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\textbf{Social participation and charitable giving: a multivariate analysis}\textsuperscript{*}

\textbf{Abstract}

Despite an abundance of survey data on charitable giving, researchers have not analysed these data asking the kinds of theoretical questions and employing the kinds of multivariate statistical techniques that would advance our understanding of the social processes leading to charitable behaviour. This article reports the authors' first findings from their continuing efforts to develop and test such a multivariate causal model of the social, demographic, economic and motivational determinants of individual charitable giving. The first section outlines our \textit{identification} theory of charitable giving. In the second section we discuss the data and how we operationalise our variables. The third section examines whether there is broad quantitative support for major tenets of the model developed if applied at the household level. In the fourth section we enquire about which factors are most strongly related to giving behaviour. We conclude with a discussion about the centrality of communities of participation for inducing charitable giving and about the practical implications for fundraising.

Over the past ten years, a series of important national surveys in the US has been completed concerning the philanthropic behaviour of individuals (for example see Hodgkinson et al., 1992a,b); of their religious congregations (Hodgkinson et al., 1988); and of philanthropy and wealth (based on the 1998 Survey of Consumer Finances; Schervish and Havens, 1995). Despite this abundance of data, few researchers have analysed these surveys asking the kinds of theoretical questions and employing the kinds of multivariate statistical techniques that would advance our understanding of the social processes leading to charitable giving. This article reports the authors' efforts to develop and test such a multivariate causal model of the social, demographic,
economic and motivational determinants of individual charitable giving. Although our analysis is in reference to charitable giving, the model also appears indirectly relevant for research on volunteering. Data for the analysis are drawn from the 1992 national Survey of Giving and Volunteering conducted by the Gallup Organization for the Independent Sector (Hodgkinson et al., 1992b).

The article is organised as follows. In the first section, we outline our identification theory of charitable giving, by linking the first author's findings from ethnographic research on the giving patterns of the wealthy to some existing analytic work on factors inducing charitable giving. In the second section, we discuss the data and how we operationalise our variables. In the third section, we examine whether there is broad quantitative support for major tenets of the five-variable model applied at the household level. The fourth section enquires about which factors are most strongly related to giving behaviour when all five variable sets relevant to the theory are simultaneously taken into account. We conclude with a discussion about the centrality of communities of participation for inducing charitable giving and about the practical implications for fundraising.

Factors leading to giving and volunteering

The first author's analysis of intensive interviews with millionaires in an earlier study on wealth and philanthropy (Schervish, 1992; Schervish et al., 1994) has resulted in a five-variable identification model of the factors that induce philanthropic commitment. This inductively generated theory stands in contrast to the altruism model of motivation, best known through the various studies on extraordinary heroism (see Piliavin et al., 1981) and on blood and organ donations (Titsuss, 1971; Simmons et al., 1977, 1987). The identification model and its variants have been elaborated in various places (Schervish 1993, 1995; Ostrander and Schervish, 1990; Martin, 1994). The fullest case for the theoretical and empirical superiority of the identification model over the altruism model is presented in the first chapter of a forthcoming book (Schervish, forthcoming). Briefly, the argument is that it is theoretically and empirically inadequate to explore the effects of selflessness especially in the areas of life in which engagement and dedication of self are the motivating forces. Instead of investigating the mobilising influence of the absence of the self, it is more fruitful to investigate the presence of the self and, in particular, the factors inducing the identification of self with the needs and aspirations of others.

The literature on charitable giving, intrafamily transfers and social
movement participation have elaborated and tested (with conflicting results) a variety of theoretical models to explain behavioural commitments of time and money. It is neither necessary nor helpful to review the full range of such theories, mainly because the research presented below strives to accomplish the positive task of supporting the major lines of the inductively derived identification theory. As such, we neither set forth nor test the myriad competing theories from economics, psychology and sociology, such as those of resource mobilisation, grievance abatement, relative deprivation, exchange and so forth. However, we focus briefly on one such competing theory, that of altruism, because the identification theory was developed implicitly in contrast to the major lines of the altruism theory.

The theory of altruism is the analytic model that explains prosocial commitment as a function of a biologically, psychologically or socially grounded impetus of selflessness – a more or less comprehensive disregard for one’s self-interest in taking up care for others. Piliavin and Charng provide a comprehensive review of the altruism debate, concluding that ‘there appears to be a “paradigm shift” [in all disciplines] away from the earlier position that behaviour that appears to be altruistic must, under closer scrutiny, be revealed as reflecting egoistic motives’ (1990, p.27). Conventional notions of altruism emphasise either or both the intentional motivation to assist others and the relative cost to the actor. Despite the efforts of contemporary theorists to reinvigorate altruism as ‘at the least the willingness to consider others in our overall calculations of our own interests’ (Piliavin and Charng, 1990, p.58), we continue to be persuaded by Becker’s (1976) case against altruism. Becker argues that altruism is merely apparent. If traced back to its motivational origins, what appears to derive from a non self-interested preference is really derived from a composite preference in which the self-interest of the actor is conjoined with the needs of others. What may appear to be self-less is, in the boarder empirical context, actually grounded in a form of mutual self-interest, or as Becker puts it, ‘multiperson altruism’. Moreover, the efforts to salvage a notion of altruism for social science, notably the sociobiological explorations cited by Piliavin and Charng (1990), are singled out by Becker for criticism. For Becker, sociobiological ‘models of group selection are unnecessary since altruistic behaviour can be selected as a consequence of individual rationality’ (1976, p.284). The two pillars of the notion of an inherited predisposition, conclude Piliavin and Charng, are kin selection and reciprocity selection. They write, ‘for kin altruism, the potential altruist must be able to recognise (consciously or unconsciously) who its kin are, and for reciprocal altruism, it is critical that individuals bearing the reciprocity gene must be matched with each other’ (p.47). Our point is that the
sociobiological dynamics cited as evidence of altruism are precisely the kinds of motivations that are part and parcel of the package of self-interested preferences and utility-maximising behaviour Becker analyses. We conclude that it does not serve to make a case for altruism — even the sophisticated ones reviewed by Piliavin and Charng (1990) and by Simmons (1991) — if it is logically inappropriate, not to mention empirically unfounded, to do so.

Still, we insist, to side with Becker is not to trivialise the partially self-interested motivations undergirding commitments. Nor is it to accept his rebuttal of altruism as the enthronement of utilitarian rationality. First, in regard to prosocial motivations, we agree with Roberta T. Simmons who points out that helping acts remain admirable even when inspired by ‘subtle self-rewards’, such as the desire for one’s life to matter, to improve one’s self-picture, to feel happier about life and self, to relieve the distress of empathy with the victim, or to obey religious and societal norms’ (1991, p.16). Second, to concur with Becker’s rebuttal of altruism is not to agree that he has dealt a fatal blow to efforts to locate higher motivations in the conduct of prosocial behaviour. From our point of view, Becker has properly challenged the viability of theories of altruism; but his challenge is to a theory that is philosophically ill-fated from its inception.

Although Becker persuasively counters the concept of altruism from a utilitarian model of rational preference, he may himself be criticised for failing to transcend the paradigm of utilitarian self-interest. Both the notion of altruism and the criticism of it derive from the effort to understand the subjective motivation of care and the objective behaviour of apparent self-sacrifice from within the perspective of rational utilitarianism. Once rational utilitarianism is accepted as the theoretical starting point, one is forced to choose between the ideal of pure selflessness and the reality of self-interest. However, the findings from the 130 intensive interviews in the Study on Wealth and Philanthropy reveal an alternative perspective. Empirically, the respondents simply do not frame their motivation in terms of altruism or self-interest. Since it is not the absence of self that characterises the motivational edifice of donors, it is not pertinent to refute the possibility of selflessness. Instead, the findings suggest an identification model of engagement in which the type and degree of empathetic identification with the needs of others generates philanthropic commitment.

The identification model derives from the Western religious tradition as formulated by Thomas Aquinas. Aquinas advances a morality in which people extend rather than curtail their love of self. Although Aquinas did not anticipate our modern conception of identity as an individuated personality, he did espouse a rich notion of identification.
For instance, writes Aquinas, 'by the fact that love transforms the lover into the beloved, it makes the lover enter inside the beloved, and conversely, so that there is nothing of the beloved that is not united to the lover' (III Sent., d 27, q. 1,a. 1, ad 4, cited in Gillemian, 1959, p.126). This, we suggest, is comparable to de Tocqueville's civic concept of enlightened self-interest. As de Tocqueville remarks, Americans 'enjoy explaining almost every act of their lives on the principle of self-interest properly understood. It gives them great pleasure to point out how an enlightened self-love continually leads them to help one another and disposes them freely to give part of their time and wealth for the good of the state' [(1835) 1966, p.526]. Aquinas, too, recognises and even extols this seeming paradoxical unity of self- and other-orientation. As Gillemian (1959, p.125) says, 'For St. Thomas there is no place in a morally good act of will for an absolute disjunction between love referred to self and love referred to another. The proper effect of love is to associate self with the other.'

Our identification model, while independently developed, does not stand alone in theoretical and empirical research on giving. The most nearly congruent theoretical statement is provided by Mike Martin (1994) in his truly insightful exposition of the fundamental motivations for caring expressed in the form of philanthropic giving and voluntary service. 'At its best,' writes Martin, 'philanthropy unites individuals in caring relationships that enrich giver and receiver alike' (p.1). As a relationship, philanthropy, while 'uncoerced' is not 'morally optional or nonobligatory' (pp.2-3). It entails an entrance into a relationship of responsibility in which the prototype is face-to-face interactions with family, friends and others (p.24). Finally, as a relationship, philanthropy is generated most saliently by participation in community, which Martin defines as 'any group of people joined by shared caring' (p.26). The cornerstones of giving are two sets of virtues, or what we call frameworks of consciousness: (1) participation virtues that motivate giving such as benevolence, justice, reciprocity, enlightened cherishing and self-respect and (2) enabling virtues that direct the quality of care, for example, self-direction, moral leadership and respect for others (pp.30-31). More particularly, we note that Jackson et al. (1995) cite various researchers (such as Piliavin et al., 1981; Jenks, 1990; Coleman, 1990; Hornstein, 1972, 1976; Staub, 1978) who have incorporated the notion of identification, or a sense of 'we-ness', as the specific mobilising impetus that spurs the caring orientation of which Martin speaks. This we-ness, 'the sense of being connected with another or categorising another as a member of one's own group', is a central determinant of helping and results from the combination of personal beliefs and associational ties that bring the needs of others into one's purview (Jackson et al., 1995, p.74).
Theoretically based empirical research employing perspectives nearly congruent with our identification theory has been reported by Snow et al. (1980, 1986). They argue that social movement recruitment is a function not just of social-psychological dispositions (frameworks of consciousness) but of contact with recruitment agents (invitation to participate) representing associational settings (communities of participation). Analysing three data sets, the authors conclude that the probability of recruitment is largely a function of two sociospatial factors: (1) links to one or more movement members through a pre-existing or emergent interpersonal tie; and (2) the absence of countervailing networks’ (p.798). An additional literature connecting associational engagement to charitable giving and volunteering comes out of study of participation in church groups and other voluntary organisations. For instance, Jackson et al. (1995) find in their study of 800 Indiana residents that ‘participation effects’ in the form of participation in religious and voluntary group activity are the key determinant of volunteering and giving.

Variables constituting the identification model

The identification model is fundamentally a relational theory. Charitable giving derives from identification, identification derives from encounter, encounter derives from relationship, and relationship derives from participation. There are four such relational variables in our theory and a fifth variable having to do with discretionary resources.

Communities of participation are the networks of formal and informal relationships to which people are associated. Communities of participation may be formal organisations such as schools, soup kitchens or weekend soccer leagues. Communities of participation may also be quite informal, such as an extended family visiting and caring for an elderly grandparent, or neighbours rallying to help a family burned out of its home. Some communities of participation (such as a political party) require little voluntary activity while others (such as a co-operative nursery school) require participation as a condition of membership. Some communities of participation are entered only out of choice, such as a volunteer fire department or volunteer counseling at a shelter for battered women. Others, of course, are entered as a result of circumstances; for instance, parents with school-aged children are automatically put into contact with numerous school, extracurricular and sports programmes which offer opportunities to volunteer time and to contribute money. As we indicated, many communities of participation directly request and sometimes require time and money from their participants. But the important point is that being connected
to an array of such life-settings is the basis for people becoming aware of needs and choosing to respond.

Frameworks of consciousness are the ways of thinking and feeling that are rooted deeply enough in one's awareness to induce a commitment to a cause. Here we think immediately of people's political ideology, religious beliefs and social concerns. An awareness of the redemptive value of Alcoholics Anonymous's twelve-step programme in one's own or a family member's life is one example. Equally common are the deeply felt convictions about political prisoners that lead concerned citizens to join Amnesty International, about the homeless or battered women that lead volunteers to work at a shelter, about community violence that lead parents to patrol the streets as part of a neighbourhood watch, about the value of religious faith that lead church members to work in a food bank or a programme for racial justice. The list of motivating concerns is, of course, as long as the list of deeply cherished beliefs. Just as there are different types of organisations in which one may participate, there are different types of beliefs. Some mobilising beliefs are in fact better described as general values, other beliefs are really fundamental orientations, while still other beliefs concern causes to which one is dedicated. Again, there are no impermeable boundaries separating these kinds of beliefs any more than there is a sharp demarcation between what one does because of heartfelt feelings, on the one hand, and communities of participation, on the other. Communities of participation and frameworks of consciousness almost always occur together.

The third mobilising factor is the direct requests made to individuals for contributions of time and money. Clearly, many of these invitations arise directly as a result of one's participation in an organisation. Certainly, some people volunteer their time and money without being asked. But for the majority of givers, being asked is cited as a major reason for their charitable efforts. Of course, we are all asked through telephone and mail solicitations. However, we are finding evidence that while such solicitations do get results (otherwise they would not be so incessant), those who contribute higher percentages of their income state they are not influenced by such impersonal methods. Still, there is every reason to believe that people in all income groups follow what we found among wealthy contributors, namely that being asked directly by someone we know personally or by a representative of an organisation we participate in is a major mobiliser. Once again, we can see the linkages among the mobilising factors. Being asked to contribute largely occurs from within existing communities of participation and appeals to existing frameworks of consciousness.

The fourth relational determinant is the positive models and experiences from one's youth which animate adult philanthropy. By speaking of
models from our youth, we do not mean to neglect those exemplars from our adulthood whom we come to emulate. But for the sake of clarity, we include such adult models (be they friends, business associates, or colleagues on a board of directors) as part of one's community of participation. To be emphasised here is those activities and lives that we are more or less drawn into in the course of growing up. To some extent we voluntarily choose such contacts. But more likely the majority of them are apt to have been quite unavoidable, put in our path by our parents, grandparents, churches, youth groups and schools. As such, they are occasions for initiation into our earliest communities of participation and frameworks of consciousness. They are part of a moral education that molds our lives at a period when we are less guarded about our priorities and more apt to accrue at least a feel for the charitable impulse.

The existence of discretionary resources is the fifth factor leading to charitable commitment. The level of one's discretionary resources of time and money is of course a mixture of objective and subjective considerations. For instance, the amount of time retired people with children out of the house consider discretionary is likely to be greater than the amount felt to be available by members of the labour force who are still raising children. Similarly, a family of four with a household income of $75,000 presumably enjoys more discretionary spending than a family of four with an income of $25,000. Nevertheless, there are a good number of complicating factors including the amount of time needed to care for a sick spouse and the amount of money devoted to necessary expenditures such as college tuition and taxes. One family's necessity is another family's luxury, which highlights the fact that the amount of discretionary resources is also a matter of subjective disposition. What may appear to some as desperately urgent need for which they should sacrifice time and money may appear to others with the same objective resources as less compelling. The organisations in which we participate, the cultural frameworks we embrace, the pleas to which we are attuned and the resources we deem able to give are inextricably linked.

Data and operationalisation of variables

We explored the causal relationship between these five variable sets and charitable giving through a multivariate analyses of a subset of the national Survey of Giving and Volunteering in the United States data collected in 1992 by the Gallup Organization for the Independent Sector. The survey is of a representative cross-sectional sample of 2,671 American households whose respondent was 18 years of age or
older. The survey obtains information on giving and volunteering, numerous indicators of relevant motivations and attitudes, household social characteristics, economic factors and selected demographic descriptors.

In order to increase the likelihood of accurate responses we restricted our analysis to the subsample of 2,065 households in which respondents often jointly with their spouse, were both 'most involved in deciding which charities your household will give to' and 'primarily responsible for giving donations to charity'.

We briefly considered defining our dependent variable, charitable giving, as (1) a two variables (participation and total amount contributed); (2) as the amount given to religion and amount given to non-religion; or (3) as total amount contributed. However, we decided upon the percentage of income contributed by the household as the dependent variable in our investigation. Among the major considerations for this choice was that it is a continuous variable which is not, itself, overwhelmingly influenced by household income – as is the case with the total amount contributed. In addition, it has the historical advantage that we and others have worked extensively with this measure in previous research efforts.

Operationalisation of variables

In operationalising the five theoretical clusters we reviewed the questions asked in the survey in order to map particular questions into one of the five theoretical clusters as well as into a demographic cluster. In the course of this effort we discerned a new cluster of variables, which we called 'urgency/effectiveness'. This cluster dealt with the respondents' expectations regarding the social urgency for and effectiveness of their philanthropic involvement. At the conclusion of this process we had mapped 107 variables into the now six theoretical and one demographic clusters.

For a number of methodological reasons, 107 variables is too large a number even for multivariate analysis. We reduced the number to 48 variables primarily by eliminating variables whose significance level was greater than 0.15 in each of a series of multiple regressions.

Findings in regard to individual clusters

Is there broad quantitative support for major tenets of the multiple-cluster theory of philanthropy applied at the household level? We addressed this question by considering whether the variables, as measured in the
1992 Survey of Giving and Volunteering and as associated with each theoretical cluster were jointly related to giving behaviour as measured by percentage of income contributed per household. In particular, we ran multiple regressions between giving behaviour and each of the six theoretical clusters of variables. We also ran a regression between giving behaviour and demographic characteristics as part of this assessment. Each of these regression analyses estimates the combined direct and indirect impacts of the cluster of variables on percentage of income contributed. Each also estimates the combined direct and indirect impact of each of the specific variables associated with the cluster. Each cluster is considered independently in the remainder of this section.

Youthful experiences

The set of three variables corresponding to this cluster was significantly related to giving behaviour at the .0001 level of statistical significance (Table 1). Although significant, the strength of the relationship is relatively modest with an R-Squared of 0.038. Nevertheless, the coefficients of each of the three variables (volunteering, helping others, or being helped by others) indicated that such youth experiences were associated with higher levels of adult giving.

Table 1. Regression analysis of youthful experience cluster

<table>
<thead>
<tr>
<th>Q no.</th>
<th>Variable name</th>
<th>Non-standardised coefficient</th>
<th>Standardised coefficient</th>
<th>Statistical significance level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q82a</td>
<td>One or both parents did volunteer work in community when young</td>
<td>0.676</td>
<td>0.092</td>
<td>0.0028</td>
</tr>
<tr>
<td>Q82j</td>
<td>Helped by others in past when young</td>
<td>0.316</td>
<td>0.043</td>
<td>0.1810</td>
</tr>
<tr>
<td>Q82k</td>
<td>Saw somebody in family help others when young</td>
<td>0.958</td>
<td>0.130</td>
<td>0.0001</td>
</tr>
</tbody>
</table>

N=1,099
R-Squared=0.038
Cluster significance level=0.0001

Source: Data from the 1992 Survey of Giving and Volunteering in the United States, conducted by the Gallup Organization for Independent Sector. Analysis was performed at the Social Welfare Research Institute at Boston College.

Framework of consciousness

The set of six variables corresponding to relatively stable beliefs and motives for giving were significantly related to giving behaviour at
Table 2. Regression analysis of framework of consciousness cluster

<table>
<thead>
<tr>
<th>Q no.</th>
<th>Variable name</th>
<th>Non-standardised coefficient</th>
<th>Standardised coefficient</th>
<th>Statistical significance level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q67b</td>
<td>Giving back to society some of the benefits it gave you is a personal motivation that may involve both charitable giving of money and volunteering time in general, not just last year</td>
<td>0.036</td>
<td>0.007</td>
<td>0.8159</td>
</tr>
<tr>
<td>Q67f</td>
<td>Fulfilling a business or community obligation is a personal motivation that may involve ...</td>
<td>-0.614</td>
<td>-0.124</td>
<td>0.0001</td>
</tr>
<tr>
<td>Q67i</td>
<td>Meeting religious beliefs or commitments is a personal motivation that may involve ...</td>
<td>1.230</td>
<td>0.264</td>
<td>0.0001</td>
</tr>
<tr>
<td>Q68b</td>
<td>Teaching people to be more self-sufficient is a major, a minor, or not a goal of charitable giving of money and volunteering time</td>
<td>0.130</td>
<td>0.024</td>
<td>0.4796</td>
</tr>
<tr>
<td>Q68e</td>
<td>Enhancing the moral basis of society is a goal ...</td>
<td>0.207</td>
<td>0.040</td>
<td>0.3074</td>
</tr>
<tr>
<td>Q68f</td>
<td>Changing the way society works is a goal ...</td>
<td>-0.327</td>
<td>-0.067</td>
<td>0.0771</td>
</tr>
</tbody>
</table>

N=1,099
R-Squared=0.0731
Cluster significance level=0.0001

Source: As for Table 1.

the 0.0001 level of statistical significance (Table 2). The strength of the relationship as measured by R-Squared was 0.073, nearly double that of youthful experiences, indicating that even partial measures of one’s current framework of consciousness were more strongly related to current giving behaviour than are youthful experiences, which were more distant in time.

The substance of the relationship is also rather interesting. Those who were motivated mainly either (a) to fulfill a business or community obligation or (b) to change the way society works tended to give smaller percentages of their income than those who are motivated by loftier, more focused, more selfless goals of (a) meeting religious beliefs or commitments, (b) enhancing the moral basis of society, (c) teaching people to be more self-sufficient, or (d) giving back to society some of the benefits it gave the respondent. This pattern is phenomenologically consistent with the definition of framework of consciousness.
Community of participation

Based on multiple regression analysis, the answer is 'yes' again (see Table 3). The set of ten variables corresponding to participation in a variety of communities was significant at the 0.0001 level of statistical significance (Table 3). The strength of the relationship, measured by R-Squared, is a rather substantial 0.288. Given the empirical methods used to reduce the number of variables in the analysis, it is interesting that most variables measuring general levels of social participation (for example, membership in a variety of clubs and organisations) were not sufficiently strongly related to giving behaviour to be included in this analysis. Most of the variables that were relatively strongly

Table 3. Regression analysis of community of participation cluster

<table>
<thead>
<tr>
<th>Q no.</th>
<th>Variable name</th>
<th>Non-standardised coefficient</th>
<th>Standardised coefficient</th>
<th>Statistical significance level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q27</td>
<td>Length of time living in community</td>
<td>0.224</td>
<td>0.068</td>
<td>0.0095</td>
</tr>
<tr>
<td>Q33e</td>
<td>Directly helped a needy person other than relative, friend, neighbour, homeless, or street person</td>
<td>0.239</td>
<td>0.030</td>
<td>0.2579</td>
</tr>
<tr>
<td>Q37</td>
<td>Average number of hours per week respondent spent helping friends or relatives that don’t live with respondent</td>
<td>0.007</td>
<td>0.054</td>
<td>0.0392</td>
</tr>
<tr>
<td>Q87</td>
<td>Frequency of attending church, synagogue or mosque</td>
<td>0.350</td>
<td>0.114</td>
<td>0.0001</td>
</tr>
<tr>
<td>Q901</td>
<td>Number of people living in household</td>
<td>-0.172</td>
<td>-0.068</td>
<td>0.0092</td>
</tr>
<tr>
<td>Nvol</td>
<td>The number of different types of organisation in which the respondent volunteers time</td>
<td>0.142</td>
<td>0.073</td>
<td>0.0648</td>
</tr>
<tr>
<td>Hvol</td>
<td>The number of hours per month that the respondent volunteers</td>
<td>0.012</td>
<td>0.035</td>
<td>0.3069</td>
</tr>
<tr>
<td>Ngiv</td>
<td>The number of different types of organisation to which the respondent's household makes a contribution in money and/or in kind</td>
<td>0.264</td>
<td>0.154</td>
<td>0.0001</td>
</tr>
<tr>
<td>Rfix</td>
<td>Gives a fixed proportion of income to church, synagogue, or mosque</td>
<td>3.242</td>
<td>0.348</td>
<td>0.0001</td>
</tr>
<tr>
<td>Ofix</td>
<td>Gives a fixed proportion of income to non-religious organisation(s)</td>
<td>-0.230</td>
<td>-0.011</td>
<td>0.6719</td>
</tr>
</tbody>
</table>

N=1,099
R-Squared=0.288
Cluster significance level=0.0001

Source: As for Table 1.
related to giving behaviour were measures of either (1) participation and/or commitment to organisations and institutions that serve as channels for giving and volunteering or (2) informal activities that involve helping others.

Eight of the ten variables were associated with giving behaviour in the expected direction (greater participation and/or greater opportunities for participation lead to larger percentages of income contributed); two were not: (1) households that allocate a fixed proportion of their income to donate to non-religious organisations tend to allocate smaller proportions than those that do not structure their donations so formally; and (2) larger households (which presumably have more opportunities for participation because of the activities of their members) tend to give smaller proportions of their incomes than do smaller households - in this case, larger households may not have sufficient financial resources to support larger proportions of income contributed after meeting the needs of its members, especially since larger households tend also to have lower incomes.

**Urgency and effectiveness**

In this case, the regression analysis revealed a more mixed picture than that discussed thus far. The eight variables corresponding to the urgency/effectiveness cluster were significant at the 0.045 level rather than the 0.0001 level as in the previous theoretical clusters (see Table 4). The strength of relationship was quite small at 0.0144, as measured by R-Squared.

Of the eight variables, five had signs consistent with greater urgency and/or effectiveness being associated with larger proportions of income contributed; one was ambiguous; and two were contradictory. Thus in addition to not being strongly grounded in the theory, this cluster was less internally consistent than the other theoretical clusters.

**Invitations to participate**

Again based on regression analysis of the relevant survey data, the answer is 'yes'. The set of six variables corresponding to the direct invitation cluster was significant at the 0.0001 level; and its strength, measured as usual by R-Squared, is 0.052 (see Table 5). However, only three of the variables indicate that direct invitation led to higher percentages of income contributed, while three others indicate that direct invitation was actually associated with lower if any percentage of income contributed.

Closer inspection of each subset of three variables implies that the method of direct contact may be as important as just contact, in its own right. The three direct invitations that seem to lead to higher
Table 4. Regression analysis of urgency/effectiveness cluster

<table>
<thead>
<tr>
<th>Q no.</th>
<th>Variable name</th>
<th>Non-standardised coefficient</th>
<th>Standardised coefficient</th>
<th>Statistical significance level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q47a</td>
<td>The need for charitable organisations is greater now than five years ago</td>
<td>0.200</td>
<td>0.036</td>
<td>0.2813</td>
</tr>
<tr>
<td>Q47b</td>
<td>Charitable organisations are more effective now in providing services than five years ago</td>
<td>-0.165</td>
<td>-0.032</td>
<td>0.3546</td>
</tr>
<tr>
<td>Q47c</td>
<td>I place a low degree of trust in charitable organisations</td>
<td>-0.005</td>
<td>-0.001</td>
<td>0.9757</td>
</tr>
<tr>
<td>Q47g</td>
<td>Generally, the US is in more trouble now than 5 years ago</td>
<td>-0.264</td>
<td>-0.054</td>
<td>0.0867</td>
</tr>
<tr>
<td>Q47h</td>
<td>Generally, charitable organisations play a major role in making our communities better places to live</td>
<td>0.406</td>
<td>0.072</td>
<td>0.0408</td>
</tr>
<tr>
<td>Q47l</td>
<td>On the whole, charitable organisations do not do a very good job in helping those who need help</td>
<td>-0.230</td>
<td>-0.046</td>
<td>0.1996</td>
</tr>
<tr>
<td>Q69h</td>
<td>Most people with serious problems brought their problems on themselves</td>
<td>0.012</td>
<td>0.003</td>
<td>0.9342</td>
</tr>
<tr>
<td>Q69i</td>
<td>It is in my power to do things that improve the welfare of others</td>
<td>0.172</td>
<td>0.031</td>
<td>0.3135</td>
</tr>
</tbody>
</table>

N=1,099  
R-Squared=0.014  
Cluster significance level=0.0447

Source: As for Table 1.

levels of contribution involve a personal contact by a previously known individual – a personal friend, business associate or member of the clergy. The three direct invitations that lead to smaller contributions are associated with less intimate contact – phone call, someone coming to the door or workplace-based encouragement by an employer.

Discretionary resources

The set of seven variables corresponding to the discretionary resources cluster was significant at the 0.0001 level of statistical significance. The strength of the relationship as measured by R-Squared is 0.062 (see Table 6). Variables that indicate increases in income or optimism concerning one's financial future were associated with higher percentages of income contributed. Two variables that we associated with greater household resources, however, had signs that implied lower
Table 5. Regression analysis of invitation to participate cluster

<table>
<thead>
<tr>
<th>Q no.</th>
<th>Variable name</th>
<th>Non-standardised coefficient</th>
<th>Standardised coefficient</th>
<th>Statistical significance level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q26</td>
<td>Has been asked to give money or other property to charitable organisations, including religious organisations, in the past year</td>
<td>1.069</td>
<td>0.120</td>
<td>0.0001</td>
</tr>
<tr>
<td>Q66b</td>
<td>Importance for contributing to a charitable organisation of receiving a phone call asking you to give</td>
<td>-0.355</td>
<td>-0.083</td>
<td>0.0197</td>
</tr>
<tr>
<td>Q66c</td>
<td>Importance of someone coming to the door asking you to give</td>
<td>-0.139</td>
<td>-0.034</td>
<td>0.3457</td>
</tr>
<tr>
<td>Q66j</td>
<td>Importance of being asked by clergy to give</td>
<td>0.544</td>
<td>0.142</td>
<td>0.0001</td>
</tr>
<tr>
<td>Q67a</td>
<td>Being asked to contribute or volunteer by a personal friend or business associate was a motivation for charitable giving and volunteering</td>
<td>0.294</td>
<td>0.061</td>
<td>0.056</td>
</tr>
<tr>
<td>Q67j</td>
<td>Being encouraged by an employer was motivation</td>
<td>-0.450</td>
<td>-0.086</td>
<td>0.0060</td>
</tr>
</tbody>
</table>

N=1,099
R-Squared=0.052
Cluster significance level=0.0001

Source: As for Table 1.

rather than higher percentages of income contributed.

The first of these variables was the number of employed people in the household: the more people employed, according to this analysis, the lower the percentage of income contributed. One might speculate that where households have a larger than average number of people employed, this may be because otherwise these households' income would not be sufficient to meet basic needs. In these households, additional people may have to work just to make ends meet, leaving very little left over for philanthropy. A more mean-spirited speculation would be that the members of some households are so materialistic that more of their members go to work and keep most of their increased earnings for themselves.

The second variable was gross household income, whose sign indicated lower percentages of income were contributed by households with higher gross incomes. This sign, however, makes some sense when one considers that another resource variable was the respondent's intentions to list charitable contributions as an itemised deduction. This variable would tend to pick up moderate and higher income
### Table 6. Regression analysis of general resources cluster

<table>
<thead>
<tr>
<th>Q no.</th>
<th>Variable name</th>
<th>Non-standardised coefficient</th>
<th>Standardised coefficient</th>
<th>Statistical significance level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q3</td>
<td>Degree to which respondent worries about not having enough money — a lot, moderate amount or only a little</td>
<td>0.537</td>
<td>0.114</td>
<td>0.0002</td>
</tr>
<tr>
<td>Q4</td>
<td>Respondent has (more, less or the same amount of) money left over after paying bills this year as compared with last year</td>
<td>0.263</td>
<td>0.056</td>
<td>0.1186</td>
</tr>
<tr>
<td>Q77</td>
<td>Will be claiming a deduction for charitable contribution on federal income tax return for 1991</td>
<td>1.730</td>
<td>0.226</td>
<td>0.0001</td>
</tr>
<tr>
<td>Q83</td>
<td>Is financially (better off, about the same, worse off) now as compared with a year ago</td>
<td>-0.206</td>
<td>-0.040</td>
<td>0.2903</td>
</tr>
<tr>
<td>Q84</td>
<td>Expect at this time next year to be financially (better off, the same, worse off) than now</td>
<td>-0.101</td>
<td>-0.018</td>
<td>0.5675</td>
</tr>
<tr>
<td>Inc</td>
<td>Household gross income ($000s)</td>
<td>-0.008</td>
<td>-0.059</td>
<td>0.1206</td>
</tr>
<tr>
<td>Nemp</td>
<td>The number of people currently employed in the household</td>
<td>-0.407</td>
<td>-0.093</td>
<td>0.0060</td>
</tr>
</tbody>
</table>

N=1,099  
R-Squared=0.062  
Cluster significance level=0.0001

*Source: As for Table 1.*

Households who made significant charitable contributions, leaving moderate and higher income households who made small or no charitable contributions to be reflected in the sign of the gross household income variable.

**Demographic factors**

A set of eight demographic factors was significant at the 0.0001 level of statistical significance and the strength of relationship, as measured by R-Squared, was 0.064 (see Table 7). These variables were: the age of the respondent, the education of the chief wage earner, the retirement status of the chief wage earner, the race of the respondent and religious affiliation (represented as four dummy variables). Other demographic characteristics that are related to giving behaviour but are only weakly related when considered jointly with other demographic factors include...
Marital status, presence of teenagers in the household and Hispanic origin.

Discussion

The multiple regression analysis indicates that there is strong statistical evidence that five of the theoretical clusters identified in the identification theory are, in some sequence and/or causal structure, related to giving behaviour. One additional factor, urgency/effectiveness, emerged during the course of the analysis as a potential determinant of charitable giving. In this case, however, the empirical evidence was borderline at best.

Findings from joint analysis of variable clusters

When the many factors relevant to the theory are taken simultaneously into account, which factors were most strongly related to giving behaviour? Multiple regression was again used to investigate this research question. Variables from all clusters were entered into an initial analysis, and stepwise elimination of statistically insignificant variables was used to identify variables with the strongest empirical
relationship to giving behaviour. The resulting reduced set of variables is significantly related to giving behaviour at the 0.0001 level of statistical significance (see Table 8).

In this joint analysis, three of the five variables with the strongest relation to giving behaviour, as measured by their standardised beta coefficients, were community of participation variables. All three were closely related to participation in institutions and organisations that maintain formal channels for receiving charitable contributions (Table 8). The fourth variable was a resource variable, and the fifth was a demographic characteristic. Of the four remaining variables significant at the 0.05 level, two were general community of participation variables and the other two were invitation to participate variables. Thus, of the nine variables significant at the 0.05 level, five were community of participation variables, two were invitation to participate variables,

Table 8. Joint regression analysis of all clusters for total population

<table>
<thead>
<tr>
<th>Q no.</th>
<th>Variable name</th>
<th>Non-standardised coefficient</th>
<th>Standardised coefficient</th>
<th>Statistical significance level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Independent variables with the five largest standardised coefficients</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ri1x</td>
<td>Gives a fixed proportion of income to church, synagogue or mosque</td>
<td>2.865</td>
<td>0.289</td>
<td>0.0001</td>
</tr>
<tr>
<td>Ngiv</td>
<td>The number of different types of organisation to which the respondent’s household makes a contribution in money and/or in kind</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Inc</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household gross income ($000s)</td>
<td>-0.019</td>
<td>-0.130</td>
<td>0.0001</td>
</tr>
<tr>
<td>Q587</td>
<td>Frequency of attending church, synagogue or mosque</td>
<td>0.368</td>
<td>0.110</td>
<td>0.0001</td>
</tr>
<tr>
<td>Hret</td>
<td>Retirement status of chief wage earner</td>
<td>0.011</td>
<td>0.101</td>
<td>0.0002</td>
</tr>
<tr>
<td></td>
<td><strong>Other independent variables significant at the 0.05 level</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q27</td>
<td>Length of time living in community</td>
<td>0.238</td>
<td>0.066</td>
<td>0.0081</td>
</tr>
<tr>
<td>Q676</td>
<td>Being encouraged by an employer was motivation for charitable giving and volunteering time</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q66c</td>
<td>Importance of charitable giving of someone coming to the door asking you to give</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hvol</td>
<td>The number of hours per month that the respondent volunteers</td>
<td>0.020</td>
<td>0.055</td>
<td>0.0282</td>
</tr>
</tbody>
</table>

N=1,375
R-Squared=0.276
Cluster significance level=0.0001

Source: As for Table 1.
one was a resource variable and one was a demographic characteristic.

The lack of variables from the youthful experiences, framework of consciousness, and effectiveness/urgency clusters means only that these clusters, as reflected in the Survey of Giving and Volunteering, are not strongly and consistently related to the percentage of income contributed once participation, resource and demographic variables are taken into account. It does not necessarily mean that these clusters are only minor factors in giving behaviour; indeed, they may be critical factors in causal sequences involved in giving behaviour. But they are either (a) less proximate factors than participation, discretionary resources and demographic factors or (b) proximately related to giving behaviour but only for selected segments of the population. Hypothetically, youthful experiences might influence framework of consciousness, and jointly they may influence the pattern and magnitude of community of participation so that the community of participation variable may already capture the effects of youthful experiences and framework of consciousness. This hypothetical sequence is one of many that are consistent with both the five-variable theory and the multivariate regression results.

It is thus possible to conclude that youthful experiences, framework of consciousness and urgency/effectiveness have little or no consistent impact, even indirectly, on giving behaviour. At this point in our research effort, our conclusion is that youthful experiences, framework of consciousness and urgency/effectiveness do not have a strong, direct effect on the percentage of income contributed independent of participation, resources and demographic characteristics. This finding has strong implications for modelling causal sequences, like the hypothetical sequence presented above, which we intend to explore in the next stage of the research.

Specific variables

This section evaluates the impacts of each of the nine variables on percentage of income contributed in terms of both the standardised and non-standardised regression coefficients. Standardised coefficients indicate the relative strength of a variable's impact. Non-standardised coefficients estimate the average impact of a variable, adjusting for the effects of all other variables in the analysis, for a given specification of the regression equation.

First, two of the five strongest variables associated with the giving behaviour (i.e., percentage of income contributed) involved participation and commitment to religious institutions. Adjusting for other factors, the 19 per cent of households that budget a fixed percentage of their income to religion, give an average of 2.9 per cent more of their
income in total philanthropic contributions (including religion) than do households that do not give a fixed percentage. This constitutes a 150 per cent increase in the percentage of income contributed compared with the population in general. In addition, households one or more of whose members attend religious services weekly or nearly weekly, gave an average of 1.1 per cent more in percentage of income contributed compared with those who never attend services, again adjusting for other factors.

Second, other participation variables had a major impact. Households whose members have a commitment to multiple types of philanthropic organisations gave an average of 0.36 per cent to each additional type of organisation, adjusting for other variables in the regression; consequently, households that gave to four types of organisations gave an average of 1.1 per cent more of their income than households that gave to only one type of organisation. Households whose members have lived in a community longer gave a greater percentage of their income to philanthropy than new arrivals; consequently, households that have lived in a community for ten years or more gave an average of 0.7 per cent more of their income to philanthropy than households whose members have lived in their community for two years or less. Households in which the respondent expresses a social commitment by volunteering their time to one or more philanthropic organisations give an average of 0.1 per cent more of their household income to philanthropy for every five hours the respondent volunteers per month.

Household income was the only resource variable among the most important nine. Once adjusting for other factors (including intention to file an itemised deduction for charitable contributions on the household's federal income tax return), the percentage of income contributed was reduced by 0.95 per cent for every additional $50,000 in gross household income. In other words, among households that are not intending to claim a charitable deduction, the analysis suggests that households with incomes of only $10,000 gave 0.95 per cent more of their income as compared households with incomes of $60,000. The difference, of course, is that a negligible number of households earning $10,000 claim a charitable deduction, regardless of the percentage of income they contributed; on the other hand, most households with incomes of $60,000 contributing a substantial proportion of their income to charity would claim a charitable deduction. This means that households earning $60,000 that do not intend to claim a deduction have given relatively small or zero proportions of their incomes to charity. In fact, they gave 0.95 per cent less of their income compared with households earning $10,000. These anomalous households account for the negative impact of household income on percentage of household income contributed.
Retirement status was the only demographic variable among the most important nine. Once adjusting for other factors, households whose chief wage earner was retired contributed an average of 1.1 per cent more of their incomes as compared with households whose chief wage earner is not yet retired. Further investigation, not reported here, indicated that (adjusted for the other factors in this analysis) the increased percentage was due primarily to reductions in household income rather than changes in household contributions. Other than retirement status, demographic factors had relatively little consistent impact on percentage of income contributed, independent of other variables in the analysis. Neither race, ethnicity, marital status, age, employment status, presence of teenagers, age of respondent, nor religious affiliation has a consistent, independent effect. The education of the main wage earner does have a modest effect with a high school degree leading to 0.17 per cent greater percentage of income contributed and a four-year college degree leading to another 0.16 per cent increase in percentage of income contributed. However, these modest effects are not statistically significant, even at the 0.30 level.

Two variables in the invitation to participate cluster were among the nine most important variables in the analysis. In this case, however, we have anomalous findings: direct invitation to participate was associated with lower rather than higher percentages of income contributed: households whose respondent reported that being encouraged by their employer was a major motivation in their charitable giving and volunteering gave 0.7 per cent less of their household income as compared with households whose respondent reported that such encouragement was not a motivation. Similarly, households whose respondent reported that someone coming to the door was a very important reason for their charitable giving gave 0.8 per cent less of their household income as compared with households whose respondent reported that such contact was not at all important. In other words, households for whom door to door contact or being encouraged by an employer were cited as major motivations for giving, are the households who make only modest (below average) contributions - perhaps in the form of 'token' contributions.

Reviewing these findings from a broad theoretical standpoint, it appears that for the population as a whole participation, especially participation that already embodies a commitment to philanthropy or to a philanthropic organisation, is directly related to giving behaviour. Within community of participation, religious commitment and participation in religious organisations have a strong influence on general giving behaviour. The impact of variables from other theoretical clusters do not have a central and consistent impact on giving behaviour. As discussed above, they tend instead to reflect giving behaviour that
is either anomalous or idiosyncratic to a subgroup of the population.

The only variable in the joint analysis that has theoretical significance and appears to operate throughout the population is community of participation, a finding that replicates what researchers cited previously in the article have also discovered. To understand giving behaviour in the total population, it turns out one should focus on understanding the community of participation, with special emphasis on the role of religious participation. A major task for future research on causal sequences affecting giving behaviour should be the investigation of the relationship between communities of participation and the other theoretical clusters of variables we have spoken about: youthful experiences, frameworks of consciousness, discretionary resources, invitation to participate and possibly urgency/effectiveness.

**Associational density, inclination, obligation and invitation**

At the onset of this concluding section, we want to reiterate one very important point. We have seen that several variables which are significant determinants of giving in the analysis of individual clusters are not significant in the joint analysis. This does not mean that the specific variables in the cluster analyses are not important. Rather, we believe, the correct interpretation is that their impact is mediated by the participation cluster. That is, these apparently ‘insignificant’ variables affect participation, which, in turn, affects giving behaviour. Modelling and testing this causal theory is our next research task. This is congruent with the findings by Snow et al. (1980) who find that the network channel associated with movement associations is far more important for recruitment than goals and ideology. In our framework, we conclude that the identification process is amalgamated with and/or triggered by active involvement and participation. Increased identification, in turn, leads to increased giving. Again, this does not mean that frameworks of consciousness are not important in the fuller causal chain of recruitment. For it is often a framework of consciousness that may induce individuals to be in contact with recruitment agents and communities of participation in the first place.

The major implication of the foregoing research is that the level of measured charitable giving, and perhaps of volunteering, depends less than previously thought on issues of generosity or other frameworks of consciousness. Instead, it depends on the factors that generate the individual’s and household’s communities of participation, namely the density and mix of opportunities and obligations of voluntary association. Regrettably, findings about giving and volunteering by race, income and gender have too often been interpreted in the
language of invidious comparisons of generosity. This is problematic for any number of reasons, not least of which is that the analysis becomes too moralistic too quickly.

Rather than turning so readily to declarations about generosity, we must take into account the following: (1) The greatest portion of giving and volunteering takes place in one’s own community and church and helps support activities from which the donor directly benefits. (2) The basis for higher measured giving and volunteering may have less to do with generosity than with the density and mix of the network of formal and informal association within one’s local community and the breadth of one’s associations beyond the local level. (3) This associational network reflects both the willingness of people to get involved as well as the obligations of involvement connected to certain types of engagements. (4) Therefore, higher or lower levels of measured giving of time and money do not necessarily reflect differences in individual generosity. (5) To understand these differences we must look at the communal analog of what William Julius Wilson and others refer to as resources of social capital available to particular groups. When it comes to measured philanthropy, it is a matter not just of moral capital in the form of generosity. It is perhaps more a matter of associational capital in the form of social networks of invitation and obligation. In order to fill out our understanding of these associational dynamics, the next stage of our research will be to model the causal social processes by which community of participation emerges as the major intervening variable. That is, we will explore the vectors of inclination, obligation and invitation that lead individuals into those communities of participation that then induce charitable giving.

Notes

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Due to missing data in the 25 independent variables used in the final regression analysis, the sample size for this regression was reduced further to 1,375 households.

Based on the subsample of households in which the respondent either solely or jointly with others (usually their spouse) in the household make decisions regarding philanthropic contributions, we estimate that 77 per cent of the population of households contribute to one or more philanthropic organisations. The average of total annual contributions is $733 per household – $440 to religious organisations and $293 to non-religious organisations. The annual total of all contributions amounts to 2.0 per cent of household gross income – 1.3 per cent being given to religious organisations and 0.7 per cent being given to non-religious organisations.

The contribution variables for the survey contained missing data for approximately 10 per cent of the households that made a contribution. Among these households, one component of giving was usually missing, but there were often non-missing values for the several other components. Consequently, the missing values were imputed for the missing components and then added together with the non-missing components to arrive at an estimate of total contribution. These imputations were based on multiple regressions of age of respondent, sex of respondent, education of respondent, residential location and household income. This method assumes that missing values within each category follow the trend relationship for that category.

First, such a large number of variables is difficult for the researcher and the reader to keep straight, even within cluster groupings. Second, the 107 variables are interrelated among themselves which has the effect that the impact of any one variable is in part obfuscated by each of the others – the more variables beyond 15 to 20 in this particular analysis, the greater the degree of obfuscation. Third, each of the 107 variables were not answered by a small percentage of the sample; when any of the answers were missing, the case was eliminated from the analysis; fewer than 900 cases had substantive answers to all 107 variables; consequently the sample was reduced to less than 48 per cent of the original subsample size. Fourth, because of the high degree of intercorrelation, the statistical methods could not, in most instances, identify which of the variables were statistically significant (although this does not necessarily cause major problems in early stages of research).

Our decision to include variables that were significant at the 0.10 level is based on the inductive nature of this research. We are attempting to locate variables in the IS/Gallup survey that correspond to the theory developed in the ethnographic Study on Wealth and Philanthropy. As such, at this stage of our research we are willing to include more rather than fewer variables in order to obtain a first mapping of the IS/Gallup data into our identification model.

The series included regressions to estimate the following types of relationships: (1) the relationship between charitable giving (i.e., percentage of household income given to charity) and the variables associated with each theoretical cluster, estimated independently of variables in any other cluster; (2) the relationship between charitable giving and all 107 variables, entered in
hierarchical order by cluster; (3) the relationship between giving and all 107 variables entered simultaneously; and (4) the relationship between giving and all 107 variables with the least significant variables successively eliminated until the remaining variables were all significant at the 0.10 level.

We list the question numbers for the included items in Tables 1 to 8 order to assist others who are interested in analysing the same survey.

Unless otherwise noted, all multiple regressions reported in this article used the population weights developed by the Gallup Organization; case-wise deletion when any variable was missing data; and ordinary least squares estimation of the regression coefficients on the independent variables. The values of R-Squared reported are not adjusted for the number of independent variables in the analysis.

This may reflect either the lack of strong, direct effects or the inadequacy of the Independent Sector data in measuring and operationalising the theoretical variable clusters as compared to measuring and operationalising the theoretical variables of participation, resources and demographic characteristics. It is, of course, more difficult to measure psychological factors in a survey than to measure factual factors, such as activities, resources and demography.

References

Nonprofit and Voluntary Sector Quarterly, 24, 59-78.