Basic Facts about Charitable Giving from the *Center on Philanthropy Panel Study*

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Abstract

Basic facts about the charitable giving of families are presented using the first wave of the *Center on Philanthropy Panel Study*, a new module in the *Panel Study of Income Dynamics* (*PSID*). The basic facts are about the relationship between giving and income and the distribution of giving.

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1. Introduction

This paper describes charitable giving by income class using survey data on giving and income from the *Center Panel*, a new module on charitable giving in the *PSID*. The description purposefully parallels David Joulfaian's (2005) description of (individual) giving by income class using income tax data. The parallel description is useful for three purposes. First, both data sources describe the giving done by those who itemize charitable deductions on their tax returns; the parallel description therefore points out where the two data sources differ. It is important to understand the differences when comparing tax analyses based on one data set to the other. Second, the parallel description provides information about families that give but who do not claim itemized charitable deductions (giving by non-itemizing families is not captured by tax data). This information can be used by tax analysts to model how changes in the tax treatment of giving may affect givers who do not currently itemize. FInally, the parallel description can look at different types of giving separately; I look at religious giving (to churches, synagogues, and mosques for worship and spiritual development) and secular giving (everything else: poverty relief, education, health, combined funds such as the United Way, youth and family services, the arts, neighborhood improvement, the environment, international aid, and open-ended purposes). This information can be used by tax analysts to model how changes in the tax treatment of giving affect different types of giving.

2. The *Center Panel,* the *PSID*, and Tax Data

The first wave of the *Center Panel* was fielded in the 2001 *PSID* and measured giving in

calendar year 2000 (note: Joulfaian's results are for the 2002 tax year). There are 4,709 family units in the analysis, all from the nationally representative portion of the *PSID*.[1] The *Center Panel* data are the only recent survey data on giving that produce a distribution of giving similar to tax data up through the 90th percentile of giving (Wilhelm 2005). The *Center Panel*'s giving distribution is dissimilar from tax data above the 90th percentile because a random sample of the population like the *PSID* does not pick up enough families at the very top of the income distribution to produce a precise estimate of giving at the very top of the giving distribution. Tax data has the advantage at the distribution's top.

The *PSID* provides data on family income, but this is different than the Adjusted Gross Income (AGI) used by Joulfaian (2005). (A future version of this paper will construct AGI for the *PSID* families). Family income in the *PSID* is high-quality (meaning it aligns well with income measured in the *Current Population Survey*, *CPS*; see Gouskova and Schoeni, 2002). However, Meyer and Sullivan (2003) find that the income of low-income households is underreported in all surveys and that consumption expenditure is a better measure of the well-being of low-income households; this has implications for the interpretation of the present results.

3. Results

3.1 The Relationship between Giving and Income

Table 1 begins by reproducing columns from Joulfaian's Table 1: the percentage of

[1]Five percent of the representative sample (261 families) is not used because either they were not asked the *Center Panel* module, they reported zero or negative income, they reported zero or negative food expenditure, or their food expenditure was missing.

returns falling in each class, aggregate AGI, and charitable deductions by AGI class. The fourth column lists charitable deductions per tax return (including returns that had zero charitable deductions in the denominator), and the fifth column shows charitable deductions as a percentage of AGI (again including returns that claimed zero charitable deductions). The percentage starts at .6 percent, then climbs to 2.6 percent at the $75,000-to-$200,000 AGI classes, and then takes a big jump to 3.4 percent at the top AGI class. The tax data offer counter-evidence to the argument that the rich give a lower percentage of their income than do those with low-income, although it must be remembered that tax data likely underestimate giving at the bottom of the income distribution because they do not contain the gifts of non-itemizers.[2] Indeed, column 6 shows that the percentage of tax returns itemizing charitable deductions is very small at the bottom of the income distribution.

Table 1 continues by focusing on only those tax returns that itemize charitable deductions. Column 7 shows the average charitable deduction per tax return among itemizers, and column 8 shows these deductions as a percentage of itemizers' AGI. Among itemizers, the average charitable deduction is $1,167 in the lowest AGI class, a striking 19 percent of AGI. The percentage falls dramatically as we move to the higher classes, but jumps back up to 3.7 percent in the highest AGI class. The data for itemizers suggests that the AGI-rich give a lower percentage of their AGI than do the AGI-poor. This is a different pattern than we saw when looking at all returns (both non-itemizers and itemizers).

Table 1 column 9 looks at all tax returns and lists the part of charitable deductions that

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[2]See Schervish and Havens (1995) for references to papers making the argument that the poor are more generous in perentage terms, and for evidence that including non-givers in the denominator (as I am essentially doing) counters the argument.

are cash contributions (from Joulfaian's Table 2; in addition to cash, charitable deductions include in-kind and carryover contributions). The fraction of charitable deductions that are cash contributions is large in the lower AGI classes, but falls in the higher AGI classes: in the highest class the fraction is just under two-thirds (27.6/42.3). The obvious implication is that in-kind gifts are proportionally more important in the giving of high income people. Table 1 concludes with the percentage of cash contributions in AGI (including returns that had zero cash contributions). The percentage rises with income class, but less dramatically than with all charitable deductions (col. 5): the percentage in the top income class is only 2.2 (down from 3.4). Again, the difference is that cash contributions do not include deductions for in-kind contributions and in-kind contributions are especially large at the top.

Table 2 presents the first set of results from the *Center Panel*. The percentages of the sample falling in each family income class differ from the Table 1 percentages falling in each AGI class. There are many more families in the lower AGI classes (because of adjustments to gross income for tax purposes), indicating that they are not as "low-income" as the families in the *PSID*'s lower family income classes.

The next columns are the average family income and the average giving (including the families that give zero) by income class. The fourth column of Table 2 shows the percentage of giving out of income: the percentage starts at a high 2.9 percent in the lowest income class, then falls to 1.7 percent at the $50,000-to-$75,000 income class, rises to 2.6 in the $100,000-to-$200,000, and then falls to 1.4 in the top class. The *Center Panel* conforms to the U-pattern sometimes seen in survey data (again, see Schervish and Havens 1995 for references).

Column 5 contains the percentage within each income class that report claiming a charitable deduction. Note that the 10 percent of the lowest family income class claiming a

charitable deduction is much higher than Table 1's 2.5 percent of the lowest AGI class claiming a charitable deduction. This is a main difference between the tax returns and *PSID*; it is not clear why a higher percentage of low-income *PSID* respondents say they itemize their charitable deductions, especially when one suspects that some portion of the lowest AGI class in the tax data is really higher income and hence more likely to itemize.[3]

Columns 6 and 7 list the average charitable giving and percentage of family income given for families that itemize. The giving-income profile among families that itemize is similar to the tax return data on itemizers (Table 1 cols. 7 and 8). Families in the lowest class (note there are only 21 observations here) report giving $1,127 on average which is 19 percent of their average income ($5,812, not shown); again, the same striking percentage seen in the tax data.[4] As we move to higher family income classes the level of average giving rises while the percentage of income given falls, in line with the tax data. In the middle income classes ($30,000-$100,000) giving is $400-$600 less than itemized charitable deductions, but I consider this to be reasonably close. However, the similarity ends at the top income class: the average gift is much smaller than seen in Table 1 col. 7 and the percentage given continues its decline to 1.5 percent (instead of jumping back up). This is a second difference between the tax returns and the *PSID*.

Columns 8 and 9 list the average charitable giving and percentage of family income given for families that do not itemize. The giving-income profile among families that do not itemize

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[3]Respondents are asked whether they itemize their charitable deductions and how much those deductions are in the *PSID*'s income module, not in the *Center Panel*. Thus, the *PSID* has two separate measures of giving.

[4]If the largest gift in this class is excluded ($8,000), the average gift for the remaining 20 observations is $783 which is still 14 percent of average income. The high percentage is not due to an influential observation.

differs substantially from the profile among itemizing families: the average amounts given within each income class are much smaller, and the decline in the percentage given when moving from the low to high income classes is much more gradual. The strong U-pattern in the percentage of income given seen in column 4 is mostly due to the giving of itemizers. Finally, the lowest income class gives 1.2 percent of its income; the striking 19 percent given seen among itemizers is gone.

Comparing Tables 1 and 2 raises two questions:

> (1) Why is the average charitable deduction per tax return of those with low AGI (Table 1, col. 4) smaller than the average gift per family among those with low family income (Table 2, col. 3)?

There are two parts to the answer. First, in the lowest AGI class the percentage itemizing (2.5) is smaller than the percentage itemizing in the lowest family income class (10). Second, any tax return not itemizing charitable deductions contributes a zero to the calculation of the average charitable deduction per return in the tax data, but non-itemizers do give more than zero (Table 2, col. 8) and this raises the average gift per family. The difference between the average charitable deduction per tax return and the average gift per family does not depend on differences within the group of itemizers: itemizers in the tax data and in the *Center Panel* give similar amounts on average and in percentage terms, except at the very top income classes.

> (2) Why is the average charitable deduction per tax return of those in the top AGI class (Table 1, col. 7; $17,917) so much larger than the average gift per family among those in the top family income class (Table 2, col. 3; $5,331)?

One possibility is that those in the top family income class may be underreporting their in-kind gifts. The *Center Panel* questionnaire does instruct respondents to include in-kind gifts in their answers, but gifts in-kind may be more difficult to recall. However, one could argue that small in-kind gifts made by those in the lower income classes (e.g., food, clothing) would be more

difficult to recall than large contributions made by those in the higher income classes (e.g., stocks). Furthermore, while restricting attention only to cash contributions in the tax data does lower the average contribution in the top AGI class from $17,625 to $11,500, the average cash contribution still remains much larger than the *Center Panel*'s $5,331.

The more likely explanation for the larger giving evidenced by tax returns for high income people is that the *PSID* does not pick up enough families at the top of the income distribution to produce a precise estimate of giving at the very top of the giving distribution: the average AGI in the top class is $521,000, but the average family income in the top class is only about $380,000. Recalling that the average income of those in the top AGI class is likely much higher than $521,000 (because gross income is adjusted downward to determine AGI), it is clear that the top *PSID* family income class is not representative of those in the top AGI class.

3.3 The Frequency Distribution of Giving as a Percentage of Income

Table 3T lists the percentages of tax returns within each AGI class that claim charitable deductions of various percentages of AGI. The percentages are calculated from Joulfaian's (2005) Table 3. Only tax returns itemizing charitable deductions are included in the returns analyzed in Table 3T (refer to Table 1 col. 6 for the percentages of each income class itemizing). Table 3T shows that: (1) high percentages of the lower three AGI classes claim five or more percent of their AGI as charitable deductions (a striking 40 percent of the lowest AGI class claims between 20-to-50 percent of their AGI) and (2) high percentages of the top six AGI classes claim two or less percent of their AGI as charitable deductions (and the percentage claiming two or less increases with AGI class).

A similar pattern emerges from the *Center Panel*: Table 3I looks at the respondents who

say they itemize charitable deductions, and lists the percentages of families within each income class that give various percentages of income. The main difference between Table 3T and table 3I is that the *Center Panel* picks up very few high-income, larger percentage givers (the bottom-right corner of Table 3I is sparse).

A different pattern emerges among the *Center Panel* non-itemizers (but still givers) in Table 3N. Relatively few of the low-income non-itemizers who give report giving five percent or more of their income (though some still report this). All income classes have large percentages giving at the two-percent-or-less level, and the percentages of the highest six income classes giving two percent or less are much higher than the itemizing counterparts in Table 3I.

For completeness, Table 3G shows the percentages for all givers. These results are, of course, a combination of the results seen in Tables 3I and 3N.

3.4 The Distribution of Giving

Table 4 presents the univariate distributions of charitable deductions from tax returns and giving from the *Center Panel*. Column 1 shows that between three and five percent of the returns that itemize charitable deductions fall into each of the first ten $100-wide brackets. Forty-nine percent of the returns claim between $1,000 and $5,000 in charitable deductions, and slightly more than 16 percent claim $5,000 or more. Column 2 presents the distribution of giving for the *Center Panel* respondents who say they itemize charitable deductions. The distribution is similar to the tax returns though slightly fewer of the tax returns fall in the first ten $100 brackets: 40 percent of the tax returns fall in the first ten brackets versus 45 percent of the *Center Panel* families. Slightly more tax returns fall in the $1,000-$5,000 bracket: 49 versus 41 percent

of the *Center Panel* families.[5] Both data sources show .3 percent of itemizers deducting/giving $50,000 or more, but caution is required here: the average charitable deduction in the tax data ($215,438) is much higher than the average giving in the *Center Panel* ($134,367). Again, the *Center Panel* is not picking up many givers of very large amounts.[6]

The third column in Table 4 shows the distribution of giving for those givers who do not itemize. The non-itemizer distribution is very different from the itemizers. Forty-one percent of givers who do not itemize give between $1 and $300 and 73 percent fall in the first ten $100 brackets. Just under three percent give $5,000 or more, and no one is in the $50,000 or more bracket. Column 4 combines the *Center Panel* givers who itemize with givers who do not to show the overall distribution of giving.

3.5 The Relationship between Giving and Food Expenditure

As already noted giving (by itemizers and non-itemizers combined) as a percentage of income in Table 2 col. 4 conforms to the U-pattern seen in other survey data. I argued that the giving in the lowest class is higher than in the tax data in part because more respondents in this class say they itemize, but that argument does not hold in the $10,000-$20,000 and $20,000-$30,000 classes; so the U-pattern will survive any adjustment of the calculations for the

[5]Formal analysis indicates that though the differences are small, they are statistically significant at the 10th through 50th percentiles, not significant at the 60th through 80th percentiles, and again significant at the 90th. The distribution of giving by itemizers obtained from other household surveys is not at all close to the distribution of charitable deductions from tax data. See Wilhelm (2005).

[6]There are only six *Center Panel* observations in the $50,000 or more bracket. The largest giver is an influential observation: the average giving among the other five is (only!) $62,940.

percentage who say they itemize. Another possible explanation of the U-pattern is that non-itemizers are overreporting their giving, but we have little reason to suspect this—recall that itemizers' reports are close to the tax data except at the very top income class.

One explanation not yet considered is that the income of low-income households is underreported and this inflates the percentage seemingly given to charity.[7] To check this Table 5 presents giving not as a percentage of income but as a percentage of food expenditure. For low-income families, food expenditure is a better measure of longer-term well-being than reported current year income. However, food expenditure likely under-measures long-term well-being for higher-income families because high-income people spend a lower percentage of their income on food and more income on other consumption expenditures.[8]

Table 5 col. 1 lists average food expenditure within each income class. Food expenditure rises with income, but at a decreasing rate (hence the argument that food expenditure likely under-measures long-term well-being for higher-income families). Column 2 shows that giving as a percentage of food expenditure does not follow the U-pattern; instead it rises monotonically with income class. Although expressing giving as a percentage of food expenditure overstates the conceptually correct percentage for high income families, I speculate that the necessary correction would not be large enough to restore the U-pattern. In any event, future work will

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[7]Meyer and Sullivan (2003) present evidence that all surveys under-measure income for low-income families and that food expenditure is a better measure of well-being for low income families.

[8]The conceptually correct calculation is lifetime giving divided by lifetime income. If one assumes that current year consumption (including giving) is proportional to lifetime income, then giving divided by current year total consumption expenditure (not just food expenditure) delivers the correct calculation (ignoring durables). Hence, a better calculation would be to use total consumption expenditure, but the *PSID* data on non-food consumption expenditure has lots of missing observations.

replace this speculation with a corrected calculation.[9]

Columns 3 and 4 repeat this exercise for families that itemize. Families in the lowest income class have extremely large food expenditures; at $6,081 their level of food expenditures is similar to that of families in the $40,000-$50,000 class. Unlike giving as a percentage of income (which is the largest in the lowest income class) giving as a percentage of food expenditure is smallest in the lowest income class. Although charitable giving as a percentage of food expenditures does not display the dramatic decline seen in Table 2 col. 7, note that the percentages in the $10,000-$30,000 income classes are still larger than the percentages in the $30,000-$100,000 classes. Hence some, but not all, of the larger percentage giving seen when giving is taken as a percentage of income disappears when giving is taken as a percentage of food expenditure.

For families that do not itemize (cols. 5 and 6) food expenditure is within −$500 of itemizing families in the same income class except at the lowest and highest income classes (−$3,213 and −$1,138). Giving as a percentage of food expenditure generally rises with income class.

Central to understanding the U-pattern is understanding why low-income itemizers give such high amounts, a stylized fact appearing in both the tax and *Center Panel* data. It may be that the decision to itemize even though current year income is low signals that the person is really rich in terms of permanent income, is giving out of accumulated wealth instead of income, and/or has low expenditure on durables because major durables (e.g., housing) are already paid off. The *PSID* will be especially useful in future work checking these possibilities. For instance,

[9]McClelland and Brooks (2004) also find that expressing giving as a percentage of consumption expenditure substantially reduces the "convexity" of the giving–income profile.

we now know that itemizers in the lowest income class spend twice as much on food as non-itemizers in the lowest income class, indicating that these itemizers may be "income poor" but are certainly not "expenditure poor." They are likely consuming (and giving) out of high wealth. However, there is not similar evidence for the $10,000-$20,000 and $20,000-$30,000 income classes: food expenditure in these classes is similar for itemizers and non-itemizers, and this suggests there is more to the U-pattern story than simply the giving of low-income people coming out of high wealth.

3.6 The Giving–Income Relationship for Religious and Secular Giving

Tables 6R and 6S replicate the giving–income profiles as in Table 2 but separately for religious giving and secular giving. In previous work, one-half or more of giving is found to go to religious purposes and in line with this over half (805/1,414 = .57) of giving in the *Center Panel* is to religious purposes. Column 1 in Table 6R shows that religious giving rises with income, but the percentage of income given to religious purposes declines from 2.1 percent in the lowest income class to .6 percent in the highest—not a U-pattern. This decline is almost entirely due to itemizers (col. 4); the decline from 14 percent of income given to religious purposes in the lowest income class to .6 percent in the highest recalls the similar dramatic decline seen in Table 2 col. 7; a large part of the Table 2 dramatic decline is due to the religious giving of itemizers. For non-itemizers the percentage given declines slightly with income, but is relatively flat.

In Table 6S col. 1 the secular giving–income profile rises more gradually than the religious giving–income profile until reaching the top two income classes where it becomes very

steep. The percentage of income given, however, has a very modest U-pattern.[10] The modest U-pattern is a combination of the decline in percentage given among itemizers—still striking, but not nearly as dramatic as with religious giving—and a slight increase in the percentage given among non-itemizers.

4. Conclusions

Center Panel data on the giving done by families that itemize charitable deductions is similar to data on itemized charitable deductions from tax return data except at the very top of the income distribution. Except at the top, the giving–income profile, the within-income class frequency distribution of giving as a percentage of income, and the univariate distribution of giving are fairly similar. At the top of the income distribution the giving measured by the *Center Panel* is lower than charitable deductions from tax return data because random sample surveys do not pick up enough families at the top of the income distribution to produce a precise estimate of giving at the very top. The *Center Panel* data on itemizers can therefore be useful for tax analyses with a qualification regarding results about the very top of the distribution.

Center Panel data on the giving done by families that do not itemize charitable deductions shows a different (compared to itemizers) giving–income profile, within-income class frequency distribution of giving as a percentage of income, and univariate distribution of giving. The *Center Panel* data on non-itemizers is useful for the analysis of tax policies that would affect

[10]There is one influential observation in each of the $20,000-$30,000 and $100,000-$200,000 income classes. Removing the influential observation from the $20,000-$30,000 class drops the average given to $216 and the percentage of income to .8. Removing the influential observation from the $100,000-$200,000 class drops the average given to $1,022 and the percentage of income to .7.

incentives to give for those families currently not itemizing charitable deductions. Data on non-itemizers are unavailable from tax returns (obviously), and the giving done by itemizers is not an accurate guide for what non-itemizers are giving.

A striking pattern in both the tax return and *Center Panel* data is that low-income itemizers give very large percentages of their current year income to charity, and then the percentage given declines as income rises. The dramatic percentage-declines-with-income pattern almost disappears when giving as a percentage of food expenditure is considered; giving as a percentage of food expenditure generally rises starting at $30,000 and moving through the higher income classes, though there is a modest percentage-declines-with-food-expenditure pattern in moving from the $10,000-$30,000 classes to the $30,000-$100,000 classes. Also, the decline in giving as a percentage of income as income rises is largely due to religious giving, though secular giving still displays a notable declining pattern.

In contrast to all of this, the percentage-declines-with-income pattern for non-itemizers is much less dramatic.

An important question for future tax policy research is, Are there behavioral differences between the low-income itemizers who give large percentages of their current year income to charity and higher-income itemizers who give much smaller percentages of their income? One intriguing possibility is that a low-income person who itemizes is giving out of wealth, not current year income, and may be less responsive to tax policies that have their effect on current year income—for such a person, the tax deductibility of charitable deductions may be received as a lump-sum income transfer and not as a cut in the price of giving. Under this scenario, estimates of the price elasticity of giving are too high to the extent they are driven by differences in giving between low-income itemizers and low-income non-itemizers.

Table 1. Income Tax Returns Filed for Tax Year 2002.

	All returns						Returns that itemize charitable deductions		All returns	
Size of AGI	Pct. of returns	AGI ($ billions)	Charitable deductions ($ billions)	Charitable deductions per return ($)	Pct. of AGI	Pct. that itemize char. deduct.	Charitable deductions per return ($)	Pct. of AGI	Cash contrib. ($ billions)	Pct. of AGI
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1 to 10,000	19	125	.7	29	.6	2.5	1,167	19	1	.8
10,000 to 20,000	18	349	3.2	137	.9	8	1,684	11	2.9	.8
20,000 to 30,000	14	459	5.7	306	1.2	16	1,900	7.5	4.6	1
30,000 to 40,000	11	486	7.7	550	1.6	29	1,925	5.5	6.4	1.3
40,000 to 50,000	8	472	8.6	819	1.8	40	2,048	4.6	7	1.5
50,000 to 75,000	13	1,067	23.6	1,356	2.2	58	2,337	3.8	19.4	1.8
75,000 to 100,000	7	795	20.3	2,183	2.6	76	2,859	3.3	16.6	2.1
100,000 to 200,000	6	1,108	28.4	3,381	2.6	87	3,840	2.9	22.6	2.0
200,000 or more	2	1,251	42.3	17,625	3.4	92	19,227	3.7	27.6	2.2
All	100.	6,033	140.6	1,082	2.3	31	3,480	3.7	108.1	1.8

Source: Author's calculations based on Joulfaian (2005) Tables 1 and 2.

Table 2. Charitable Giving Year 2000 from the *Center Panel*.

	All families					Families that itemize charitable deductions		Families that do not itemize charitable deductions	
Size of Family Income	Pct. of sample	Average family income ($)	Average charitable giving ($)	Pct. of family income	Pct. that itemize char. deduct.	Average charitable giving ($)	Pct. of family income	Average charitable giving ($)	Pct. of family income
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1 to 10,000	4.5	6,253	181	2.9	10	1,127	19	78	1.2
10,000 to 20,000	10.1	15,341	334	2.2	7	1,404	9	254	1.7
20,000 to 30,000	11.7	25,274	726	2.9	15	2,236	8.8	462	1.8
30,000 to 40,000	11.5	35,048	696	2.0	22	1,551	4.4	460	1.3
40,000 to 50,000	11.2	44,993	832	1.8	27	1,618	3.6	535	1.2
50,000 to 75,000	20.8	61,859	1,078	1.7	43	1,695	2.7	620	1.0
75,000 to 100,000	12.7	86,562	1,755	2.0	66	2,267	2.6	768	0.9
100,000 to 200,000	13.7	132,026	3,396	2.6	77	3,898	2.9	1,689	1.3
200,000 or more	3.8	379,232	5,331	1.4	86	5,739	1.5	2,906	0.8
All	100.	70,232	1,414	2.0	40	2,736	2.6	551	1.2

Source: Author's calculations based on data from the Center Panel wave 2001; n = 4,709.

Table 3T. The Frequency Distribution of Charitable Deductions as a Percentage of AGI.

	Percent of AGI claimed as charitable deductions							
Size of AGI	0 - 1	1 - 2	2 - 3	3 - 4	4 - 5	5 - 10	10 - 20	20 - 50
1 to 10,000	4	5	4	5	6	18	18	40
10,000 to 20,000	7	11	7	9	7	21	19	18
20,000 to 30,000	13	14	12	9	6	20	18	8
30,000 to 40,000	20	20	11	8	5	17	14	4
40,000 to 50,000	24	21	12	8	6	16	11	2
50,000 to 75,000	24	21	12	8	5	16	7	1
75,000 to 100,000	33	21	13	8	5	14	6	1
100,000 to 200,000	35	23	14	8	5	11	4	1
200,000 or more	39	24	12	6	4	9	4	2
All	27	20	12	8	5	15	2	4

Source: Author's calculations based on Joulfaian (2005) Table 3.

Table 3I. The Frequency Distribution of Giving as a Percentage of Income: *Center Panel* Givers Who Itemize.

	Percent of income given								
Size of Family Income	0 - 1	1 - 2	2 - 3	3 - 4	4 - 5	5 - 10	10 - 20	20 - 50	50 or more
1 to 10,000	6	6	6	0	6	12	24	29	18
10,000 to 20,000	14	3	3	7	17	17	24	10	3
20,000 to 30,000	22	13	12	7	4	17	13	9	3
30,000 to 40,000	34	17	8	6	7	17	8	4	0
40,000 to 50,000	29	23	8	6	5	19	9	1	0
50,000 to 75,000	40	18	9	7	5	16	4	1	0
75,000 to 100,000	43	18	11	6	3	14	5	.2	0
100,000 to 200,000	44	24	13	5	5	7	2	.4	.4
200,000 or more	55	23	7	3	5	6	1	0	0
All	40	20	10	5	5	12	5	1	.5

Source: Author's calculations based on data from the *Center Panel* wave 2001; n = 1,754 (givers who itemize).

Table 3N. The Frequency Distribution of Giving as a Percentage of Income: *Center Panel* Givers Who Do Not Itemize.

	Percent of income given								
Size of Family Income	0 - 1	1 - 2	2 - 3	3 - 4	4 - 5	5 - 10	10 - 20	20 - 50	50 or more
1 to 10,000	10	29	12	6	10	14	8	8	2
10,000 to 20,000	29	18	15	8	5	17	6	1	1
20,000 to 30,000	41	20	7	7	3	13	7	2	.4
30,000 to 40,000	47	23	7	6	3	11	3	0	.5
40,000 to 50,000	50	18	10	4	5	10	4	0	0
50,000 to 75,000	60	16	7	3	5	7	1	0	0
75,000 to 100,000	64	20	4	5	4	3	1	0	0
100,000 to 200,000	53	22	7	6	2	6	4	0	0
200,000 or more	78	11	6	0	0	6	0	0	0
All	48	20	8	5	4	10	4	1	.3

Source: Author's calculations based on data from the *Center Panel* wave 2001; n = 1,467 (givers who do not itemize).

Table 3N. The Frequency Distribution of Giving as a Percentage of Income: All *Center Panel* Givers.

	Percent of income given								
Size of Family Income	0 - 1	1 - 2	2 - 3	3 - 4	4 - 5	5 - 10	10 - 20	20 - 50	50 or more
1 to 10,000	9	23	11	5	8	14	12	14	6
10,000 to 20,000	27	16	13	8	7	17	9	3	2
20,000 to 30,000	36	18	8	7	3	14	9	4	1
30,000 to 40,000	43	21	8	6	4	13	5	1	.3
40,000 to 50,000	42	20	9	5	5	13	6	.3	0
50,000 to 75,000	49	17	8	5	5	12	6	.4	0
75,000 to 100,000	49	18	9	6	4	11	3	.2	0
100,000 to 200,000	45	24	12	5	4	7	4	.3	.3
200,000 or more	57	22	7	3	4	6	3	0	0
All	44	20	9	5	4	11	.6	1	.4

Source: Author's calculations based on data from the *Center Panel* wave 2001; n = 3,221 (givers).

Table 4. The Distributions of Charitable Deductions from Tax Returns and Giving from the *Center Panel*.

Size of deduction or giving	Percentages of:			
	Tax returns that itemize charitable deductions	*Center Panel* givers who itemize charitable deductions	*Center Panel* givers who do not itemize charitable deductions	*Center Panel* givers
1 to 100	3	4	18	10
100 to 200	4	5	13	9
200 to 300	5	7	10	8
300 to 400	4	4	8	6
400 to 500	5	8	6	7
500 to 600	5	5	5	5
600 to 700	4	3	4	3
700 to 800	4	3	3	3
800 to 900	3	3	2	2
900 to 1,000	3	3	3	3
1,000 to 5,000	49	41	24	33
5,000 to 10,000	11	9	2	6
10,000 to 50,000	5	3	.8	2
50,000 or more	.3	.3	0	.2

Notes: Col. 1: Charitable deductions. Source: Author's calculations based on Joulfaian (2005) Table 4.

Cols. 2-4: Giving. Source: Author's calculations based on data from the *Center Panel* wave 2001. Givers who itemize n = 1,754; givers who do not itemize n = 1,467.

Table 5. Charitable Giving as a Percentage of Food Expenditure, Year 2000.

	All familes		Families that itemize charitable deductions		Families that do not itemize charitable deductions	
Size of Family Income	Average food expenditure	Charitable giving as a	Average food expenditure	Charitable giving as a	Average food expenditure	Charitable giving as a
	($)	pct. of food expenditure	($)	pct. of food expenditure	($)	pct. of food expenditure
	(1)	(2)	(3)	(4)	(5)	(6)
1 to 10,000	3,183	6	6,081	18	2,868	3
10,000 to 20,000	3,713	9	3,826	37	3,705	7
20,000 to 30,000	4,454	16	4,818	46	4,391	11
30,000 to 40,000	5,196	13	5,557	28	5,096	9
40,000 to 50,000	5,850	14	5,907	27	5,805	9
50,000 to 75,000	6,574	16	6,724	25	6,463	10
75,000 to 100,000	7,556	23	7,685	30	7,308	11
100,000 to 200,000	8,529	40	8,656	45	8,097	21
200,000 or more	11,480	46	11,644	49	10,506	28
All	6,623	23	7,576	36	5,340	10

Source: Author's calculations based on data from the Center Panel wave 2001; n = 4,709.

Table 6R. Religious Giving Year 2000.

	All families		Families that itemize charitable deductions		Families that do not itemize charitable deductions	
Size of Family Income	Average charitable giving ($)	Pct. of family income	Average charitable giving ($)	Pct. of family income	Average charitable giving ($)	Pct. of family income
	(1)	(2)	(3)	(4)	(5)	(6)
1 to 10,000	129	2.1	835	14	52	.8
10,000 to 20,000	244	1.6	1,099	7	181	1.2
20,000 to 30,000	419	1.7	1,122	4.4	295	1.2
30,000 to 40,000	475	1.4	1,077	3.1	308	.9
40,000 to 50,000	563	1.3	1,105	2.4	358	.8
50,000 to 75,000	741	1.2	1,220	1.9	385	.6
75,000 to 100,000	1,179	1.4	1,523	1.7	510	.6
100,000 to 200,000	1,614	1.2	1,764	1.3	1,102	.9
200,000 or more	2,215	.6	2,466	.6	724	.2
All	805	1.1	1,504	1.4	350	.8

Notes: Averages include families who give zero for religious purposes (in col. 3, 32 percent of some families that itemize charitable deductions nevertheless give zero for religious purposes). Source: Author's calculations based on data from the *Center Panel* wave 2001; n = 4,709.

Table 6S. Secular Giving Year 2000.

	All families		Families that itemize charitable deductions		Families that do not itemize charitable deductions	
Size of Family Income	Average charitable giving ($)	Pct. of family income	Average charitable giving ($)	Pct. of family income	Average charitable giving ($)	Pct. of family income
	(1)	(2)	(3)	(4)	(5)	(6)
1 to 10,000	52	.8	292	5.0	26	.4
10,000 to 20,000	89	.6	305	2.0	73	.5
20,000 to 30,000[a]	308	1.2	1114	4.4	166	.7
30,000 to 40,000	221	.6	474	1.3	151	.4
40,000 to 50,000	269	.6	513	1.1	177	.4
50,000 to 75,000	337	.5	475	.8	235	.4
75,000 to 100,000	578	.7	744	.9	258	.3
100,000 to 200,000[a]	1782	1.3	2133	1.6	587	.5
200,000 or more	3116	.8	3274	.9	2182	.6
All	609	.9	1233	1.2	202	.4

Notes: Averages include families who give zero for secular purposes (in col. 3, 17 percent of families that itemize charitable deductions nevertheless give zero for secular purposes). Source: Author's calculations based on data from the *Center Panel* wave 2001; n = 4,709.

[a] There is an influential observation in this class. See footnote 10.

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