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Religious Affiliation and Philanthropy

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Abstract

As other authors have noted, the decision to donate money to charity or to volunteer on behalf of a charitable organization is based on maximizing utility through the personal consumption of a “charity” good. The utility gained from the consumption of this good is often referred to as a “warm glow”. Using the 2001 Center on Philanthropy Panel Study (COPPS) data, I examine the propensity of individuals with religious identities to engage in giving time and/or money to charity and charitable organizations. I find that although individuals who identify themselves as religious donate more money and time, there are substantial differences between religious denominations.

1. Introduction

Who donates money and time for charitable causes? Why do people engage in philanthropic behavior? Much of the economic research on philanthropy is based on models of utility maximization with a ‘catch-all’ term that is described by most as a ‘warm glow’ or a taste for volunteering. Does the ‘warm glow’ reflect the reasons behind why all persons donate time or money, or does this reflect only part of the motivation for donating money and time? In this paper, I will examine the propensity for religious individuals to engage in philanthropic behavior. The underlying hypothesis is that engaging in philanthropy constitutes religious consumption, ultimately increasing their religious capital.

This paper is organized as follows: section 2 reviews some of the literature that modeled the decision to donate time and money. Section 3 outlines the model of philanthropy and section 4 states the hypotheses for this model. The data is briefly discussed in section 5 and section 6 examines the results. A conclusion is presented in section 7.

2. Review of literature

A considerable number of researchers have examined the decision to donate time and/or money to charitable organizations. In most of the research, the ‘charity decision’ is based on a utility maximizing framework. This is found in Taussig (1967), Schwarts(1970), Feldstein (1974), Reece (1979) and Andreoni et al(2003). Most of these studies include a price variable—based on the marginal tax rate—an income variable—

measured in wages, total family income, earned and unearned income—and a variety of demographic variables. These studies have found consistent results with respect to education, marital status, number of children, and other demographic variables. The results with respect to the price and income elasticity of charitable donations are shown in Table I. Earlier studies found the income elasticity to be more than 1 (in absolute values) and the price elasticity to be less than one (in absolute value), while later studies found the opposite.

Table I: Income and Price Elasticity of Charitable Contributions

Author (year)	Income Elasticity (Money)	Price Elasticity* (Money)	Income Elasticity (Time)	Price Elasticity (Time)
Taussig (1967)	> 1	< 1		
Hochman and Rogers (1973)	> 1			
Shwartz (1970)	< 1	< 1		
Feldstein (1975)	> 1 (Educ.& Hospitals) < 1 (Health & Religion)	> 1 (Educ.& Hospitals) < 1 (Health & Religion)		
Feldstein and Taylor (1976)	< 1	> 1		
Reece (1979)	< 1	> 1		
Slemrod (1989)	< 1	> 1		
Freeman (1997)			< 1	
Andreoni and Scholz (1998)	< 1	> 1 & < 1		
Duncan (1999)	< 1	> 1	< 1	> 1
Andreoni et. al. (2003)	< 1 (single Female) > 1 (Single male) < 1 (married)	> 1		

* The absolute value of the price elasticity.

Feldstein’s (1976) study is an important change in the literature because it examines the contributions to different types of charitable organizations (including religious) and finds that the income and price elasticities change with respect to the type of organization receiving the donation.

Although the list of research in Table I would suggest that many researchers do not examine the decision to volunteer time, this is not the case. In many of the studies using hours of volunteering as a dependent variable, the income variable is presented as a set of dichotomous variables at incremental ranges (for example, see Vaillancourt 1994, Day and Devlin 1996, and Musick et. al 2000). Because of this, these studies do not measure an income elasticity for donating time.

The literature does include a number of papers that have used a religion variable in the model for donating money and volunteer time. Hayghe (1991), using the *May 1989 Current Population Survey*, finds that the largest percentage of volunteers, 37.4 percent, work with churches or other religious organizations, while only 7 percent of all volunteers work in sporting and recreation activities. Zaleski and Zech (1992) examine religious giving (donations to religious organizations) as a function of income, race and median income. They find that monetary donations increase with income level but decrease with age. Zaleski and Zech (1992) also report that Protestants contribute more on average--\$293 per person--compared to Catholics--\$91 per person.

Looking at Canadian data, Vaillancourt (1994) finds that in comparison to Protestants, individuals with no religion and Catholics are less likely to volunteer. He does find, however, that individuals with 'other' religions are more likely to volunteer as compared to Protestants. Jackson et al (1995) reports that being active in a church group was significantly related to secular volunteering and secular donations. Day and Devlin (1996) find that individuals who identify themselves as 'fairly religious' and 'very religious' are more likely to donate time and will donate more time than those who are not religious (have no religion). Musick et. al (2000) identifies that the religion variable

has compound effects on volunteering, stating that “ church attendance might have a positive effect on some kinds of volunteering and a negative effect on others (pp. 1560).” The results from Andreoni et al. (2003) are not ambiguous, and indicate that church-goers are more likely to give money to charities, regardless of the type of charity.

There are several gaps in the literature that this paper fills. For starters, the income variable in the volunteer decision has been included as a set of dichotomous variables. As such, there has been little evidence as to the magnitude of the income elasticity for volunteering. Second, the measurement of religion and church attendance in the donation and volunteering models has not been consistent. Several papers include a dichotomous variable for religion (religion and no religion) or for church attendance (go and don't go to church), while another includes a small set of dichotomous variables for the types of religion (Catholic and no-religion versus Protestant). These studies understand that there is a relationship between religion and volunteering/contributions, but they do not capture the nuances that the various religions present in the philanthropy model. This paper will address these two areas by incorporating a continuous income variable in the volunteer model and a set of religious identifiers that address more than the simple difference between Catholic and Protestant religions (Smith, 1990, Steensland et. al. 2001).

3. Model

3.1 Decision to Engage in ‘Charity’

The model used in this research is derived from Freeman (1997) and Duncan (1999). Both of these authors identify household utility as a function of the consumption

of goods, Z , leisure activity, L , and charity activity where C is charity (measured in V , volunteer time, and D , donation of money or gifts):

$$1) \quad \text{MAX}_{\{Z, L, C\}} U = U [Z, L, C]$$

$$\text{s.t.} \quad \begin{aligned} C &= C(V, D) \\ Z + D &= W T_w + Y \\ T_w + V + L &= 1 \end{aligned}$$

where W is the wage rate, T_w is time spent in labor activity, and Y is non-wage activity.

The assumption that charitable activity is a function of both time and donations of money and/or gifts, $C = C(V, D)$ does not ignore the possibility that these activities may not be perfect substitutes (Duncan, 1999). The maximization of the household utility function with respect to charity (monetary donations and volunteer time) reveals the following two demand equations (written as linear expressions):

$$2) \quad D = a + b W + c Y + \epsilon$$

$$3) \quad V = a'' + b'' W + c Y + v$$

where a and a'' are autonomous donations and volunteer time, b and b'' are the net effect (negative substitution effect and positive income effect) of the wage rate W and c is the pure income effect of non-wage income Y (Freeman, 1997). The remaining effects, ϵ and v , are what Freeman refers to as an “individual-specific ‘taste’ variable (Freeman, p S150, 1998)” which measures the additional utility gained through private consumption of charity, while other authors generally refer to this effect as a “warm-glow”. This “taste-for-volunteering” and ability to gain a “warm-glow” indicates that some individuals will have a higher preference for donating money and time holding income, price and demographic characteristics constant.

3.2 Religion and Philanthropy

There are several avenues by which religious affiliation would be positively associated with philanthropy. The first is by way of a ‘taste for volunteering’ and ‘warm glow’. Different models predict that individuals will receive additional utility from the consumption of charity goods. It is a hypothesis that religious individuals and individuals who have a higher ‘taste for volunteering’ are drawn from the same pool. That is, there is an unidentified factor that influences this group of individuals to engage in religious activity and donate time and/or money. This is the path that is suggested by Bishop (1912), who argues that it is a ‘charitable society’ that comes together in church and it is the “Love of God” that inspires individuals to “seek those other principles according to which charitable activities must be practiced (p. 375).” In this case, the demand analysis would show that individuals who identify themselves as religious would have a higher propensity to donate time and money and would likely donate more time and/or more money. The donations, however, may not be focused specifically towards religious activities.

The second avenue assumes that ‘religious’ individuals are maximizing a utility function based on the consumption of R , religiosity.

$$\text{Max } U = U[Z, L, R]$$
$$\{Z, L, R\}$$

s.t

$$R = R(T_R, C)$$

$$C = C(V, D)$$

Where T_R is time spent in religious activities, such as attending a mass or service or other functions such as a bake sale, pot-luck dinner, retreat or study group that involve other

church members or are ‘sanctioned’ by the religion. This model is much more in line with Azzi and Ehrenberg (1975) and Iannaccone (1990, 1998).

Because charity enters through the religion function, the individual chooses the mix of religious and secular contributions that maximize her/his stock of religious goods. The closer the substitution between religious and secular volunteering and contributions, the more likely the person will choose to give to a larger variety of organizations. Under conditions where religious and secular giving are not close substitutes, the person will maximize utility by working for the church food drive, volunteering to speak at a function for the synagogue, giving money to support the religious facilities, donating money for special events for kids in the parish, and the like. This avenue would predict more focused monetary donations towards religious groups and activities.

3.3 Estimation

The estimating equation for the decision to donate money and volunteer time are

$$4) D = a + \beta_1 \text{Price} + \beta_I \Sigma \text{Income} + \beta_L \Sigma \text{Labor} + \beta_E \Sigma \text{Education} + \beta_A \Sigma \text{Age} + \beta_D \Sigma \text{Demographic} + \beta_R \Sigma \text{Religion} + \varepsilon$$

$$5) V = a + \beta_I \Sigma \text{Income} + \beta_L \Sigma \text{Labor} + \beta_E \Sigma \text{Education} + \beta_A \Sigma \text{Age} + \beta_D \Sigma \text{Demographic} + \beta_R \Sigma \text{Religion} + \upsilon$$

and

$$4') \text{Log } D_{\$} = a + \beta_1 \text{Price} + \beta_I \Sigma \text{Income} + \beta_L \Sigma \text{Labor} + \beta_E \Sigma \text{Education} + \beta_A \Sigma \text{Age} + \beta_D \Sigma \text{Demographic} + \beta_R \Sigma \text{Religion} + \varepsilon$$

$$5') \text{Log } V_T = a + \beta_I \Sigma \text{Income} + \beta_L \Sigma \text{Labor} + \beta_E \Sigma \text{Education} + \beta_A \Sigma \text{Age} + \beta_D \Sigma \text{Demographic} + \beta_R \Sigma \text{Religion} + \upsilon$$

Estimating equations 4) and 5) are used to examine the propensity of individuals to donate money or time. For these models, D and V are dichotomous variables equal to 1 when the individual participated in volunteer or charity work within the last 12 months. These equations are estimated using a logit. Estimating equations 4') and 5') use continuous variables—dollars given to charitable organizations and hours spent volunteering over the last 12 months—and are estimated using OLS and TOBIT techniques.

The variables in the estimating equations are as follows: *Education* is own education; *Income* includes log(wage) and log(family income); the *Labor* variables are number of hours worked last year; the *Age* variables are own age and age squared; the *Demographic* variables are marital status, race, gender, and number of children; the *Religion* variables include a set of identifiers for individual religious affiliation.

4. Hypothesis

Many of the previous studies on contributions and volunteering have included the same economic, demographic, and human capital variables (price, income, education, number of children, race, etc.) and show general agreement on the sign of these variables.

Price and Income: Donating money

Although there is not a consistent result with respect to the income and price elasticity for monetary donations, there is a trend towards price elasticities greater than one (in absolute value) and income elasticities less than one. The size of these elasticities will likely vary with the type of organization receiving the donation.

Price and Income: Volunteering Time

For much of the research on volunteering, the price variable is measured as the wage rate of the individual, while the income variable is measured as either total income, family income or unearned income. Much of the recent literature (Freeman 1997; and Duncan 2001) finds a negative coefficient for price and a positive coefficient for income. It is hypothesized that the results in this study will be similar to those found in Freeman (1997) and Duncan (2000).

Religion

The literature that uses a religion or church identifier finds that there is a positive and significant relationship between donating money and church attendance (for example, see Andreoni et al, 2003.) Based on these results, it is a hypothesis that there will be a positive relationship between religion and dollars donated. If the Bishop (1912) model holds, then those with religious affiliation will donate more money to a variety of groups. This result would show that religion is highly significant for 'Any' charity, but not highly significant for a particular type of charity. If the Azzi and Ehrenberg (1975) and Iannaccone (1990, 1998) models hold, then religious affiliation would be highly correlated to religious donations and not correlated to other types of donations.

The impact of religion on volunteering is more ambiguous. Vaillancourt (1994) finds that different religious groups have different propensities to volunteer. He finds that Catholics are significantly less likely to volunteer than Protestants. Musik et. al (2000) also finds that the types of volunteering vary with religious groups. It is hypothesized that religious affiliation with some groups—for example Mormons, who typically donate several years during their lives to volunteer work--will be highly correlated with

volunteering, while other religious groups will not show a strong relationship to volunteer activity.

Education

The results have consistently shown that donations in time and money increase with education. This may reflect that the “warm-glow” increases with education, or that education increases the productivity of volunteering (Ben-Porath, 1976). It is hypothesized that education and social status will be positively related to contributing time and money.

Marital Status

Marital status has multiple implications. A married individual will have a higher opportunity cost of time, and will likely volunteer less. However, the actual act of volunteering might be a family commodity—an activity that can increase the utility of the family unit—and would make a married individual more likely to volunteer. Freeman (1997) finds that married couples volunteer (or don’t volunteer) together. Hayghe (1991) also finds that married individuals have higher volunteer rates. Depending on which effect is stronger—the negative opportunity cost of volunteering or the positive family production—the sign of the married coefficient is ambiguous.

Children

The number and age of children in the household will impact the opportunity cost of time. However, the presence of children increases the opportunities to volunteer (i.e. coaching a child’s soccer team or working at a school book drive). Both Freeman (1997)

and Duncan (1999) show that the number of small children is positive and significant in their volunteer time estimates. The u-shape—lower amounts of volunteering for parents with children younger than 5 and older than 18 and increased number of hours for parents with children in the 10 to 15 year-old range—found in Hayghe (1991) is consistent with both the added time-costs of children and the increased opportunities to volunteer. It is hypothesized that individuals with children are more likely to volunteer than those without children. However, the impact of children is likely to show the same u-shape found in Hayghe (1991): individuals with young children (under 6) and older adolescent children (over 18) are slightly less likely to volunteer, while individuals with middle-adolescent children (between 10 and 18) are slightly more likely to volunteer.

Health

Day and Devlin (1996) and Wilson and Musick (1997) use health identifiers in the model of volunteering. Both of these studies find that good health is positively associated with the decision to volunteer. It is hypothesized that individuals with poor health will be considerably less likely to donate time and will donate less time overall.

5. Data

The data used are an attachment to the Panel Study of Income Dynamics (PSID). This attachment—The Center on Philanthropy Panel Study (COPPS)—consists of 50 questions on the type of charitable activity. The questions ask for dollar amounts given by the household, the types of organizations receiving the dollars, and the number of volunteer hours by both the head of the household and the spouse for the past year. The panel contains 7406 observations on philanthropy for 2001 with an additional attachment planned for 2003. Because the panel was implemented for only one year, the longitudinal

nature of the PSID cannot be used in this study. The definitions and descriptive statistics for both the dependent and independent variable are found in table 1. Approximately 57 percent of the individuals questioned in this dataset donated money to some type of charitable organization in the 12 months preceding the survey in 2001. The COPPS asked questions regarding six types of organizations that individuals donated money to—five relatively distinct types and one ‘other’ catch-all category.

6. Results

6.1 Donations and Volunteering by Religious Group

Table 4 identifies the average dollars contributed to different types of organizations by the head according to the religious group the head belongs to. The grouping of religions is organized according to Smith (1990) and Steensland et. al (2000). The seven groupings¹—Catholics, Jewish, Latter Day Saints (LDS:Mormon), Black Protestant, Evangelical Protestant, Mainline Protestant, and Other^d—simplify the analysis while acknowledging that there might be significant differences between the various religions. This is a divergence from much of the other ‘giving’ literature that uses only two religious categories: Catholic and Protestant.

The results indicate that there are large differences in the average dollars donated by religious group. Mormons and Jews donate at a level that is several times that of most other groups. The distribution of dollars among the types of charities differs by group as well. Mormons and Black Protestants focused much of their donations towards religious charities, while Jews, Catholics, Evangelical Protestants and Mainline Protestants spread

¹ See table 3 for definitions of religious groups.

their donations out to include ‘combination’ or umbrella organizations, organizations that help the ‘needy’, health organizations and educational institutions. By examining the average dollars donated in comparison to the average family income by religious group—see table 5 for average family income—it can be seen that most groups donate between 2 and 3 percent of their family income. Only Mormons come closer to tithing—donating nearly 6 percent of their average family income. It is a bit surprising that individuals who claim to have no religion still donate an average of \$200 to religious organizations.

Table 5 identifies the average number of volunteer hours by the “head” and “household”—head plus spouse—according to religious affiliation. Mormons have the highest average of volunteer hours with 85 hours per year. The number of hours donated by the “household” is roughly twice that of the head for Catholics, Mormons, Evangelical Protestants and those with no religion. This indicates that hours volunteered by the “head” are nearly matched by the spouse. This seems to be consistent with Freeman (1997), who suggests that families volunteer—or don’t volunteer—together.

6.2 The Propensity to Donate Money

The first and second columns of tables 6 through 13 show the logit coefficients for the decision to donate money to various charities. The first column shows the estimating equation with the religion identifier as a single group and the second column breaks the religion variable into the various sub-categories.

The first column of table 6 indicates that those who identify themselves as religious are more likely to donate money to any charitable organization. When examined by specific religion, all groups, except Mormons, are more likely to donate money to any charity. The sign and significance of the religion variable, and the separate

religious categories, differs across the type of giving. The religion variable is positive and significant for religious giving, giving to ‘combination’ organizations, and to health organizations. The religious variable is negative and significant for giving to ‘other’ types of charities. This variable is not significant for monetary donations to organizations that help the ‘needy’ or to educational institutions.

Within types of giving, however, there are specific religious groups that are more or less likely to give. Although belonging to a religion is not a significant factor in giving to the ‘needy’, Jews are slightly more likely to give money to these organizations. On the other hand, Evangelical Protestants are less likely to give to educational organizations.

The results from the other variables in tables 6 - 13 are consistent with the literature--price, family income, education, age, age-squared, and number of children all show the anticipated signs. The estimates also indicate that married individuals are more likely to give to all types of organizations. Those with more children are less likely to donate money to most organizations. The only exception is for educational institutions, where larger families are more likely to donate.

6.3 Dollars Donated

Dollars donated to charity are modeled using a Tobit technique. The last column in tables 6 through 13 show the coefficient of marginal effects of variables estimated against the log of dollars donated to the different types of charities.

Religion Variables

The religion variables are broken into separate categories for the Tobit estimates. Each of the religion categories are positive and significant for donations to ‘all charities’ and for donations to religious organizations. Mormons have the highest point estimates for both of these equations. Jews, however, have the highest point estimates for donations to ‘combination’ or umbrella organizations. Catholics and Evangelical Protestants also make significant donations to ‘combination’ organizations. These results are not surprising, considering that the ‘combination’ groups include Catholic Charities of America and the United Jewish Appeal (COPPS documentation, 2001).

There are other differences between where religious groups donate money. Jews give more money to the needy, to education institutions, to health organizations, and to ‘other’ causes, while Evangelical Protestants give less money to the needy and to educational institutions. All religious groups except Jews give significantly less to ‘other’ causes. Overall, most of the religious groups give more money to religious and ‘combination’/umbrella organizations and do not give more money to non-religious types of charities.

Price Elasticities

The price elasticities for the dollars donated to various types of charitable organizations is shown in Table II.

Table II: Price and Income Elasticities for Dollars Contributed to Different Organizations

Type of Charity	Price Elasticity	Income Elasticity
All	-7.237	0.5534
Religious	-4.600	0.3065
Combination	-4.865	0.3029
Religious & Combination	-5.789	0.4582
Needy	-3.693	0.2410
Education	-2.894	0.1447
Other	-2.643	0.1594
Health	-2.040	0.1570

All elasticities are significant at 0.05 or greater

The price elasticities for all types of contributions are greater than one (in absolute terms) and the income elasticities are less than one. These results are consistent with the hypothesis. The largest income and price elasticities are for religious and combination groups

Table 15 shows the price elasticities for donations to different types of organizations according to the religious identity. There are several important results that are shown in this table. First, Jews are the only group that is price inelastic with respect to donations to ‘All’ organizations—price elasticity of demand equal to -0.247 . This estimate is considerably different than the next lowest price elasticity—Mormons have a price elasticity of -3.158 . The second important result is the lack of a distinct pattern with respect to the price elasticity for religious contributions. It is anticipated that religious giving—contributions to religious organizations and ‘combination’/umbrella organization—would not be influenced by price. That is, if individuals are going to accomplish some level of religious consumption through donations, these donations will

have a lower price sensitivity. The results, however, show that the price elasticity for religious giving is very small for some religions—Mormons (-0.184)—but quite large for other groups—Black protestants (-8.730). In fact, the religious giving has the largest price elasticity (in absolute terms as compared to donations to Needy, Health, Education, and ‘other’ organizations) for four religious groups: Catholics, Black Protestants, Mainline Protestants and ‘Other’ religions.

6.4 Propensity to Volunteer and Hours

As with monetary donations, volunteer time is modeled with a logit to examine the propensity to volunteer time and with Tobit to examine the hours donated. The logit results, shown in table 14, indicate that increases in unearned income increase the propensity to volunteer. Males, blacks and Hispanics are less likely to volunteer, as are persons with poorer health. The variables identifying the age of the youngest child show the hypothesized u-shape pattern that is also found in Hayghe (1991): individuals with younger children are less likely to volunteer and individuals with older children are more likely to volunteer. The religion variable in this model is relatively strong predictor of volunteering and volunteer hours. In fact, the only religion that is not highly correlated with volunteering is Jewish. An anticipated result is the very large coefficient for LDS-Mormons. It is well known that Mormons typically spend several years dedicated to volunteering (mission service). The large coefficient is consistent with the community-service aspect of the Mormon religion. Another important finding is the negative coefficient for those who did not report a religion (missing religion). Overall, it appears

that religious affiliation is strongly correlated with both the decision to volunteer and the number of hours spent volunteering.

7. Conclusion

For this research, I used the 2001 Center on Philanthropy Panel Study data to examine the propensity to donate time and money to charitable organizations. This data is particularly useful because it includes questions relating to religious affiliation. Previous research on the decision to donate time and money to charitable causes suggest that individuals might be engaged in this behavior because they receive a ‘warm glow’ or they have additional tastes for donating time and money. I suggest that religious individuals 1) donate time and money because they receive a ‘warmer glow’, as indicated by their participation in religion, or 2) because it is an ends-to-a-means in the participation of religion.

In this research, I model the decision to donate time and money and the amount of dollars and hours as a function of economic, demographic and religious variables. This paper deviates from the previous literature in that it includes a larger number of religious identifiers. Although much of the literature identifies Catholics, Protestants and Jews within the donation and volunteer model, I believe this category scheme does not completely capture the nuances and differences between types of Protestant denominations. The models used in this paper include a set of religious identifiers put forth by Smith (1990) and Steensland et. al (2000)—identifying a range of Protestant denominations.

The results indicate that religious individuals donate more money than those persons who report no religion. And, religious individuals donate more of their money towards religious organizations and ‘combination’/umbrella organizations—those groups that serve both religious and secular causes. A consistent result in the literature is that Catholics donate less money than Protestants and have a smaller propensity to donate money than Protestants. This research also finds this result. However, where much of the literature (see Forbes and Zampelli, 1996) does not fully distinguish between Protestant denominations, I have broken Protestant denominations into separate distinct categories consistent with ideological differences (Smith 1990, Steensland et. al 2000).

The results from the analysis using a vector of religious identifiers suggest that Catholics are slightly less likely to give to all charities and give, on average, approximately 1/3 the dollars as Evangelical Protestants to all charities. Catholics are more likely, however, to give to educational organizations and those groups that serve the ‘needy’. Another important result is that Jews respond differently to price than other religious groups. Jews are price inelastic (-0.247) for donations, while other denominations have a higher absolute value of price elasticity—as high as -10.891 for Black Protestants.

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Table 1. Definitions, Means (Standard Deviations) for Dependent Variables

Variable Name	Definition	Mean (Full)	Std. Dev. (Full)
N	Number of observations in the sample	7406	
<i>Dependent Variables</i>			
CharityALL	Dollars of donations to all charitable organizations in the past 12 months by household	1118.54	6488.05
Religious	Dollars of donations to Religious organizations in the past 12 months by household	707.118	2185.51
Combination	Dollars of donations to ‘combination’ organizations (e.g. “United Way, United Jewish Appeal, Catholic Charities of America (COPPS Docs.)” in the past 12 months by household	119.64	757.57
RelCom	Sum of dollars donated to religious and ‘combination’ charities in the past 12 months by household	826.94	2394.59
Needy	Dollars of donations to organizations that help the ‘needy’: food, shelter, etc. in the past 12 months by household	100.06	579.22
Health	Dollars of donations to healthcare or medical research organizations in the past 12 months by household	104.57	5718.74
Education	Dollars of donations to educational organizations, e.g. college, PTA’s, library funds in the past 12 months by household	50.79	690.85
Other	Dollars of donations to ‘other’ charity organizations: youth groups, art organizations, neighborhood programs, Environmental groups, and peace/international organizations.	61.02	545.57
AllFlag (%)	Dichotomous variable (yes=1, no=0) if household donated money to any charity in past 12 months	0.5726	0.4946
RelFlag (%)	Dichotomous variable (yes=1, no=0) if household donated money to religious charity in past 12 months	0.4220	0.4939
ComFlag (%)	Dichotomous variable (yes=1, no=0) if household donated money to ‘combination’ charity in past 12 months	0.2761	0.4471
RLCMFlag (%)	Dichotomous variable (yes=1, no=0) if household donated money to religious or combination charity in past 12 months	0.5115	0.4999
NeedFlag (%)	Dichotomous variable (yes=1, no=0) if household donated money to ‘needy’ organization in past 12 months	0.2388	0.4264
HealthFlag (%)	Dichotomous variable (yes=1, no=0) if household donated money to healthcare organization in past 12 months	0.1656	0.3718

EducFlag (%)	Dichotomous variable (yes=1, no=0) if household donated money to educational facility/cause in past 12 months	0.1220	0.3273
OtherFlag (%)	Dichotomous variable (yes=1, no=0) if household donated money to 'other' causes in past 12 months	0.062	0.2421
HvolHrs	Number of hours volunteering for charitable organizations in the last 12 months (Head)	28.85	127.90
WfVolHrs	Number of house volunteering for charitable organization in the last 12 months (Wife)	19.94	97.11
HSVolHrs	Number of hours volunteering for charitable organizations in the last 12 months (household)	48.88	184.47
HvolFlag (%)	Dichotomous variable (yes =1, no =0) if Head volunteered for charitable organization in the last 12 months.	0.2290	0.4202
WfVolFlag (%)	Dichotomous variable (yes =1, no =0) if Wife volunteered for charitable organization in the last 12 months.	0.1636	0.3699
HsVOIFlag (%)	Dichotomous variable (yes =1, no =0) if Household volunteered for charitable organization in the last 12 months.	0.2986	0.4577

Table 2. Definitions, Means (Standard Deviations) for Independent Variables

Variable	Description	Mean	Std. Dev.
N		7406	
Price	$1 - [(1 - T_{state}) * T_{Fed} + T_{State}]$: where T is marginal tax rate on the State and Federal Level (Price = 1 for individuals that did not itemize their tax return)	0.7596	0.0697
FamilyInc	The total family Income 2000 (in \$1,000).	59.127	77.831
EducH	The level of education for the Head	17.603	20.04
Employed	Employed =1	0.7340	0.4431
UnearnedY	Unearned income (in \$1,000)	15.94	50.344
Wage	Wage rate for Head (in \$100)	3.583	18.16
HoursWrk	Total Hours worked Head (2000)	1717.87	1026.40
Age	Age of Head	45.30	24.952
Black	Black =1	0.3042	0.4601
Latin	Latin =1	0.04496	0.2072
Nat. Amer.	Native American =1	0.0064	0.0802
Asian	Asian =1	0.0151	0.1220
OtherRace	OtherRace =1 Benchmark: White	0.0321	0.1763
Married	Married =1	0.5241	0.4994
Male	Male = 1	0.7082	0.4546
Number Kids	Number of children living in household	0.90642	1.1840
AgeYKid	The age of the youngest child living in household	3.3714	4.9849
Kid02	(Yes =1) if the youngest child in the house is between 0 and 2 yrs old.	0.1238	0.3293
Kid35	(Yes =1) if the youngest child in the house is between 3 and 5 yrs old.	0.0850	0.2789
Kid610	(Yes =1) if the youngest child in the house is between 6 and 10 yrs old.	0.1262	0.3321
Kid1117	(Yes =1) if the youngest child in the house is between 11 and 17 yrs old.	0.1352	0.3420
HhlthVG	Health of Head is Very Good =1	0.3236	0.4679
HhlthG	Health of Head is Good =1	0.2844	0.4512
HhlthFr	Health of Head is Fair =1	0.1177	0.3223
HhlthPr	Health of Head is Poor =1 Benchmark: Excellent Health	0.0403	0.1968

Table 3. Definitions and values for Religious Variables

Variable	Definition	Number	% of Religious
Catholic	---	1451	20.09
Jewish	---	142	1.97
Baptist	---	1987	27.51
Lutheran	---	312	4.32
Methodist	---	577	7.99
Presbyterian	---	161	2.23
Episcopalian	---	94	1.30
Protestant (other)	---	532	7.37
Muslim	---	65	0.90
LDS: Mormon	---	26	0.36
Jehovah Witness	---	34	0.47
Russian Orthodox	---	17	0.24
Christian n.e.c.	---	165	2.28
Unitarian	---	8	0.11
Christian Scientist	---	1	0.01
Seventh Day Adventist	---	7	0.10
Pentecostal	---	151	2.09
Amish	---	2	0.03
Quaker	---	2	0.04
Church of God	---	3	0.04
Disciples of Christ	---	3	0.04
Churches of Christ	---	10	0.14
Other	---	648	8.97
None	---	663	9.18
Missing	---	345	4.65
N		7406	100.00
Categories			
Catholic	Catholic	1451	19.59
Jewish	Jewish	142	1.91
LDS	LDS: Mormon	26	0.35
Mainline Prot.	Lutheran, Methodist (white), Presbyterian, Episcopalian, Quaker, Disciples of Christ.	997	13.46
Evangelical Prot.	Protestant (other; white), Baptists (white), Seventh Day Adventists, Pentecostal (white), Amish.	1271	17.16
Black Prot.	Baptists (black), Methodists (black), Protestant (other; black), and Pentecostals (black), Church of God, Churches of Christ.	1573	21.23
Other Relig.	Muslim, Jehovah Witness, Russian Orthodox, Christian, Christian Science, Unitarian.	938	12.66
Missing R.	Answered with "Refused" or "Don't Know"	345	4.65
None R.	Answered with "No Religion"	663	8.95
N		7406	100.00

**Table 4 Means (Std. Dev) of Dollars Contributed
By Religious Group and by Charity Type**

Religious Category	N	\$ to All	\$ to Religious	\$ to Combination	\$ to Needy	\$ to Health	\$ to Education	\$ to 'Other'
Catholics	1451	962 (3174)	491 (2144)	165 (1168)	125 (827)	52 (568)	60 (519)	65 (587)
Jewish	142	2791 (7405)	1127 (5591)	400 (682)	449 (1792)	326 (1040)	183 (782)	281 (1084)
LDS	26	4467 (4921)	4066 (4570)	223 (617)	104 (237)	29 (61)	39 (157)	61 (237)
Black Protestant ^a	1573	721 (1694)	624 (1594)	47 (219)	58 (331)	20 (283)	15 (119)	9 (62)
Evangelical Protestant ^b	1271	1657 (3701)	1259 (2797)	123 (465)	106 (544)	40 (370)	88 (1449)	92 (943)
Mainline Protestant ^c	997	1193 (2631)	740 (1786)	179 (1053)	130 (540)	36 (133)	70 (493)	63 (330)
Other Relig ^d	938	1504 (16565)	750 (2252)	92 (725)	69 (308)	537 (16032)	16 (118)	28 (227)
No Religion	663	553 (1437)	221 (882)	101 (571)	77 (290)	24 (129)	38 (353)	100 (432)
Missing	345	529 (1529)	270 (1141)	53 (173)	57 (293)	33 (130)	39 (232)	78 (556)

a: Baptists (black), Methodists (black), Protestant (other; black), and Pentecostals (black), Church of God, Churches of Christ.

b: Protestant (other; white), Baptists (white), Seventh Day Adventists, Pentecostal (white), Amish.

c: Lutheran, Methodist (white), Presbyterian, Episcopalian, Quaker, Disciples of Christ.

d: Muslim, Jehovah Witness, Russian Orthodox, Christian, Christian Science, Unitarian.

Table 5. Means (Std. Dev) of Family Income and Hours of Volunteering By Religious Group

Religious Category	N	Family Income (\$1000)	Hours (Head)	Hours (Household)
Catholics	1451	71.01 (102.55)	27 (115)	52 (205)
Jewish	142	125.16 (150.20)	53 (323)	89 (343)
LDS	26	77.73 (48.17)	85 (154)	139 (184)
Black Protestant ^a	1573	38.27 (36.66)	20 (98)	27 (118)
Evangelical Protestant ^b	1271	63.97 (76.41)	34 (122)	61 (165)
Mainline Protestant ^c	997	72.31 (85.98)	42 (167)	72 (259)
Other Relig ^d	938	49.78 (68.26)	30 (139)	45 (182)
No Religion	663	54.36 (62.42)	18 (76)	35 (138)
Missing	345	54.21 (45.23)	15 (68)	24 (94)

a: Baptists (black), Methodists (black), Protestant (other; black), and Pentecostals (black), Church of God, Churches of Christ.

b: Protestant (other; white), Baptists (white), Seventh Day Adventists, Pentecostal (white), Amish.

c: Lutheran, Methodist (white), Presbyterian, Episcopalian, Quaker, Disciples of Christ.

d: Muslim, Jehovah Witness, Russian Orthodox, Christian, Christian Science, Unitarian.

Table 6. Logit and Tobit Coefficients : Decision to Donate Money—All Charity

Dependent Variable Logit: Donate= 1 if individual donated money to a charitable organization in the last 12 months
 Dependent Variable Tobit: Log (Dollars) donated to All Charities in the last 12 months

Independent Variable	1. Logit		2. Logit		3. Tobit	
	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>
Constant	0.9514	0.5212	0.8668	0.5226	-7.3558***	0.4023
Price ^c	-5.1183***	0.5583	-5.053***	0.5587	-7.2372***	0.4916
Family Income ^c	0.00566***	0.00094	0.00557***	0.000095	0.5534***	0.0425
Education	0.00227#	0.0014	0.00214#	0.00148	0.00336***	0.00198
Employed	0.4444***	0.0753	0.4422***	0.0754	0.4920***	0.0969
Age	0.0743***	0.0089	0.0755***	0.00904	0.0512***	0.00301
Age ²	-0.00052***	0.000089	-0.00054***	0.000089	-0.000052***	0.000003
Male	-0.2956***	0.0770	-0.2969***	0.0771	-0.4850***	0.1038
Black ^a	-0.4839***	0.0617	-0.3286***	0.1001	-0.3295***	0.1338
Latin	-0.7415***	0.1283	-0.6825***	0.1366	-1.0155***	0.1825
Nat. Amer.	-0.3867	0.3198	-0.3627	0.3208	-0.3733	0.4284
Asian	-0.4987***	0.2166	-0.4547***	0.2179	-0.6928***	0.2882
OtherRace	-0.7806***	0.1632	-0.7454***	0.1641	-0.9928***	0.2235
Married	0.7415***	0.0742	0.7444***	0.0743	1.3575***	0.0993
Number Kids	-0.0933***	0.0249	-0.0936***	0.0249	-0.0802***	0.0321
Religion Yes	0.6044***	0.0943	---	---		
Catholic	---	---	0.5606***	0.1109	0.5243***	0.1454
Jewish	---	---	1.1299***	0.2602	1.3542***	0.2818
LDS	---	---	0.7764	0.5003	2.4819***	0.6140
Main. Prot	---	---	0.7336***	0.1181	0.5708***	0.1696
Evan. Prot	---	---	0.6229***	0.1122	0.9263***	0.1475
Black Prot	---	---	0.4277***	0.1291	0.7890***	0.1540
Other Relig	---	---	0.5602***	0.1150	0.7553***	0.1518
Religion Miss	0.1861	0.1614	0.1771	0.1615	-0.0211	0.2159
N	7371		7371		7371	
N Donate	4148		4148			
-2 LogL	10101.95		10101.989			

Source: Center on Philanthropy Panel Study (COPPS), 2001.

Sig. at 0.10 ** Sig. at 0.05 *** Sig. at 0.01

a: The benchmark for race is white

b: The benchmark for Religion is 'no religion'

c: These variables are measured in Log for Tobit equation

Table 7. Logit and Tobit Coefficients : Decision to Donate Money—Religious

Dependent Variable Logit: Donate= 1 if individual donated money to a religious organization in the last 12 months

Dependent Variable Tobit: Log (Dollars) donated to religious charities in the last 12 months

Independent Variable	1. Logit		2. Logit		3. Tobit	
	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>
Constant	-0.4086	0.4888	-0.3772	0.4919	-5.9513***	0.4154
Price ^c	-4.8712***	0.4964	-4.9304***	0.4999	-4.6001***	0.5108
Family Income ^c	-0.000008	0.000042	0.000025	0.0004	0.3065**	0.0440
Education	0.00277***	0.0015	0.00278***	0.00154	0.0032	0.0020
Employed	0.3962***	0.0777	0.3962***	0.0778	0.4004***	0.1006
Age	0.0601***	0.0093	0.0592***	0.00943	0.0516***	0.0031
Age ²	-0.00028***	0.000092	-0.00027***	0.00009	-0.000051***	0.000003
Male	-0.3218***	0.0828	-0.3198**	0.0829	-0.4210**	0.1079
Black ^a	-0.0184***	0.0628	0.1064***	0.1059	0.2759**	0.1391
Latin	-0.3608***	0.1327	-0.3426***	0.1403	-0.4484***	0.1907
Nat. Amer.	0.1711	0.3219	0.1372	0.3231	0.2864	0.4402
Asian	-0.0985	0.2124	-0.0961	0.2150	-0.1633	0.2968
OtherRace	-0.2428	0.1713	-0.2338	0.1723	-0.2967	0.2293
Married	0.9976***	0.0764	0.9929***	0.0766	1.446***	0.1031
Number Kids	-0.0030	0.0248	-0.00453	0.0248	-0.0039	0.0334
Religion Yes	1.1881***	0.1108	---	---	---	---
Catholic	---	---	1.2009***	0.1243	1.096***	0.1503
Jewish	---	---	0.7220***	0.2143	0.5339**	0.2914
LDS	---	---	2.0392***	0.4982	3.5891***	0.6187
Main. Prot	---	---	1.1827***	0.1291	1.1480***	0.1764
Evan. Prot	---	---	1.3038***	0.1253	1.6899***	0.1527
Black Prot	---	---	1.0547***	0.1457	1.2439***	0.1594
Other Relig	---	---	1.1930***	0.1308	1.3586***	0.1574
Religion Miss	0.3060 [#]	0.1819	0.3146	0.3146	0.0875	0.2239
N	7237		7237		7237	
N Donate	3060		3060			
-2 LogL	9859.51		9859.51			

Source: Center on Philanthropy Panel Study (COPPS), 2001.

Sig. at 0.10 ** Sig. at 0.05 *** Sig. at 0.01

a: The benchmark for race is white

b: The benchmark for Religion is 'no religion'

c: These variables are measured in Log for Tobit equation

Table 8. Logit and Tobit Coefficients : Decision to Donate Money—Combination

Dependent Variable Logit: Donate= 1 if individual donated money to a 'combination' organization in the last 12 months

Dependent Variable Tobit: Log (Dollars) donated to 'combination' organizations in the last 12 months

Independent Variable	1. Logit		2. Logit		3. Tobit	
	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>
Constant	1.6002***	0.5480	1.4935***	0.5502	-4.3170***	0.3011
Price ^c	-6.8119***	0.5655	-6.6388***	0.5662	-4.8655***	0.3704
Family Income ^c	0.00178***	0.00052	0.00163***	0.000524	0.3029***	0.03176
Education	0.0246***	0.00167	0.00241***	0.0016	0.00206***	0.00149
Employed	0.4094***	0.0891	0.4161***	0.0893	0.21778***	0.0729
Age	0.0548***	0.0105	0.0552***	0.0106	0.0193***	0.00225
Age ²	-0.00033***	0.000104	-0.00034***	0.000104	-0.00002***	0.000002
Male	-0.2280***	0.0918	-0.2326***	0.0920	-0.1778***	0.07816
Black ^a	-0.2802***	0.0691	-0.1954**	0.1176	-0.10115	0.1006
Latin	-0.7600***	0.1755	-0.8166***	0.1815	-0.5735***	0.1382
Nat. Amer.	-0.2128	0.3750	-0.1570	0.3755	-0.1030	0.3236
Asian	-0.6446***	0.2428	-0.5708***	0.2441	-0.6574***	0.2159
OtherRace	-0.5578***	0.1943	-0.5381***	0.1950	-0.4612***	0.1658
Married	0.4553***	0.0830	0.4600***	0.0853	0.3523***	0.0746
Number Kids	-0.0752***	0.0281	-0.0766***	0.0282	-0.0485***	0.0242
Religion Yes	0.4927***	0.1115	---	---	---	---
Catholic	---	---	0.5522***	0.1250	0.3667***	0.1092
Jewish	---	---	1.2056***	0.2172	1.4833***	0.2106
LDS	---	---	0.6601	0.4328	0.5259	0.4503
Main. Prot	---	---	0.4735***	0.1297	0.2909***	0.1156
Evan. Prot	---	---	0.4187***	0.1263	0.2157**	0.1107
Black Prot	---	---	0.3860***	0.1555	0.1210	0.1278
Other Relig	---	---	0.3252***	0.1359	0.1059	0.1141
Religion Miss	0.1845	0.1882	0.1596	0.1885	-0.0440	0.1623
N	7306		7306		7306	
N Donate	2020		2020			
-2 LogL	8615.27		8615.27			

Source: Center on Philanthropy Panel Study (COPPS), 2001.

Sig. at 0.10 ** Sig. at 0.05 *** Sig. at 0.01

a: The benchmark for race is white

b: The benchmark for Religion is 'no religion'

c: These variables are measured in Log for Tobit equation

Table 9. Logit and Tobit Coefficients : Decision to Donate Money—Religious and Combination

Dependent Variable Logit: Donate= 1 if individual donated money to a religious or combination organization in the last 12 months

Dependent Variable Tobit: Log (Dollars) donated to religious and combination organizations in the last 12 months

Independent Variable	1. Logit		2. Logit		3. Tobit	
	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>
Constant	0.5616	0.5044	0.5231	0.5062	-7.1680***	0.4109
Price ^c	-5.4831***	0.5314	-5.4360***	0.5325	-5.7896***	0.5021
Family Income ^c	0.00218***	0.000699	0.0022***	0.000070	0.4582***	0.0435
Education	0.00283**	0.0015	0.00278***	0.0015	0.00355	0.0020
Employed	0.4735***	0.0767	0.4721***	0.0767	0.4811***	0.0988
Age	0.0673***	0.00918	0.0671***	0.00922	0.0523***	0.0030
Age ²	-0.00038***	0.00009	-0.00038***	0.000091	-0.000053***	0.000003
Male	-0.2515***	0.0787	-0.2513***	0.0787	-0.3835***	0.1057
Black ^a	-0.2019***	0.0624	-0.0629	0.1027	0.0851	0.1365
Latin	-0.6499***	0.1315	-0.6135***	0.1396	-0.7274***	0.1871
Nat. Amer.	-0.0243	0.3246	-0.0204	0.3256	0.0667	0.4353
Asian	-0.2539	0.2156	-0.2181	0.2172	-0.3495	0.2919
OtherRace	-0.4228***	0.1659	-0.3949***	0.1667	-0.5407***	0.2250
Married	0.8584***	0.0742	0.8561***	0.0743	1.3412***	0.1011
Number Kids	-0.0548***	0.0249	-0.0560***	0.0249	-0.0483	0.0328
Religion Yes	0.9530***	0.0994	---	---	---	---
Catholic	---	---	0.9314***	0.1147	0.9447***	0.1478
Jewish	---	---	0.9800***	0.2283	1.0728***	0.2863
LDS	---	---	1.5534**	0.5349	2.999***	0.6176
Main. Prot	---	---	1.0149***	0.1206	0.9926***	0.1731
Evan. Prot	---	---	1.0031***	0.1159	1.4676***	0.1500
Black Prot	---	---	0.7931***	0.1349	1.1629***	0.1566
Other Relig	---	---	0.8940***	0.1201	1.1617***	0.1545
Religion Miss	0.2830 [#]	0.1662	0.2726 [#]	0.1667	0.1005	0.2194
N	7196		7196		7196	
N Donate	3685		3685			
-2 LogL	9971.566		9971.566			

Source: Center on Philanthropy Panel Study (COPPS), 2001.

Sig. at 0.10 ** Sig. at 0.05 *** Sig. at 0.01

: These variables are measured in Log for OLS equation

a: The benchmark for race is white

b: The benchmark for Religion is 'no religion'

Table 10. Logit and Tobit Coefficients : Decision to Donate Money—Needy

Dependent Variable Logit: Donate= 1 if individual donated money to an organization that helps the ‘needy’ in the last 12 months

Dependent Variable Tobit: Log (Dollars) donated to ‘Needy’ organizations in the last 12 months

Independent Variable	1. Logit		2. Logit		3. Tobit	
	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>
Constant	1.4381***	0.5654	1.3304***	0.5675	-2.8592***	0.2900
Price ^c	-5.4504***	0.5787	-5.3482***	0.5799	-3.6932***	0.3592
Family Income ^c	0.00157***	0.000486	0.00147***	0.00048	0.2410***	0.0303
Education	0.00244***	0.0017	0.00232***	0.0017	0.0017	0.0014
Employed	0.0871	0.0898	0.0917	0.0899	-0.0365	0.0710
Age	0.0435***	0.0108	.0450***	0.0109	0.0158***	0.0022
Age ²	-0.00024***	0.000106	-0.00026***	0.000106	-0.000016***	0.000002
Male	-0.5298***	0.1002	-0.5339***	0.1003	-0.3867***	0.0763
Black ^a	-0.4534***	0.0735	-0.4185***	0.1218	-0.3057***	0.0980
Latin	-0.9207***	0.1903	-0.9707***	0.1959	-0.6396***	0.1339
Nat. Amer.	-0.3962	0.4012	-0.3489	0.4023	-0.3194	0.3145
Asian	-0.4514	0.2400	-0.4524	0.2422	-0.5559***	0.2117
OtherRace	-0.4978***	0.1985	-0.4941***	0.1992	-0.4619***	0.1628
Married	0.7469***	0.0912	0.7597***	0.0914	0.5419***	0.0728
Number Kids	0.0127	0.0283	0.0120	0.0284	0.0375	0.2360
Religion Yes ^b	-0.0349	0.1062	---	---	---	---
Catholic	---	---	0.0171	0.1220	-0.0224	0.1064
Jewish	---	---	0.3654 [#]	0.2101	0.7471***	0.2053
LDS	---	---	-0.4045	0.4657	-0.3858	0.4377
Main. Prot	---	---	0.0155	0.1265	-0.1318	0.1245
Evan. Prot	---	---	-0.1722	0.1236	-0.2251**	0.1080
Black Prot	---	---	-0.0990	0.1568	-0.0469	0.1127
Other Relig	---	---	-0.00908	0.1325	-0.0814	0.1112
Religion Miss	-0.0281	0.1847	-0.0316	0.1851	-0.1270	0.1582
N	7267		7267		7267	
N Donate	1773		1773			
-2 LogL	7983.76		7983.76			

Source: Center on Philanthropy Panel Study (COPPS), 2001.

Sig. at 0.10 ** Sig. at 0.05 *** Sig. at 0.01

a: The benchmark for race is white

b: The benchmark for Religion is ‘no religion’

c: These variables are measured in Logs for Tobit

Table 11. Logit and Tobit Coefficients : Decision to Donate Money—Health

Dependent Variable Logit: Donate= 1 if individual donated money to a health organization in the last 12 months
 Dependent Variable Tobit: Log (Dollars) donated to health organizations in the last 12 months

Independent Variable	1. Logit		2. Logit		3. Tobit	
	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>
Constant	-0.6574	0.6538	-0.9767	0.6591	-2.0196***	0.2196
Price ^c	-4.5101***	0.6616	-4.1453***	0.6649	-2.040***	0.2741
Family Income ^c	0.00169**	0.00047	0.00148**	0.000470	0.1570**	0.0230
Education	0.00219	0.00201	0.00211	0.0020	0.00106	0.0011
Employed	0.1426	0.1049	0.1625	0.1055	-0.0340	0.0542
Age	0.0652	0.0126	0.0675	0.0127	0.0158***	0.0016
Age ²	-0.00036***	0.000119	-0.00038***	0.000121	-0.000015***	0.0000019
Male	-0.4259**	0.1172	-0.4347**	0.1177	-0.2165**	0.0582
Black ^a	-0.9001***	0.0929	-0.9613***	0.1640	-0.3957**	0.0749
Latin	-2.1657***	0.3874	-2.3721***	0.3907	-0.6986***	0.1026
Nat. Amer.	-0.6499	0.4829	-0.5263	0.4855	-0.1961	0.2388
Asian	-0.6641***	0.2868	-0.6294***	0.2885	-0.3806***	0.1602
OtherRace	-0.5980**	0.2279	-0.6018**	0.2288	-0.3532**	0.1239
Married	0.5948**	0.1056	0.6166**	0.1062	0.2801**	0.0551
Number Kids	-0.0691***	0.0353	-0.0758***	0.0355	-0.0314***	0.0180
Religion Yes ^b	0.2738**	0.1328	---	---	---	---
Catholic	---	---	0.5053***	0.1467	0.2205***	0.0813
Jewish	---	---	1.1563***	0.2247	1.5020**	0.1589
LDS	---	---	0.3924	0.4515	0.1049	0.3295
Main. Prot	---	---	0.2806#	0.1515	0.0358	0.0953
Evan. Prot	---	---	-0.0590	0.1509	-0.1363	0.0825
Black Prot	---	---	0.3412	0.2131	0.0553	0.0861
Other Relig	---	---	0.2186	0.1657	-0.0042	0.0850
Religion Miss	0.4864**	0.2144	0.5013***	0.2161	0.1745	0.1211
N	7335		7335		7335	
N Donate	1215		1215			
-2 LogL	6585.53		6585.53			

Source: Center on Philanthropy Panel Study (COPPS), 2001.

Sig. at 0.10 ** Sig. at 0.05 *** Sig. at 0.01

a: The benchmark for race is white

b: The benchmark for Religion is 'no religion'

c: These variables are measured in Log for Tobit equation

Table 12. Logit and Tobit Coefficients : Decision to Donate Money—Education

Dependent Variable Logit: Donate= 1 if individual donated money to an educational organization in the last 12 months

Dependent Variable Tobit: Log (Dollars) donated to educational organizations in the last 12 months

Independent Variable	1. Logit		2. Logit		3. Tobit	
	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>
Constant	0.6566	0.7725	0.5723	0.7770	-2.2752***	0.2075
Price ^c	-7.2258***	0.7791	-7.0354***	0.7831	-2.8949***	0.2589
Family Income ^c	0.00203***	0.000514	0.00192***	0.00051	0.1477***	0.0217
Education	0.00254	0.00227	0.00247	0.0022	0.00089**	0.00105
Employed	0.2685**	0.1267	0.2753**	0.1269	0.0126	0.0512
Age	0.0738***	0.0157	0.0737***	0.0158	0.0121***	0.0015
Age ²	-0.00047***	0.000154	-0.00047***	0.000155	-0.000012***	0.000001
Male	-0.4247***	0.1435	-0.4236***	0.1437	-0.1523***	0.0550
Black ^a	-0.4494***	0.0992	-0.7108***	0.1805	-0.2380***	0.0708
Latin	-1.8124***	0.3909	-1.8529***	0.3950	-0.4528***	0.0969
Nat. Amer.	-0.3152	0.5402	-0.2219	0.5421	-0.1553	0.2257
Asian	-1.0465***	0.3559	-0.9802***	0.3584	-0.4634***	0.1508
OtherRace	-0.5925**	0.2661	-0.5963**	0.2687	-0.2902***	0.1169
Married	0.6651***	0.1267	0.6672***	0.1269	0.2404***	0.0524
Number Kids	0.2044***	0.0353	0.2301***	0.0354	0.0902***	0.0170
Religion Yes ^b	-0.1315	0.1373	---	---	---	---
Catholic	---	---	-0.1136	0.1571	-0.0343	0.0766
Jewish	---	---	0.3761	0.2421	0.5146***	0.1483
LDS	---	---	-0.0207	0.5023	-0.1768	0.3114
Main. Prot	---	---	-0.0425	0.1609	-0.0028	0.0899
Evan. Prot	---	---	-0.3750**	0.1611	-0.1926***	0.0778
Black Prot	---	---	0.2004	0.2207	-0.0091	0.0812
Other Relig	---	---	-0.2907	0.1803	-0.1467#	0.0801
Religion Miss	0.1360	0.2341	0.1473	0.2356	0.0567	0.1146
N	7348		7348		7348	
N Donate	893		893			
-2 LogL	5436.957		5436.957			

Source: Center on Philanthropy Panel Study (COPPS), 2001.

Sig. at 0.10 ** Sig. at 0.05 *** Sig. at 0.01

a: The benchmark for race is white

b: The benchmark for Religion is 'no religion'

c: These variables are measured in Log for Tobit equation

Table 13. Logit and Tobit Coefficients : Decision to Donate Money—Other

Dependent Variable Logit: Donate= 1 if individual donated money to other charitable organization in the last 12 months

Dependent Variable Tobit: Log (Dollars) donated to other charities in the last 12 months

Independent Variable	1. Logit		2. Logit		3. Tobit	
	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>	β	<i>Std. Err.</i>
Constant	1.0196	0.6577	0.8261	0.6607	-1.7562***	0.2344
Price ^c	-5.8486***	0.6686	-5.6161***	0.6701	-2.6436***	0.2927
Family Income ^c	0.00132***	0.00045	0.00119***	0.000453	0.1594***	0.0245
Education	0.00159	0.00203	0.00158	0.00203	0.00081**	0.0011
Employed	0.0531	0.1057	0.0626	0.1059	-0.01992	0.0578
Age	0.0707***	0.0128	0.0714***	0.029	0.0145	0.0017
Age ²	-0.00045***	0.000124	-0.00046***	0.000124	-0.000014***	0.000002
Male	-0.2856**	0.1152	-0.2960**	0.1154	-0.1866***	0.0621
Black ^a	-0.9974***	0.0974	-0.8647***	0.1579	-0.4205**	0.0799
Latin	-1.0216***	0.2453	-1.1284***	0.2502	-0.4635***	0.1095
Nat. Amer.	-0.00735	0.4014	0.0776	0.4030	0.0892	0.2548
Asian	0.0257	0.2344	0.0886	0.2370	0.1263	0.1703
OtherRace	-0.6681***	0.2372	-0.6460***	0.2375	-0.4635***	0.1327
Married	0.3764***	0.1022	0.3880**	0.1026	0.2253***	0.0592
Number Kids	-0.0173	0.0345	-0.0208	0.0346	-0.00039	0.0192
Religion Yes ^b	-0.4684***	0.1121	---	---	---	---
Catholic	---	---	-0.3136***	0.1288	-0.3087***	0.0867
Jewish	---	---	0.0462	0.2146	0.3462***	0.1674
LDS	---	---	-0.8192	0.5161	-0.6941**	0.3516
Main. Prot	---	---	-0.3781***	0.1340	-0.4417***	0.1015
Evan. Prot	---	---	-0.6151***	0.1322	-0.4934***	0.0880
Black Prot	---	---	-0.6293***	0.1984	-0.3664***	0.0918
Other Relig	---	---	-0.5929***	0.1506	-0.4754***	0.0906
Religion Miss	-0.2009	0.2042	-0.2061	0.2041	-0.1941	0.1294
N	7371		7371		7371	
N Donate	1175		1175			
-2 LogL	6467.134		6467.134			

Source: Center on Philanthropy Panel Study (COPPS), 2001.

Sig. at 0.10 ** Sig. at 0.05 *** Sig. at 0.01

a: The benchmark for race is white

b: The benchmark for Religion is 'no religion'

c: These variables are measured in Log for Tobit equation

Table 14. Logit and Tobit Coefficients: Determinates in Volunteering--Head

Dependent Variable Logit: Volunteer =1 if individual volunteered for charitable organization in last 12 months

Dependent Variable Tobit: Log (hours) volunteered by Head of Household in last 12 months

Independent Variable	1. Logit		2. Tobit	
	β	<i>Std. Err.</i>	<i>M.E</i>	<i>Std. Err.</i>
Constant	-1.8309***	0.2048	-0.3828	0.2394
Wage ^a	0.000012	0.000015	0.0403***	0.0163
Family Y ^a	0.00126***	0.00036	0.0981***	0.0222
Education	0.0031***	0.0016	0.0022*	0.0011
Employed	0.3403***	0.1020	0.0794	0.0737
HoursWrk2000	-0.00004	0.00004	-0.0158	0.0141
Male	-0.3442***	0.0930	-0.2184***	0.0624
Age	0.0109***	0.0027	0.0088***	0.0020
Age ²	-0.00982***	0.00304	-0.000008***	0.000002
Black ^b	-0.3124***	0.1183	-0.2086***	0.0807
Latin	-1.1951***	0.2059	-0.5762***	0.1091
Nat. Am	-0.0311	0.3532	-0.2078	0.2615
Asian	0.0246	0.2221	-0.1219	0.1726
OtherRace	-0.6892***	0.2060	-0.4389***	0.1322
Married	0.3058***	0.0871	0.1178**	0.0599
Kid0-2 ^c	-0.1348	0.1062	-0.0106	0.0718
Kid3-5	0.1079	0.1136	0.1148	0.0806
Kid6-10	0.3438***	0.0917	0.2999***	0.0684
Kid11-17	0.2647***	0.0873	0.2653***	0.0655
HealthVG ^d	-0.1655***	0.0733	-0.1364***	0.0564
HealthG	-0.4769***	0.0813	-0.4701***	0.0789
HealthFair	-0.6910***	0.1164	-0.7165***	0.1194
HealthPoor	-1.3336***	0.2193	0.1535***	0.0864
Catholic ^e	0.3004***	0.1242	0.1535 [#]	0.0864
Jewish	0.3275	0.2172	0.1603	0.1673
LDS	1.237***	0.4147	1.293***	0.3533
Main. Prot.	0.4626***	0.1279	0.3054***	0.0919
Evan. Prot	0.3426***	0.1250	0.2340***	0.0879
Black Prot.	0.1312	0.1551	0.0440	0.1019
Other Relig	0.2965***	0.1316	0.1789 [#]	0.0905
Religion Miss	-0.1609	0.1951	-0.1701	0.1296
N	7406		7406	
N Volunteer	1696			
-2LogL	7969.88			

Source: Center on Philanthropy Panel Study (COPPS), 2001.

Sig. at 0.10 ** Sig. at 0.05 *** Sig. at 0.01

a: These variables are in Logs for Tobit equation, b: benchmark for race is 'White', c: benchmark for Kid is 'no kid', d: Benchmark for health is 'excellent health', e: benchmark for religion is 'no religion'.

**Table 15. Price Elasticities for Donating Money
by Religion and by Charity Type**

Religion	All	Religious	Combination	Religious & Combination	Needy	Health	Education	Other
Catholic	-4.535	-4.366	-3.967	-4.825	-3.413	-1.864	-2.260	-2.155
Jewish	-0.247 ^{ns}	-4.642 ^{ns}	2.389 ^{ns}	2.924 ^{ns}	5.061 ^{ns}	3.058 ^{ns}	2.599 ^{ns}	1.988 ^{ns}
LDS	-3.158 ^{ns}	-0.184 ^{ns}	0.830 ^{ns}	0.111 ^{ns}	-18.19 ^{ns}	-1.340 ^{ns}	-0.522 ^{ns}	-1.134 ^{ns}
Black Prot.	-10.891	-8.730	-6.722	-9.869	-4.901	-2.052	-2.300	-0.729 [#]
Evan. Prot.	-5.655	-2.508 [#]	-4.277	-3.733	-2.418	-1.767	-3.079	-3.365
Main. Prot.	-4.729	-2.865 [#]	-4.729	-4.736	-1.714 ^{ns}	-0.782 ^{ns}	-2.649	-1.929
Other Relig	-6.364	-5.153	-3.616	-5.874	-3.821	-1.695	-1.600	-1.314 [#]
None	-8.991	-2.370 [#]	-3.602	-3.818	-4.757	-2.487	-2.797	-4.269
Missing	-5.759	-2.049 ^{ns}	-3.758	-3.433 ^{ns}	-2.573 ^{ns}	-0.510 ^{ns}	-2.704	-2.443 ^{ns}

All Elasticities are significant at 0.05 or greater unless noted:

significant at 0.10

ns not significant.