DOES GIVING MAKE US PROSPEROUS?

*By Arthur C. Brooks**

Abstract

Nonprofit economists have always assumed that income is a precursor to giving. In contrast, many philosophical and religious teachings have asserted that it is giving that leads to prosperity. This article seeks to test the non-economic hypothesis, using data from the 2000 Social Capital Community Benchmark Survey. It identifies strong evidence that money giving does, in fact, influence income. This is consistent with extant psychology research which clearly shows that volunteering leads to positive mental and physical health outcomes. The implication of these findings for researchers and managers is that the value of charity is not limited to those who receive the services that giving makes possible. On the contrary, charity unleashes substantial benefits to the givers themselves.

Introduction

A large majority of Americans give of their money and time. Most estimates place the percentage of U.S. households that make charitable contributions each year at about 75 percent, and the percentage that volunteer at about 55 percent. In 2003, American households contributed an average of $1,100 to charity in 2003, and volunteered about 45 hours. Taking out households that gave nothing, the average contribution level was $1,825; among only households that volunteered a positive amount, the average annual number of hours was 202. About six percent of households contributed money to arts and culture organizations. Among these givers, the average amount donated was about $198 (COPPS, 2003).[1]

Private giving in the United States added up to more than $260 billion in 2005, about $14 billion of which went to arts and culture organizations. The largest part of all private charity—about $199 billion—came from individual givers; the rest from foundations, corporations, and bequests. About 66 percent of individual gifts went to religious organizations: not only to houses of worship, but also to faith-based providers of social services and education (AAFRC, 2006; COPPS, 2001). Charitable contributions in the United States have fluctuated between 1.5 and 2.2 percent of GDP over the past 50 years or so (AAFRC, 2003). In 1997, money donations made up 20 percent of all the funds to America's nonprofit sector, including 16 percent to educational organizations like private universities, 20 percent to social welfare nonprofits such as homeless shelters and soup kitchens, 84 percent to religious organizations, and 44 percent to arts organizations. It is unmistakable that, without private charitable gifts—not to mention the informal charity that is never summed up in official statistics—many important public services—including the nonprofit arts—simply would not exist.

Nonprofit scholars in economics and public administration have often probed exceptional American giving behavior, looking in particular at the role of socioeconomic characteristics in the decision by individuals and communities to act charitably. Perhaps the most obvious variable influencing giving—and the one that has received the most attention in the literature—is income. Not surprisingly, income and charity are positively correlated. For example, Table 1 shows how average charitable behavior varied with income class in 2000. As household income rose, so did the dollars given and the likelihood of giving to both religious and secular causes.[2]

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[1] The range of estimates of charitable giving is fairly wide, with some sources finding giving in as few as 60 percent of households, and others finding it in more than 80 percent.

[2] Many authors have noted that the relationship is less clear when we compare income with the percentage of income given, however. See Clotfelter and Steuerle (1981).

Table 1: Measures of Charitable Giving, by Income Class, 2000

Annual household income	Average value of annual charitable gifts	Percentage giving money to charity each year	Percentage giving money to religious causes each year	Percentage giving money to nonreligious causes each year
0-$20,000	$458	64%	52%	44%
$20,001-$30,000	$710	75%	60%	56%
$30,001-$50,000	$1,093	84%	67%	69%
$50,001-$75,000	$1,530	89%	72%	78%
$75,001-$100,000	$2,059	92%	73%	83%
$100,001 and above	$3,089	94%	74%	89%

Source: 2000 Social Capital Community Benchmark Survey (Roper 2000). N=26,062

Table 2 shows that arts giving in 2003 followed a slightly different pattern than overall giving, in that it initially falls slightly with income before rising again. However, by far the largest gifts and highest likelihood of giving occurred at high income levels, as we would expect.

Table 2: Measures of Giving to Arts and Culture Organizations, by Income Class, 2003

Annual household income	Average value of annual gifts	Percentage giving money each year
0-$20,000	$11.37	5.0%
$20,001-$30,000	$2.64	2.1%
$30,001-$50,000	$4.84	4.9%
$50,001-$75,000	$9.87	6.7%
$75,001-$100,000	$8.98	6.9%
$100,001 and above	$55.31	19.3%

Source: Center on Philanthropy Panel Study (COPPS 2003). N=7,808

The most straightforward economic explanation for the patterns in Table 1 (and for the most part, Table 2 as well) is that people with higher incomes can afford more charitable gifts than people with lower incomes. In the words of British former-Prime Minister Margaret Thatcher, "No one would remember the Good Samaritan if he'd only had good intentions—he had money, too." But this explanation may be too simple. In fact, many religious and philosophical traditions have long argued that it is charity that stimulates prosperity, not just prosperity which stimulates charity.

This article presents empirical evidence suggesting that, in fact, *both* arguments are correct: charity and prosperity are mutually reinforcing. This is of obvious importance for nonprofit research and management: It gives much greater importance to the role of fundraising in the nonprofit economy, suggesting that it is far more than a simple means to an end—it may be an engine of benefit in and of itself.

Charity and Prosperity

Most religious texts contain the assertion that charity lies behind prosperity. For example, this idea is summarized in the Old Testament (Proverbs 11:24): "One man gives freely, yet gains even

more; another withholds unduly, but comes to poverty." In the New Testament (Luke 6:38), Jesus says, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you." And lest we assume that these passages refer *only* to rewards in Heaven, 17th-century English theologian and Biblical commentarist Matthew Henry (2000) interprets these passages to mean, "[God] blesses the giving hand, and so makes it a getting hand."[3]

Other religions—not just Judaism and Christianity—teach that giving behavior is an antecedent to prosperity as well. For example, *zakat*, the third pillar of Islam, refers to a faithful Muslim's obligation to give charitably of his resources. The word means both "purification" and "growth," and Muslims are taught that *zakat* purifies one's possessions. The metaphor sometimes employed is that of pruning a plant to keep it healthy—just as the act of cutting back a plant makes it grow to be larger and stronger, so also the act of giving away stimulates abundance for the giver. Traditional Hindu teaching links virtue in the current life and prosperity in future lives with *karma*, or the moral debt or dividend for actions—good or bad—in which one has engaged in life. An earthly virtuous life—in which one accumulates good karma—includes charity. Through reincarnation, a person enjoying the blessings of good karma may be "born into a family of righteous people, or into a family of rich aristocracy," according to the *Bhagavad Gita*.[4] As such, charity stimulates prosperity.

These religious assertions are consistent with some secular theories as well. For psychologists, charity may affect self-efficacy, or "people's beliefs about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives" (Bandura, 1994, p. 71). Many psychologists believe that charitable behavior can provide a productive focus in people's lives, which enhances their confidence and self-esteem—and consequently their likelihood of prospering.

Theories consistent with the idea that giving might stimulate prosperity have also occasionally come from scholars in other fields, such as management and political science. For example, some writers on the subject of *social entrepreneurship* have defined the concept of "social return on investment" (SROI), which is basically the nonpecuniary return on social enterprises—the "good" done in a community from a nonprofit venture, for example.[5] SROI is believed by some to help create social and economic conditions congenial to economic growth. If this is true, it is easy to see how charitable giving—which provides the resources for many SROI-rich nonprofit activities—would be associated with prosperity.

Many political scientists effectively define SROI in terms of "social capital," the trust and social cohesion in a community that comes from the civic acts that are related to voluntary charity. A well-known proponent of social capital is Robert Putnam (1995, 2000), who describes in great detail the benefits of social capital in terms of economic and non-economic prosperity. Charitable acts, such as giving and volunteering activities, tend to strengthen social networks between people. These networks are a key factor in economic success, Putnam believes. In service of this claim, he cites dozens of studies showing how networks provide employment possibilities, business opportunities, and access to capital. Evidence of the link between social capital and noneconomic prosperity is even more convincing. Putnam cites many clinical studies showing, among other things, that social networks are as important for physical health as diet, exercise, and not smoking;

[3] The full passage is, "It is possible a man may grow rich by prudently spending what he has, may scatter in works of piety, charity, and generosity, and yet may increase; nay, by that means may increase, as the corn is increased by being sown. By cheerfully using what we have our spirits are exhilarated, and so fitted for the business we have to do, by minding which closely what we have is increased; it gains a reputation which contributes to the increase. But it is especially to be ascribed to God; he blesses the giving hand, and so makes it a getting hand." (Chapter XI, verse 24)

[4] Bhagavad Gita, chapter 8, text 28; chapter 6, text 41.

[5] See, for example, Gair (2005).

that socially-disconnected people have shorter lives than demographically-similar people who have social connections; and that people are happier the more they socialize with others.[6]

Expanding the Economic Model

Economists understand charitable giving in the context of utility maximization subject to a budget constraint, in which donations are one expenditure choice among any number. A simple traditional model starts by assuming that a consumer has income y, which she can split between donations D and spending on all other goods and services, c. That is, $y=c+D$. The consumer seeks to maximize her utility $U(c,D)$ subject to this constraint. Assuming that the utility function is strictly concave in each kind of expenditure, $U_c>0$, $U_D>0$, $U_{cc}<0$, and $U_{DD}<0$. Substituting the constraint into the objective function and differentiating with respect to D, the consumer's first-order condition is $-U_c+U_D=0$. According to the Implicit Function Theorem,

$$\frac{\partial D}{\partial y}=\frac{-U_{cc}}{U_{cc}+U_{DD}}>0 \tag{1}$$

In other words, higher income pushes up charitable giving. There is no obvious mechanism in this model for charity to push up income.

The prediction in equation (1) has been the focus of dozens of academic articles, which generally seek to measure the income elasticity of giving. Several surveys of this topic (e.g. Clotfelter, 1985; Steinberg, 1990; Steinberg, 1997; Brooks, 2002) have concluded that the elasticity is between 0.60 and 1.2.

The typical empirical specification to test equation (1) is

$$D=\alpha+\beta y+\gamma' X+\varepsilon, \tag{2}$$

where X is a vector of appropriate control variables, and ε is a random disturbance. To estimate elasticity, D and y are usually measured in logs.

However, any *mutual* causation between y and D means that the relationship captured by the coefficient $\hat{\beta}$ from equation (3) will be biased and inconsistent. It will conflate the effect of y on D with that of D on y. To solve this problem requires a suitable instrumental variable for D—one that is correlated directly with D but not y. With such an instrument V, we can isolate the impact of D on y by estimating

$$y=\alpha+\beta_{IV}D+\gamma' X+\varepsilon, \tag{3}$$

where $\hat{\beta}_{IV}=\left(\tilde{Z}'Z\right)^{-1}\tilde{Z}'y$, $Z=[D,X]$, and $\tilde{Z}=[V,X]$.

Then, the coefficient $\hat{\beta}_{IV}$ is interpreted as average marginal "return" to income from a dollar given charitably. If $\hat{\beta}_{IV}>1$, it means that this "investment" is sound, from a financial standpoint. (Of course, it may be an excellent social investment even if $\hat{\beta}_{IV}<1$.)

One appropriate instrument for money gifts is volunteering, which uses a resource (time) of which people have an equal endowment. In theory, volunteering could be dependent on income

[6] Putnam distinguishes charitable acts from other kinds of civic engagement (such as engaging in community activities) because the latter are "doing with," while the former are "doing for." Nonetheless, he notes their similarity.

because wages affect the opportunity cost of time. However, a number of studies have shown little or no direct relationship between income and volunteering (e.g. Brooks, 2004). The theoretical and empirical links between volunteering and money giving, however, are very strong in every study that has examined it (e.g. Hodgkinson and Weitzman, 1996). The intuition here is that both kinds of charity flow from the same giving impulse. As such, a value of giving predicted by volunteering levels can be used to predict income, without feedback from income's impact on giving. The next section also tests the validity of this instrument, and finds it more than suitable.

Data and Results

Data to fit equation (3) come from the Social Capital and Community Benchmark Survey (SCCBS) (Roper, 2000). The SCCBS was undertaken from July 2000 to February 2001 by researchers at various American universities in collaboration with the Roper Center for Public Opinion Research and the Saguaro Seminar at Harvard University's Kennedy School of Government. The intent of the survey was to expose various hypotheses about civil society and charitable behavior to empirical scrutiny. The SCCBS contained three types of questions. First, attitudes of individuals about their communities were probed. Second, respondents were asked about their "civic behavior," including their participation in voluntary community activities—including, specifically, whether they gave and volunteered for religious and nonreligious charities, and if so, how much. Finally, the survey collected a full battery of sociodemographic measures for each respondent. The data consist of nearly 30,000 observations drawn from 41 communities across 29 states, as well as a nationwide sample.

Table 3 summarizes the SCCBS data.

Table 3: Summary Statistics for the 2000 SCCBS Data

Variable	Definition	Mean	Standard deviation
Gifts	Value of annual household charitable contributions	1,347	1,958
Voltimes	Number of annual occasions volunteered by household	8.81	15.08
Income	Household annual income	49,666	28,674
Religious	Household head attends worship services almost every week or more often	0.33	
Secular	Household head has no religion or attends worship services less than once per year	0.26	
Male	Household head is male	0.41	
Married	Household head is married	0.52	
HHsize	Household size	2.76	1.62
Age	Household head's age	44.76	16.70
HS[1]	Household head graduated from high school	0.59	
College[1]	Household head graduated from college	0.20	
Grad[1]	Household head attended graduate school	0.13	
White[2]	Household head is white	0.73	
Black[2]	Household head is black	0.12	
Conservative[3]	Household head is politically conservative	0.43	
Liberal[3]	Household head is politically liberal	0.29	

Note: 1. Control group is less than HS. 2. Control group is non-black minority. 3. Control group is politically centrist.

Table 4 presents the results of the instrumental variables regression in equation (7), using the data in Table 3. In addition, an "instrumental regression" of *Gifts* on *Voltimes* (and the other regressors) is included. The suitability of *Voltimes* as an instrument for *Gifts*, is tested in two ways. First, both variables are included in a regression with *Income* on the left-hand side, with the result that *Gifts* is highly-significant while *Voltimes* is insignificant. This supports the contention that *Gifts* is the variable with the direct relationship to *Income*. Second, following the method of Bound, et al. (1995) to evaluate the power of an instrument, *Voltimes* is found to be significantly different from zero in the instrumental regression, using a restricted F-test. The conventional wisdom is that an instrument has adequate predictive power if the resulting F-statistic exceeds 10; in this it case it is 813.

Table 4: Two-stage Least Squares Estimates of Charity's Effect on Income

Independent variable	Instrumental variables regression Dependent variable: Income		Instrumental regression (OLS) Dependent variable: Gifts	
	Coefficient	T-statistic	Coefficient	T-statistic
Intercept	-640	-0.39	-1,622*	15.90
Gifts	3.70*	-7.60		
Voltimes			21.61*	-28.51
Religious	-5,206*	8.55	886*	-32.81
Secular	507	-1.13	-414*	14.79
Male	4,306*	-12.27	363*	-15.78
Married	11,031*	-27.37	391*	-15.64
HHsize	1,629*	-13.81	56.4*	-6.96
Age	786*	-14.29	33.79*	-8.99
Age squared	-9.7*	19.40	-0.259*	6.82
HS	15,436*	-21.62	512*	-11.13
College	27,640*	-29.40	1,118*	-21.92
Grad	32,728*	-28.78	1,569*	-29.06
White	4,760*	-9.15	401*	-12.15
Black	-718	1.11	435*	-9.89
Conservative	-2,061*	5.22	224*	-8.30
Liberal	248	-0.60	80*	-2.67
R^2	0.35		0.24	
N	22,925		24,265	

Note: * Coefficient is significant at the .05-level or above.

The most important coefficient in Table 4 is that on *Gifts*, which is significant and positive, indicating that a $1 increase in charitable contributions leads to a marginal increase of $3.75 in household income, on average. This is the first empirical evidence that, as theologians have long asserted, charity provokes a net increase in material prosperity. Furthermore, the return is quite high, by any reasonable investment standard.

Several other coefficients are significant as well. Religious people earn less than non-religious people, but give far more to charity. Men and married people earn and donate more than women and singles, as do people in larger families. Income and giving rise with age, but at a decreasing rate. Additional levels of education push up both income and donations. Whites earn more than blacks, but both groups give more to charity than non-white minorities. Political conservatives earn significantly less than liberals, but give slightly more.

Giving, Happiness, and Health

Prosperity is not simply financial. Indeed, most people would undoubtedly agree that one's happiness and health are more important than money in a truly a "prosperous" life. What do we know about the connection between charity, happiness, and health?

One's intuition here might be mixed. On the one hand, it is well-known that people providing intensive care for others—especially sick family members—can suffer both physical and mental health effects. For example, Covinsky, et al. (2003) found that fully a third of primary caregivers for demented family members suffer from clinical depression. On the other hand, less intensive forms of charitable behavior are clearly positively correlated with both happiness and good health. According to the SCCBS data used in the last section, people who gave money charitably were 43 percent more likely to say they were "very happy" than nongivers, while nongivers were three and one-half times more likely than givers to say they were "not happy at all." Similarly, volunteers were 42 percent more likely than nonvolunteers to say they were very happy, while nonvolunteers were four times more likely than volunteers to say they were not happy at all. These differences persist even if we correct for the demographics in Table 3, using the appropriate regression techniques.

In terms of health effects, givers in 2000 were 25 percent more likely than nongivers to say their health was excellent or very good, while nongivers were about twice as likely as givers to say their health was poor or fair. Volunteers were 29 percent more likely than nonvolunteers to report excellent or very good health; nonvolunteers were 71 percent more likely than volunteers to say their health was fair or poor.

Still, the evidence presented here only tells us that charity, happiness, and good health are *associated* with each other. To establish that giving *causes* happiness and good health, we would need to conduct experiments in which different groups were asked to behave differently, and the results were observed. A number of studies have done just this, and have reached the clear conclusion that giving makes people both happier and healthier. For example, Schwartz, et al. (1999) conducted experiments in which a group of multiple sclerosis patients was assigned to provide "compassionate, unconditional positive regard" for another group with the same chronic disease—that is, they were asked to provide a sympathetic ear. They found that the "listeners" reported greater improvement than those they supported in terms of confidence, self-awareness, and depression. In a similar study using a sample of American Presbyterians, Schwartz, et al. (2003) found that helping others was related to many positive mental health outcomes, and that givers were significantly more likely to benefit than the receivers of help. Luks and Payne (1991) summarize the results of many earlier experiments, showing in particular that volunteers experienced emotional and physical improvement after donating their time. The health benefits found in experiments from volunteering include relief from depression, weight control, immune system improvements, chronic pain reduction, lower blood pressure, and reduced symptoms of indigestion, asthma, and arthritis.

In sum, the available evidence on happiness, health, and income exhibit a virtuous cycle with giving behavior: happy, healthy, successful people are most likely to give and volunteer. At the same time, charitable people are more likely to be happy, healthy, and financially prosperous. Associations between giving behavior and bad outcomes—such as those experienced by family caregivers of the chronically ill—appear to be extreme cases that deviate from the normal pattern of charity and non-material prosperity.

Conclusion

Nonprofit economists have always assumed that income is a precursor to giving, including giving to the arts. In contrast, many philosophical and religious teachings have asserted that it is charity that leads to prosperity. This article has sought to test the direction of this relationship, and

has found strong evidence that money giving does, in fact, influence income. This is consistent with extant psychology research which clearly shows that volunteering leads to positive mental and physical health outcomes. The implication of these findings for researchers and managers is that the value of charity is not limited to those who receive the services that giving makes possible. On the contrary, charity unleashes enormous benefits to the givers themselves.

To be sure, many nonprofit organizations understand the points made here already. For example, an executive from the Latter-day Saint Foundation (an organization dedicated to providing Mormons with opportunities to give charitably) stated the foundation's mission thus: "We exist only for two purposes: to help donors change or save lives" (Moore, 2003). Firms dedicated to nonprofit marketing and fundraising are also increasingly aware that giving creates huge value for donors—particularly younger donors, who give to "make a difference"—and advocate donor treatment that reflects this. The Domain Group, a prominent nonprofit marketing firm in Seattle, tells its nonprofit clients that the younger donor wants to "*know* and *feel* that her giving makes a difference" (J. Brooks, 2004). Providing donors what they need and want is good for society, of course, but for an individual nonprofit, the main objective is an increase in donations—which we can expect in any situation in which someone is offered a higher-valued product. In the company's words, "[The donor] puts more demands on the organization she supports—she wants more information and involvement. When she gets what she wants from a nonprofit, she also offers more rewards: larger gifts, better retention, and more upgrade potential."

This article looks at the general impact of giving on income; it is possible, of course, that different giving types affect income in different ways. Future work can probe this idea, including the question most salient in the context of this symposium—whether arts giving stimulates income more or less than other types of charity.

The bottom line is that a major source of value—and one frequently overlooked and neglected by nonprofit researchers and managers—resides in the connection of givers with worthy causes as well as the connection of donors of similar circumstances and interests to one another in mutually beneficial networks. Nonprofit managers know that donors provide funds to do good works. But a bigger story emerges when considering the data on giving and volunteering, which tell us that charity is a key factor in the prosperity, health, and happiness of givers themselves, not just the recipients of their gifts. As such, helping people to give their resources effectively by managing good causes and making compelling fundraising appeals, in the arts and elsewhere, can be an important engine of social value and economic growth.

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