Posnett (1991a) find no relationship between being single and making donations in a Tobit regression analysis. Eaton (2001) finds no relationship between being married and amount donated when controlling for ‘two-earner-deduction’, which indicates whether or not both spouses claimed gifts. In a study on the relationship between welfare income and charitable giving, Brooks (2002) finds no relationship between marital status and giving.

Types of organisations

In an experiment examining current student donations to Social Funds of the University of Zurich, Switzerland, Frey and Meier (2004) find that married students are more generous than those who are unmarried. However, they show that this relationship is not statistically significant in a fixed-effects model. This leads Frey and Meier (2004) to conclude that “marriage itself does not make one more generous, but married students are a special selection.” (Frey and Meier, 2004: 80)

Although Hrung (2004) finds a positive effect of marriage on total and religious giving in the U.S., his results also show that there is no relationship between being married and secular giving. Wilhelm, Brown, Rooney and Steinberg (2008) do however find a positive relationship between marital status and both religious and secular giving. In a study examining overall, religious and non-religious (secular) giving, Bielefeld, Rooney and Steinberg (2005) only find a positive relationship between marriage and the likelihood of

making non-religious donations. They find no relationship between marriage and total giving, religious giving and the amount donated to non-religious organisations. Brown and Ferris (2007) show that an initially significant positive relationship between being married and secular giving in a Tobit regression is fully mediated by indicators for social capital. The relationship between marriage and religious giving remains significantly positive after the inclusion of social capital measures. In a Tobit regression analysis of amounts donated to different types of organisations in Taiwan, Chang (2005b) finds a positive relationship between being married and giving to religious, charitable, and academic organisations. He finds no relationship between being married and giving to medical and political organisations.

Examining donations to a local United Way, Pitts and Skelly (1984) find that singles are less likely to donate and donate lower amounts than those who are married. Regnerus, Smith and Sikkink (1998) find that married people in the U.S. are more likely to give to organisations supporting the poor and the needy. Lee and Farrell (2003) find that married people are not more likely to give to panhandlers than people with another marital status, but married people are more likely to be panhandled. In an analysis predicting whether or not people make donations to human services, Marx (2000) finds no relationship between marital status and giving.

In two studies including many other socio-economic predictors of giving, Duncan (1999) and Monks (2003) find a negative relationship between marriage and total giving and alumni giving. Olson and Caddell (1994) find that the never married give more to their congregation than those who have ever been married. Gruber (2004) finds that those who are not married give higher amounts to religious and to a combination of religious and secular causes. Using Tobit regression analyses, Clotfelter (2003) finds that married alumni of the 1976 cohort in the U.S. give less to their alma mater in the early nineties than their single counterparts. Interestingly, Clotfelter (2003) finds no relationship between marital status and

giving for the 1951 cohort. Daneshvary and Luksetich (1997) find that marriage is only related to higher giving among households with an average annual income of over U.S.\$25,000. Lunn, Klay and Douglass (2001) found that having a spouse who is not also a member of the same Presbyterian church actually lowers giving, religious and non-religious alike.

Relations of divorce and widowhood with philanthropy have been less studied to date. Bryant, Jeon-Slaughter, Kang and Tax (2003) find no difference between singles, divorcees or widowed respondents on the one hand and married respondents on the other in the likelihood of giving, but they do find that being divorced is associated with a lower likelihood of receiving requests for donations. A U.S. study of donations deducted from income tax (itemized deductions) found no relationship between widowhood and giving (Long, 2000). Wiepking and Bekkers (2010) find that Dutch people living in a two adult household who have previously experienced a divorce are much less likely to make joint decisions on charitable giving, and give lower amounts than people who have not experienced a divorce. Controlling for age, Belfield & Beney (2000) find that divorced, separated or widowed alumni are more likely to give and give higher amounts to their alma mater in the U.K. than single alumni. Married alumni also have a lower probability of giving and give lower amounts than single alumni. Interestingly, Belfield & Beney (2000) find that there is no difference between being single and being divorced, separated or widowed and amount donated when the former spouse was a graduate from the same educational institution.

Mechanisms. When marrying, people likely experience changes in their social networks. In some cases, people may retreat from certain social networks after marriage. However, as marriage brings together the networks of the two spouses, married people will typically be more likely to participate in larger and more diverse social networks. Through these larger and more diverse social networks they may be solicited for contributions (Bryant

et al., 2003). In addition, those who are married are also more likely to endorse religious values (Christiano, 2000; Wilcox and Wolfing, 2007), indicating a potential role for the values mechanism.

Having children

The number of children in a household is positively related to philanthropy in most studies that include this variable (Auten et al., 1992; Auten and Rudney, 1990; Banks and Tanner, 1999; Carroll et al., 2006; Choe and Jeong, 1993; Hoge and Yang, 1994; Lankford and Wyckoff, 1991; Tiehen, 2001). Studies of donations in the U.K. and Ireland find a positive relationship between the number of children and the likelihood of making donations but not with the amount donated (Carroll et al., 2006; Pharoah and Tanner, 1997). Cowley et al. (2011) find that the presence of children is related to both the likelihood of making donations and higher contributions in the U.K.. Sullivan (1985) draws a similar conclusion for religious contributions in the U.S., but also shows that this does not relate to the presence of children in preschool ages. Yen (2002) and Hrung (2004) both find a positive relationship between household size and religious giving, but no relationship with giving to (secular) charitable causes. Brown and Ferris (2007) and Brooks (2005) find a positive relationship with religious giving and a negative relationship with secular giving, controlling for memberships and trust. In an earlier analysis of the same dataset, a positive relationship of having children with religious giving but no relationship with secular giving was found (Brooks, 2004). Duncan (1999) finds a positive relationship between the level of giving and having children between the ages of three and ten, but no relationship for those with children outside this age range. James and Wierking (2008) find a positive relationship between the number of children living at home and the incidence and amount of money donated to educational causes in the

Netherlands. Wiepking (2006) finds that there is a positive relationship between having children and making donations to organisations that support children.

However, no relationship between having children and engagement in philanthropy is found by Barrett (1991), Brooks (2002), Bryant et al. (2003), Feldman (2007), Houston (2006), Marx (2000), Schiff (1990), and Smith, Kehoe and Cremer (1995).

In Indonesia, the number of children younger than 14 is negatively related to the likelihood of giving and the amount donated (Okten and Osili, 2004). In Taiwan, larger households donate less (Chang, 2005a; Wu et al., 2004); also, in the Netherlands, a negative relationship has been found between household size and amount donated as measured in a short questionnaire (Bekkers and Wiepking, 2006). In a study of alumni giving, donations were lower among business school alumni with children in the age range of 12-18 (Okunade and Berl, 1997).

Mechanisms. The relationship between having children and charitable giving is likely to be due to several mechanisms. First, having children increases the awareness of need (the awareness of beneficiaries' needs). Through children, people are likely to become involved in educational and other local associations, such as a sports club or a music group. This participation increases the awareness of the needs of these organisations, and also increases the likelihood that people will be solicited by these organisations. Having children increases the awareness about charitable organisations (especially with a focus on children) in need of donations and increases the likelihood of being solicited for donations and thus stimulates philanthropic behaviour.

It should be noted that religious people tend to have a higher number of children than the non-religious (McQuillan, 2004). Lacking measures of religiosity, the number of children may proxy for religiosity, yielding a spurious relationship with charitable giving. People with more children are likely to hold stronger religious values, which stimulates their philanthropic

behaviour through the values mechanism. Figure 2 displays the mechanisms identified in the literature as explanations for the relationship between charitable giving and family composition.

<<Insert figure 2 about here>>

3. Income

Research provides overwhelming evidence for a positive relationship between income, wealth and amount donated to charitable organisations (Auten, Sieg, and Clotfelter, 2002; Steinberg, 1990). There are five relationships between financial resources and philanthropic giving that have been of key interest to scholars studying philanthropic behaviour: the relationship between financial resources and incidence of giving (are those with more financial resources more likely to give?), with the amount donated (do those with higher levels of financial resources give more?), the relative amount donated (do those with higher levels of financial resources give a smaller portion of their income?), the relationship between fiscal incentives and giving (do fiscal incentives more strongly affect giving by those with higher levels of financial resources?), and the relationship between financial perceptions and giving (do people who feel financially secure give more?).

Financial resources and incidence of giving

Some studies find a positive relationship between financial resources and incidence of giving (Banks and Tanner, 1999; Cowley et al., 2011; Rooney et al., 2001; Schervish and Havens, 1995a), while others find that people with more financial resources, such as income from employment and wealth, do not exhibit a higher incidence of making philanthropic donations than other people (Smith et al., 1995; Wiepking, 2007). These different results could possibly be explained by differences in the frequency of giving behavior. The studies that find no

relationship between financial resources and giving analyse survey data using questions about giving over the course of the past year (or several years in case of Smith et al. 1995), indicating that there are no differences between income groups in incidence of giving over the course of a year. Banks and Tanner (1999) analyse data measuring giving during the past two weeks of the survey, and do find a positive relationship between income and incidence of giving.

Types of organisations

Research studying giving to particular types of philanthropic organisations, such as international relief organisations, or religious organisations, usually finds differences between income groups in incidence of giving. Regnerus et al. (1998) find that those with a higher income are more likely to donate to organisations supporting the poor. Banks and Tanner (1999) show that, in the U.K., those with more financial means have a preference for making donations to organisations with a focus on culture and arts, education, recreation and leisure, environment and economic and community development. Lower income donors are more likely to give to animal charities and international relief organisations. There is no clear trend in the relationship between income and giving to different types of charities. It could be that the differences in these results are driven by differences between countries.

Financial resources and amount donated

Those with more financial means give higher amounts. Income and wealth have a positive relationship with the level of philanthropic donations people make (Abrams and Schmitz, 1978, 1984; Andreoni and Miller, 2002; Apinunmahakul and Devlin, 2004; Auten and Rudney, 1990; Banks and Tanner, 1999; Barrett, 1991; Bekkers, 2006; Bekkers and Schuyt, 2008; Bekkers and Wiepking, 2006; Belfield and Beney, 2000; Bielefeld et al., 2005; Brooks,

2002, 2005; Brown and Lankford, 1992; Carman, 2006; Chang, 2005b; Choe and Jeong, 1993; Chua and Wong, 1999; Clotfelter, 1980; Daneshvary and Luksetich, 1997; Eaton, 2001; Farmer and Fedor, 2001; Feldstein, 1975a, 1975b; Feldstein and Clotfelter, 1976; Feldstein and Taylor, 1976; Glenday, Gupta, and Pawlak, 1986; Gruber, 2004; Havens, O'Herlihy, and Schervish, 2007; Hood, Martin, and Osberg, 1977; Houston, 2006; Hrung, 2004; James and Sharpe, 2007; Jones and Posnett, 1991b; Kingma, 1989; Long, 2000; Lunn et al., 2001; Lyons and Nivison-Smith, 2006; Lyons and Passey, 2005; Marx, 2000; Matsunaga, 2006; McClelland and Kokoski, 1994; Mesch et al., 2006; O'Neill et al., 1996; Okten and Osili, 2004; Okunade and Berl, 1997; Olson and Caddell, 1994; Pharoah and Tanner, 1997; Reece, 1979; Reece and Zieschang, 1985, 1989; Reed and Selbee, 2002; Regnerus et al., 1998; Rooney et al., 2005; Schervish and Havens, 1995a, 1995b; Schervish and Havens, 1998; Schervish and Havens, 2003; Schiff, 1990; Schlegelmilch, Diamantopoulos, and Love, 1997; Schwartz, 1970; Slemrod, 1989; Sokolowski, 1996; Sullivan, 1985; Tiehen, 2001; Todd and Lawson, 1999; Van Slyke and Brooks, 2005; Wilhelm et al., 2008; Wu et al., 2004; Yen, 2002). This is also not surprising: one needs money in order to give it away. The more money a household owns and earns, the more it can donate to charitable causes. Havens, O'Herlihy and Schervish (2007) show that the level of wealth has a stronger relationship with the level of giving than the level of income from employment. Of course, having achieved a higher educational level usually facilitates people to acquire more financial resources. Empirical models not including educational level therefore tend to overestimate the relationship between income and amount donated.

The only two U.S. studies that we found that did not find a significant income relationship are a field experiment with mail solicitations for donations to a university among households with an income over U.S.\$70,000 in central Florida (List, 2004) and a study of donations to panhandlers (Lee and Farrell, 2003). Both studies examined relatively small

donations, which could account for the absence of a relationship with income. The average donation in the study by List (2004) was U.S.\$0.97 (US\$21.06 among donors), and the study by Lee and Farrell (2003) concerned a very small donation to a panhandler. People with all levels of financial resources are capable of making these small donations. One further exception to the general findings is that, in Taiwan, religious, academic, medical and political giving is not related to income measured in three categories (Chang, 2005b).

Economists often express the relationship between income and giving in the form of an income elasticity of giving: the change in amount donated relative to the change in income (see for overview studies Auten et al., 2002; Pelozo and Steel, 2005; Steinberg, 1990). An income elasticity between 0 and 1 indicates that giving is ‘inelastic’ and comparable with basic good consumption: with increasing levels of income, people will increase their level of giving, but at a lower rate than the rate at which their income increases. An income elasticity higher than 1 indicates that giving is ‘elastic’ and comparable with luxury good consumption: People will increase their giving at a higher rate than the rate at which their income increases. Results of empirical studies on income and giving show that giving is comparable to basic good consumption and inelastic: people increase donations when gaining income, but the increase in giving is lower than the increase in income (McClelland and Brooks, 2004). Three studies in the U.S. find that income elasticities are higher for contributions to political and other secular organisations than for contributions to religious organisations (Brooks, 2005; Feldstein, 1975b; Reece, 1979).

Researchers distinguish between persistent (or permanent) and transitory income elasticities. Persistent income elasticities refer to the changes in giving based on the pattern of income and wealth people expect throughout their lives. Transitory income elasticities refer to changes in giving due to temporary fluctuations in income, which may push the household into a different tax bracket (Pelozo and Steel, 2005). McClelland and Brooks (2004) and

Bakija and Heim (2000) have investigated the income elasticity for different income levels and show that the persistent income elasticity decreases as income increases. This implies that when gaining income, higher income households increase their giving at lower rates than lower income households. Bakija and Heim (2008) find persistent income elasticities of 0.846 for households with an income below U.S.\$200K, 0.806 for incomes between U.S.\$200K and U.S.\$500K, 0.699 for incomes between U.S.\$500K and U.S.\$1M, and 0.659 for incomes over U.S.\$1M. Income elasticities appear to differ between countries. In a 2002 overview study, Steinberg finds income elasticities ranging from 0.60 and 0.80 for the U.S.. In the Netherlands, the income elasticity of giving ranges from 0.19 to 0.32 (Bekkers, 2004; Wiepking and Maas, 2009).

Amount donated relative to financial resources

The findings are less straightforward for the proportion of financial resources people donate to philanthropic organisations. Some researchers find a U-shaped relationship between income and philanthropic donations relative to income: both lower and higher income households donate relatively more money than those with middle incomes (Hodgkinson and Weitzman, 1996; James III and Sharpe, 2007; Schervish and Havens, 1995a). Other researchers find a declining trend: Lower income households donate relatively most, and higher income households donate relatively least (Baade and Sundberg, 1996; Breeze, 2004; Hoge and Yang, 1994; McClelland and Brooks, 2004; Smith et al., 1995; Wiepking, 2007; Wiepking and Heijnen, 2011; Wilhelm, 2002, 2007; Wilhelm, Rooney, and Tempel, 2007). Hoge and Yang (1994) find that income negatively predicts the percentage of income donated by Catholics and Protestants. This relationship is most strongly negative for Mainline Protestants, who donate the smallest proportion of their income.

One limitation of the research studying relative donations is that the samples used often do not include the wealthiest people. Havens, O’Herlihy and Schervish (2007) argue that this explains why several studies find a declining relationship between income and proportional giving, rather than a U-shape. They argue that if these studies were to include the wealthiest people, they would find that those with the most financial resources are relatively most generous.

Fiscal incentives and giving

Many countries provide price subsidies for philanthropic donations by their citizens (Dehne, Friedrich, Nam, and Parsche, 2008). In most of these countries, households are allowed to deduct their philanthropic donations from income, and hence giving is subsidized with public money. Households can use the fiscal opportunities for deducting gifts to lower the price of their donations. For example, a household subject to an income tax rate of 50% (tax rate in the Netherlands for households with a gross income over €34,330 in 2009, Belastingdienst, 2009) can lower the price of a gift to 50% and pay only €50 when making a €100 donation. Over the past twenty years, economic research has developed advanced methodology to study the effect of price (tax incentives) on giving (Bakija, 2000; Kingma, 1989; Randolph, 1995). In a meta analyses of price elasticities covering almost 70 articles, Pelozo and Steel (2005) find that the weighted mean of the price elasticity of giving is -1.44. This means that an average reduction in the price of giving of 1% increases donations by 1.44%, indicating that the price of giving is elastic and treasury efficient: a 1% subsidy increases giving by more than 1%. Using state of the art methodology, Bakija and Heim (2008) find an elasticity of giving with respect to a persistent price change of - 0.7 in the U.S., smaller than the average mean found in the meta analyses by Pelozo and Steel (2005). Bakija and Heim (2008) find strong evidence for parameter heterogeneity across income classes: for those with incomes below U.S.\$200K

the persistent price elasticity is estimated at -0.699, for incomes between U.S.\$200K and U.S.\$500K this is -0.772, for incomes between U.S.\$500K and U.S.\$1M this is -0.832, and for incomes over U.S.\$1M the persistent price elasticity is estimated at -1.079.

Perceived financial position

Havens, O’Herlily and Schervish (2007) and Wiepking and Breeze (2012) show that not only does the relationship between absolute financial resources and giving matter for people’s philanthropic behaviour, but also their perception of their financial resources. People who perceive their financial situation as more positive are more generous donors (Havens et al., 2007; Wiepking and Breeze, 2012). One study which includes several background characteristics but not actual income finds that those who consider themselves ‘financially better off than most other people’ report higher donations to relief appeals (Bennett and Kottasz, 2000). A study of graduate school alumni donations which also lacks an income measure finds that alumni giving is higher among those who have more confidence in the economy (Okunade, 1996). Another study, including actual income measures, finds that a better financial position as perceived by individuals is associated with a higher likelihood of sponsorship, attending charitable events, and donation in shops (Schlegelmilch, Love, and Diamantopoulos, 1997). This finding suggests that the subjective financial position has a positive relationship with giving over and above the relationship with the objective financial position. Nevertheless, a better objective financial position represented by higher income, wealth and home ownership is likely to enhance the subjective financial position as well.

Mechanisms. Based on the review of the literature above, we can conclude that there are large differences in philanthropic giving between people with different levels of financial resources. The relationship between financial resources and giving can, to some extent, be explained by the costs mechanism, according to which people will donate more money when

the costs for doing so are lower, for example, because they can deduct their donations from income tax. In countries which allow for charitable deduction and which have progressive income tax systems, the costs of giving are lower for higher income tax payers. One should expect the income elasticity of giving to be higher in such countries. The low income elasticity in the Netherlands is an anomaly to this hypothesis. The costs mechanism only works when people have the opportunity to deduct their donations and are aware of this possibility. Availability and awareness of tax deductibility differs between countries and also between people. Sweden and Finland, for example, do not allow private citizens to use charitable deductions (Dehne et al., 2008). Also, not all people are aware of the possibility to lower the cost of giving using charitable deductions (Horne, Johnson, and Van Slyke, 2005). The value mechanism may play a role as well, as wealth sometimes carries with it a moral responsibility for others (Odendahl, 1990; Ostrower, 1997; Schervish, 2006).

Current research does not lead to a clear understanding of the relationship between subjective financial position and philanthropic behaviour. It may be that, in general, financial resources are perceived as a condition for philanthropic behaviour. Only when people perceive their own and their family's financial future as stable and secure is it that they are susceptible to other mechanisms stimulating philanthropic behaviour. These might include the altruism mechanism and the psychological benefits (intangible rewards for giving) mechanism. It may be that as people feel more secure about their own and their children's current and future financial situation, they feel they can afford to be altruistic and help others. It is also possible that the psychological benefits of giving tend to weigh more heavily once their own financial needs are perceived as taken care of. Figure 3 displays the mechanisms through which financial resources and charitable giving are related.

<<Insert figure 3 about here>>

Discussion

This article has discussed the evidence on the mechanisms that may explain why gender, family composition and income are related to philanthropic behaviour. It is the second part of our study “Who Gives? A Literature Review of Predictors of Charitable Giving” in which we aim to guide scholars as well as practitioners in the third sector through the available multidisciplinary knowledge on individual and household characteristics as predictors of their charitable giving. The first part of this article, published in *Voluntary Sector Review* volume 2 issue 3, presented the evidence on religion, age, education, and socialization practices as correlates of philanthropic behaviour. At the end of this second article, and at the end of our project reviewing the literature on charitable giving, what can we conclude?

There is a lot of evidence for relationships between all seven of the predictor variables discussed in these two articles - religion, age, education, socialization practices, gender, family status and income - and philanthropic behaviour. However, the literature shows such mixed findings regarding the nature of most of these relationships, that it only seems possible to draw tentative conclusions. As one of the anonymous reviewers of this article points out: “relationships seem to be so contingent on other factors [...], it is impossible to feel too confident one way or another.” We agree with this assessment. Future work could build upon the current study and conduct meta-analyses of the different empirical relationships. This will hopefully lead to more definitive conclusions about the nature of the relationship between the different predictor variables and charitable giving.

One possible way to solve this issue in future research is for researchers to focus more strongly on understanding why a specific relationship exists. One of the problems we feel there is with existing literature on charitable giving is that too little of this research focuses on understanding the mechanisms behind specific relationship(s). With this project, we hope to

have contributed to an increased understanding of the mechanisms behind philanthropic behaviour. We view this project emphatically as a starting point in unravelling the mechanisms behind charitable behaviour, and not as an end point in itself. When we started this project in 2006, the evidence on the relationship between many predictor variables and philanthropic behaviour was scattered across disciplines. With this project we have attempted to provide researchers, new and established, with an overview of the results of research across these disciplines. We hope that this will enable scholars to go beyond ‘variable sociology’: testing many predictors for giving in one model and looking for significant relationships. The results of our project summarise the results of this approach and show which variables relate to philanthropic behaviour. Now it is time to focus on *understanding philanthropy*: Why do some people display more generous philanthropic behaviour than others?

The editors of interdisciplinary nonprofit journals can play an important role in achieving this next step. New scholarly articles on the topic of philanthropic behaviour should at a minimum contribute to the literature and build on existing knowledge, and should not merely replicate the current state of the art. Although we acknowledge the importance of replicating studies, especially in different cultural and geographical contexts, progress in our field can only be achieved when researchers build on previous work to better understand philanthropic behaviour.

Editors have a gatekeeper position, and should encourage submission of articles that go beyond basic exploratory regression analyses, in which no theoretical or empirical progress is achieved, and instead seek to unravel the mechanisms behind giving. This is exactly what the authors in the 2011 special issue ‘Testing Mechanisms for Philanthropic Behaviour’ of the *International Journal of Nonprofit and Voluntary Sector Marketing* (volume 16, issue 4) contributed to: The understanding of philanthropy through the unravelling of the mechanisms behind giving and volunteering. We emphasise that tests of

mechanisms should not be restricted only to the eight mechanisms as derived in our literature review (Bekkers and Wiepking, 2011). We identified these eight mechanisms as key factors driving giving, but at the same time acknowledge that a) these are very broad mechanisms under which a lot of sub-mechanisms are at work; and b) there might be additional mechanisms we failed to identify based on the existing literature up to 2007. We hope these mechanisms can function as a starting point of unravelling philanthropic behaviour, and look forward to suggestions for improvements of the eight mechanisms.

One of the limitations for the next steps in philanthropy research is the lack of high quality data including (validated) measures of the mechanisms that may explain relationships between predictors and charitable giving. Designing and validating measures of mechanisms explaining relationships with philanthropy in new data collections will enable future researchers to better understand why some people are giving more than others.

Endnotes

¹ Gender typically relates to the social construct of being men or women, while sex relates to biological differences (Oakley, 1972). Empirical research on charitable giving predominantly uses participants' self-reported gender. Hence our review discusses the relation between 'gender' and giving.

² Many people have developed cognitive strategies to justify their rejection of the responsibility for the welfare of others. One such strategy is the argument that one 'cannot afford a donation'. Legitimizing paltry contributions by adding the phrase 'every penny helps' or 'even a penny helps' in a solicitation for contributions may neutralize these strategies (Brockner, Guzzi, Kane, Levine, and Shaplen, 1984; Cialdini and Schroeder, 1976; Doob and McLaughlin, 1989; Reingen, 1978; Weyant and Smith, 1987). When even a penny helps, one easily appears to be an unhelpful person if one does not donate, which makes it difficult to say no.

³ A censored system of donation equations accommodates censoring in the data, e.g., takes into account people not making any donations (zero donations). An example of an econometric procedure that accommodates censoring is the Tobit model (Smith et al., 1995; Yen, 2002). Tobit is a form of truncated regression analysis, which can be used to censor the non-donors (left-censoring). See Forbes and Zampelli (2011) and Buis and Wiepking (2006) for a non-technical description of the use of econometric procedures accommodating censoring in the analyses of giving data.

⁴ The similarity principle refers to the principle that people tend to like others with attributes similar to their own. In this study, Bekkers (2010) examined whether similarity in fields of study and association memberships between students soliciting donations and potential donors increase donations.

⁵ The main problems with using OLS regression analyses when analysing donations, is that linear regression produces biased results, due to truncation or a selection bias. In addition, OLS regression predicts negative donations. The Tobit model, discussed in endnote 3 provides a solution to this problem by left censoring the data. Another solution is provided by sample selection models, like the Heckman two-stage model. This estimates two models: one for the decision to give and one for the decision how much is given. Results of prediction equations for charitable giving differ between the different econometric models. See Smith et al. (1995), Rooney et al. (2001), Buis and Wiepking (2006) and Forbes and Zampelli (2011) for more information on the use of different econometric models in the analyses of charitable giving.

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