Household Income, Household Size and Charitable Giving

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Abstract

This paper explores the relationship between religious and non-religious giving among Canadians. This paper examines the relative percentages given to religious and secular organizations using pooled data from the Canadian Survey of Household Spending between 2012-2015. The results show that secular giving increases at almost twice the rate of religious giving in response to income increases. In summary, the percentage given to religious organizations decreases with income, but increases with household size and age.

INTRODUCTION

Are richer people more generous? Theoretically, on the one hand, richer people can surely afford to give/donate more. But, on the other hand, giving less can increase future income through increase in personal savings and investments. The marginal propensity to give, defined as the amount of additional giving per a dollar of additional income, is a measurement on whether richer people give more. Is it constant, increasing, decreasing, or even negative when income changes? At the same time, giving can be made to religious and non-religious organizations. Will there be trade-offs between these two types of giving? If there are, is the rate of giving to non-religious organizations compared to the rate of giving to religious organization increasing, constant, or decreasing with income? In other words, are richer people more likely to give to religious or non-religious groups? Does the behaviour of church-goers differ from the rest of the population? Using data from a Canadian survey, these are the topics to be explored in this paper.

The hypotheses that the author wishes to examine are:

(1) The average rate of giving increases with household size for both religious and non-religious organizations, but at a decreasing rate.

(2) The average rate of increase to religious organizations is slower than the rate of increase to non-religious organizations, even for church-goers.

(3) Household size and age increase the percentage given to religious organizations.

Canadians give more than $14 billion annually[2] to charitable organizations. In fact, the Canadian charitable sector is the largest in North America, and trails only the Netherlands, in terms of donation size. With 86,165[3] registered charities[4] in 2021, Canada's charitable sector employs over 1.4 million[5], representing approximately ten percent of the entire Canadian labour force. The sector is also one of the fastest growing in Canada, and it is estimated to contribute over $151 billion annually to the Canadian economy, which is more than the contributions made by many other major sectors. Therefore, it is not just important but crucial to examine the economic viability of charities and the overall outlook of the entire sector.

The economic viability of most charitable organizations, especially smaller ones[6], depends solely on the generosity of their supporters. According to the Canadian Survey of Giving, Volunteering and Participation in 2018, among the top reasons why people give are (1) to be compassionate to people in need, (2) because of belief in the cause, and (3) a desire to contribute to the community. It is reported that Canadian governments sponsor approximately $177.2 billion to charities annually, with most funding going to education and health charities which represent approximately one percent of all registered charities. This leaves the remaining

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[2] See: https://www.canadahelps.org/en/the-giving-report/giving-facts/

[3] Retrieved May 3, 2020. Data retrieved from a search for registered charity from the government of Canada website. See: https://apps.cra-arc.gc.ca/ebci/hacc/srch/pub/rdrctToLnk?linkKey=breadcrumbSearch

[4] Note: There are 130,477 total charities, but some of them are revoked or annulled.

[5] Data retrieved from the Canada Help Giving Facts website.

[6] It is reported that over 91% of the charitable organizations employ ten or fewer paid full-time staff, with just one percent having more than 200 employees.

ninety nine percent without any form of government support. Therefore, without the ongoing financial donations of their faithful supporters, most of them would not be able survive and fulfil their charitable missions.

Whereas the determinants of giving are complex and likely individual-specific, sociologists, economists, and other researchers have been trying to sort out possible reasons why and how people give. For example, some theoretical researchers use rational choice theory to build models explaining, in general, why people give, and some empirical researchers, across different countries, have employed various general surveys to test those theoretical models in the past few decades. Despite different researchers using different methodologies with only slightly different findings among most studies, the generally agreed upon determinants of why people give are usually income, gender, household size, tax rate, and other cultural or geographical reasons. Wealthier people give more, women are more likely to give, and men tend to give more. It is also known that the determinants between religious and non-religious giving can be quite different: for instance, household size could increase religious giving, but at the same time decrease non-religious giving. A more detailed discussion follows in the literature section.

The focus of this paper, however, is not on the determinants of giving, but factors that can potentially affect the distribution of giving, a.k.a. the percentages given to religious and non-religious organizations. Religious and non-religious giving amounts are usually considered normal goods, i.e. both are increasing with income. However, the rates of increase with income can be very different between these two types. In Canada, since most religious giving is contributed to Christian churches, one could expect at least some to be a linear function of income because of the biblical teaching regarding Christian tithes and offerings. According to Turcotte (2012), however, religious obligations were less often cited as reason for giving in 2010, as compared to 2007. This result could be the direct consequence of decreasing contributions made to religious organizations over time. On the other hand, non-religious giving can be treated as a form of luxury good. When households are struggling with their own household needs, it is unlikely that they will contribute much to any charitable organizations. As the income of the household increases, they can theoretically spare more resources and afford to give more to charities. Therefore, the percent of religious giving should decrease with income.

Empirical researchers have found that religious and non-religious charitable giving are usually positively correlated. It is believed that those giving more to religious organizations tend to give more to non-religious organizations as well. However, despite this positive correlation, most are not convinced these two types of giving are complementary. Other exogenous factors, like increased household income, can cause religious and non-religious giving to increase at the same time. Therefore, interestingly, the opposite, meaning both are substitutes, makes more sense theoretically. In fact, it is probably true that some Canadians believe they are substitutes, some think they are complements, and others think they are independent.

While possible, it is somewhat rare to see non-religious people giving to religious organizations in Canada. The focus of this paper is on those who would not mind giving to religious organizations and excludes those who purposely avoid

religious charities. Even within this group of people, it is very possible that some do not make trade-offs between religious and non-religious giving. However, there will be some who would do so.

It is reasonable to argue the opportunity cost of giving a dollar to a religious organization would be giving a dollar to a non-religious organization, for at least some households, and *vice versa*. Therefore, one critical assumption made in this paper is that religious and non-religious giving have at least some level of substitutability to each other. In this analysis, the dependent variable would be the percentage of religious giving over total giving. In other words, total monetary giving is normalized to unity and it is a trade-off between the two types of giving. It is noted that the percentage of religious giving is always nonnegative, and it is strictly decreasing with the percentage of non-religious giving. The two percentages are constrained to be summed to one hundred percent. One contribution of this paper is to tweak the fundamental consumer theory on indifference curve and budget line and apply it to religious and non-religious giving. Both religious and non-religious giving are normal goods, and the indifference curve will be negatively sloped. With a change income level, an expansion path could be outlined.

It is important to point out that religious and non-religious giving are both tax-deductible expenses and the Canada Revenue Agency sees no difference upon filing income taxes. Therefore, the price of religious giving and the price of non-religious giving are the same. The federal government allows a 15% tax credit for the first $200 of all donations, and 29% of any additional amount. Therefore, with identical prices, this reduces potential noise in the analysis, and makes the analysis of expansion path more accurate because there is no price effect between the trade-offs of giving compared to other substitution goods.

There are two stages of analysis in this paper: the entire sample, and a sub-sample of individuals who donate to both types of organizations. Chan and Lee (2016) classified givers into four different types: Non-givers, Religious givers, Non-religious givers, and Mixed givers. Non-givers do not give to any charitable organizations, Religious givers only give to religious organizations, and Non-religious givers only give to non-religious organizations. In this study, the analysis is performed first on all givers, then on the subsample of Mixed givers only. The other givers may not have the preference assumed in this model because they may not treat religious and non-religious giving as substitutes at all. Therefore, it is important to only investigate this subsample, to reflect the assumption of this proposed model.

The remainder of the paper is organized as follows: Section 2 gives a brief literature review on religious versus non-religious giving; Section 3 proposes a theoretical framework on religious and non-religious expansion path, based on indifference curve and budget line; Section 4 describes the dataset employed in this analysis; Section 5 reports the empirical results; and Section 6 concludes the analysis.

LITERATURE

Stark and Bainbridge (1980) first applied rational choice theory to religious behaviour, although their idea of using a market framework to study religion was not welcomed at first[7]. Nonetheless, this paper provides a theoretical framework on later studies of religious economy. An extensive literature review of early papers on religious giving can be found in Lincoln, Morrissey and Mundey (2008). They summarize findings across different academic disciplines, and across different countries. Since most of the early work was done in North America, Europe and Australia, their focus is on the impact on Christianity, Christian tithe, and denomination effects. Religious giving in this review can be in the form of monetary donations and religious participation. In their conclusion, unsurprisingly, they indicate that religiosity seems to be the key determinant of all forms of religious giving.

A few years later, Bekkers and Wiepking (2011) provide an excellent review on theories of charitable giving predictors, both religious and non-religious. They categorize eight mechanisms (awareness of need, solicitation, costs and benefits, altruism, reputation, psychological benefits, values, and efficacy) that drive religious giving and summarize important characteristics of donors as (1) having a religious affiliation, (2) having a strong religious involvement, (3) being of higher age, (4) having higher education level, (5) having higher income and wealth, (6) owning a house, (7) in a better subjective financial position, (8) being married, (9) having children, (10) having a paid job, (11) bearing higher cognitive ability, (12) having prosocial personality (e.g. empathy), and (13) growing up with parents with higher education, income, religiosity, and volunteering activity. Among all these generally identified determinants, with the limitation of the dataset employed, the author wants to focus on three important determinants: household income, household size, and age in this study.

There are plenty of empirical studies on religious giving using the General Social Survey in the United States (e.g.: Hoge and Yang (1994), Choi and DiNitto (2012), Chan and Lee (2014), Yao (2015)). In Canada, however, early papers on charitable donations are generally focused on tax reform and economic determinants (e.g., Hood, Martin, and Osberg (1977); Kitchen and Dalton (1990)). Kitchen (1992) is a pioneer paper that studies socio-economic determinations of charitable donations in Canada. He finds that multiple socio-economic factors like income and age of the head of household are among the determining factors of both religious and non-religious giving. However, surprisingly, the price of giving affects non-religious giving but not religious giving.

Chan and Lee (2016) extend Kitchen's (1992) paper and revisit the determinant of religious and secular donations in Canada. They define four different giver types based on their donating behaviours: Mixed givers, Religious givers, Non-religious givers, and Non-givers. They find that the determinants of religious types are like the determinants of religious giving. Later, Chan and Lee (2019) continue to study

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[7] For example, Wallis and Bruce (1984) argue this model contains "substantial internal difficulties" and ambiguous assumptions. Hindess (1988) and Mouzelis (1991) argue the rational choice model does not consider 'emergent' structures, history, and socio-cultural contexts. Their assumptions may not be correct, and when they consider them, the theory loses its logico-deductive elegance. Sharot (2002) provides an excellent review of the critics.

the determinants of religious and non-religious giving in Canada. One key finding is that household size has a positive influence on religious giving but a negative influence on non-religious giving.

One major assumption in this study concerns the substitutability between religious and non-religious giving. In terms of theoretical analysis, Bekkers and Wiepking (2011) provide an interesting and relevant mechanism explaining why religious people give to both religious and secular organizations. In short, religious affiliation and attendance have a four-dimensional impact on the potential donor: increase solicitation, increase reputation, increase prosocial values, and increase conservative religious beliefs. This four-dimensional impact increases both religious and secular giving. The determinants of religious and secular giving are theoretically similar; therefore, these two giving types could be substitutes.

However, Hill and Vaidyanathan (2011) argue that theoretical research on philanthropy has not sufficiently examined whether or not religious and secular giving are substitutes. They empirically find that religious and secular giving are positively correlated. In other words, families giving more to religious organizations also give more to non-religious organizations. Therefore, they conclude that these two types of giving are generally not a zero-sum game and are not likely to be substitutes. However, in this study, the focus is on the percentage of giving to the two types of organizations. The total amount could still be increasing and they might not be substitutes. Percentages given to religious organizations and non-religious organizations, on the other hand, must sum to unity. Therefore, they are treated as substitutes in the theoretical model proposed.

In addition, Ranganathan and Henley (2008) point out that charitable organizations, both religious and non-religious, are increasingly less dependent on government funding. It is critical for charitable organizations to understand determinants of who gives. They develop a structural equation model that is dependent on religiosity, attitude toward others, attitude toward charitable organizations, advertisements, and behaviour intentions. One key related finding in their study is that religiosity is an important causal variable toward giving to charities, therefore, advertisement targeting religious individuals would be pertinent. This implies non-religious organizations could target religious individuals for donations and thus could indicate some level of competitiveness between these two types of organizations.

This substitutability between religious and non-religious giving not only exists among Christianity in North America, but also across different religions in different countries. For example, Breeze (2013) examines how donors choose charities in the United Kingdom. She argues that the decision of how donors choose among which charities to support is underresearched. She finds out that individual preference and beliefs are critical determinants on where the donor gives. In other words, donating to different organizations are substitutes to each other. Chang and Chang (2006) study determinants of religious giving in Taiwan. Their finding, however, cannot conclude that religious giving--including among Christians in Taiwan--increases with income in Eastern-culture economy. Similarly, Apinunmahakul (2014) looks at religious and non-religious giving using a survey conducted in Thailand. Unlike Chang and Chang (2006), he finds the determinant of giving is generally consistent

with the findings in other Western religions. One key finding is that being a more religious Buddhist increases both religious and non-religious giving. Education level, as in Western literature, is a key determinant of the amount of giving.

THEORETICAL MODEL

This proposed theoretical model is based on the indifference curve and budget line model in consumer theory. Consider an economy with n individuals, where each individual j has a partial Utility function that depends on their donated amount, i.e. $U_j(D_{i,j}, \cdot)$, where $j = \{1,2,3, \dots n\}$ and $i = \{religious, nonreligious\}$. The first part of the analysis is to estimate the relationship between household income and donation amounts.

A simplified form of Engel's curve, for example, could be estimated by the following regressive equation: $D_{i,j} = \alpha_i + \beta_{1,i}F(Income_j) + \mu_{i,j}$. $\beta_{1,i}$ which can be interpreted as the income elasticity of demand for giving type i. The general belief is that the marginal propensities to give to both types of organization are nonnegative, meaning both are normal goods. However, this cannot tell us if there are compositional changes upon income changes. In other words, will individuals give a higher, lower, or fixed proportion of their total giving to non-religious organizations when income increases? Therefore, there needs to be a theoretical model examining such change.

The estimated Engel curve equations for non-religious giving and religious giving are $D_{NR} = \widehat{\alpha_{NR}} + \widehat{\beta_{NR}} F(Income)$ and $D_R = \widehat{\alpha_R} + \widehat{\beta_R} F(Income)$ respectively. Re-arranged, the reduced form of non-religious donation can be expressed as:

$$D_{NR} = \widehat{\alpha_{NR}} - \frac{\widehat{\beta_{NR}}}{\widehat{\beta_R}}\alpha_R + \frac{\widehat{\beta_{NR}}}{\widehat{\beta_R}} D_R.$$

Therefore, the slope of the expansion path would be $\frac{dD_{NR}}{dD_R} = \frac{\widehat{\beta_{NR}}}{\widehat{\beta_R}}$, which is the ratio of the coefficients. If it is larger than 1, that means non-religious giving is increasing at a faster rate than religious giving as income rises, and *vice versa*. Unless the ratio equals to unity, the composition of these two types of giving varies with income. It will be interesting to check how income affects the percentages of giving. It is expected that one majority of the Mixed givers in the sample belongs to what sociologists refer to as the "highly religious" population in Canada. They are those who attend weekly religious gatherings and are usually enjoy a distinctively higher sociological happiness and satisfaction in the society. They tend to be kind to others and have a larger concern towards the needy around them.

To estimate the percentage change, one key assumption of this analysis is that each individual j has set aside a fixed lump sum, Ej, for total donation. Therefore, $E_j = \sum p_i D_{i,j}$ where p stands for the price of giving and i denotes the different kinds of donations. With the price of giving being the same for everyone, we can plot out the budget line as:

$$E_j = pD_{i,j} + pD_{i,j}$$

and rearrange,

$$\frac{E_j}{p} = D_{religious,j} + D_{nonreligious,j}.$$

This is shown in the figure below:
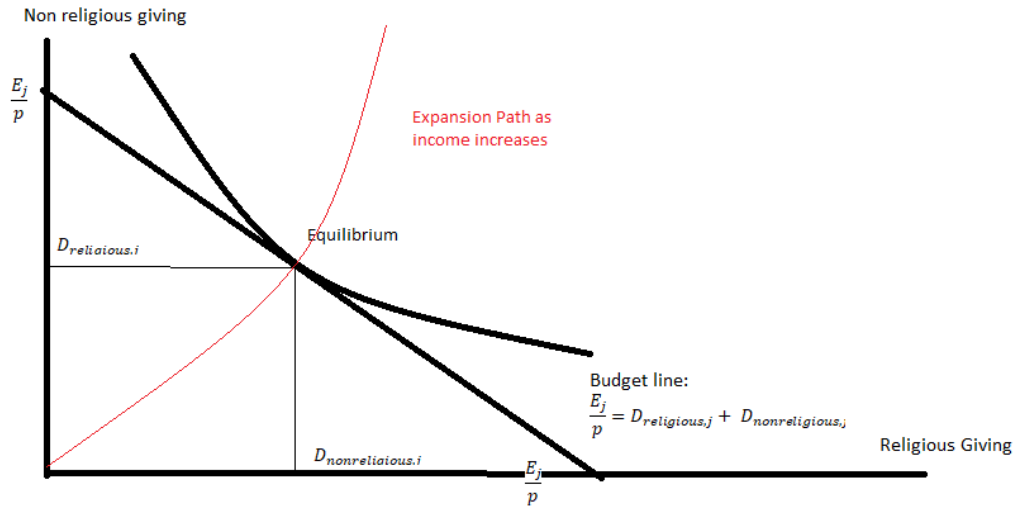
The slope of the expansion path can change as income level, age, and household size increase.

It will be interesting to estimate the changes in composition of giving. For instance, if the increase to religious giving is larger than the increase in non-religious giving, the expansion path will be flatter, and *vice versa*. To estimate this change in composition, instead of looking at the total amount of giving, this paper focuses on the percentage given to these two types of charitable organizations. The percentage going to religious and the percentage going to non-religious organizations must sum to unity for everyone. They are assumed to be substitutes, and the degree of substitution is individual specific. Therefore, the regressive model will be

$$\pi_j = \alpha + \beta_1(Income_j) + \beta_1(Household\ size_j) + \beta_1(Age_j) + \mu_j$$

Some givers, however, will not consider religious and non-religious giving as substitutes. It is evident in the dataset that some individuals do not give at all, some give only to religious organizations and some give only to non-religious organizations. Therefore, a subsample with only those who gave to both types of organizations will also be used. These are referred to Mixed givers in the literature (see Chan and Lee(2016)) and they will be the most interesting individuals to examine for the purpose of this current study.

DATA

This study employs the microdata file from the Canadian Survey of Household Expenditure data from 2012, 2013, 2014, and 2015. Access to the data file is granted through the Canada Research Data Centre Initiative. The Canadian Survey of Household Expenditure is a self-reported questionnaire that surveys expenditure patterns among Canadians over time. One section of the survey asks questions regarding charitable monetary donations to religious organizations, and all other organizations. Those two questions are the major dependent variables in this current paper.

Like any other self-reporting survey, there could be potential biases when respondents fill in the questionnaire. It is pointed out that many charitable organizations may not perfectly disclose their religious identity when asking for donations and there could be other non-religious organizations disguising as religious ones when seeking donations. Besides, some charities could be affiliated with religious denominations but should be considered non-religious. Therefore, there are practical limitations in the dataset. However, what matters in this current analysis is the perspective of the donors. We need to measure each donor's intention to donate to religious and/or non-religious organizations. This shortcoming of the lack of well-defined religious and non-religious organizations will not likely bias our results.

The author pooled data on religious giving, non-religious giving, household income, respondent age, and household size across these four years to compile the final data set. The total combined sample size is 3,760. This consists of all four types of givers (Non-givers, Religious givers, Non-religious givers, and Mixed givers) as defined by Chan and Lee (2016). The entire dataset was used to perform the first stage analysis.

The purpose of this paper is to examine the substitutability of religious and non-religious giving. Therefore, in the second stage analysis, Non-givers, Religious givers, and Non-religious givers are all left out because they are likely not treating Religious and Non-religious giving as substitutes at all. As a result, in the second stage analysis, only Mixed givers are selected to form a subsample. At the end, there are 1,310 Mixed givers in the analysis.

REGRESSION RESULTS

The first analysis examines the relationship between income and charitable giving. In the literature, income increases both religious and non-religious giving. The finding is generally consistent across different religions in different countries. Since some donors will only donate to either religious or non-religious organizations, it is necessary to eliminate these relatively extreme behaviours. Using the same definition as Chan and Lee (2016), Non-givers, Religious givers and Non-religious givers are excluded in the subsample. Therefore, two sets of regressions are performed: one for the entire sample, another for the subsample of Mixed givers only.

In this paper, both religious and non-religious giving is regressed across income level, with the result tabulated in Table 1:

Table 1: Engels Curve estimates				
	All Givers		**Mixed Givers**	
	Coefficient	p-value	Coefficient	p-value
Religious Giving	Adjusted R-square = .0327		Adjusted R-square = .219	
Log(Income)	0.3552***	0.000	0.2946***	0.000
Constant	2.1971***	0.000	2.9016***	0.000
	Coefficient	p-value	Coefficient	p-value
Non-religious giving	Adjusted R-square = 0.1555		Adjusted R-square = 0.1426	
Log(Income)	0.6967***	0.000	0.7008***	0.000
Constant	-2.7069***	0.000	-2.5263***	0.000
*denote α=0.10; ** denotes α=0.05; *** denotes α=0.01				

The results are not too surprising. The best estimation comes with the Mixed givers on religious giving. This signals that most Mixed givers are churchgoers. Nevertheless, for all givers and Mixed givers, giving amounts significantly increase with income level. This echoes the finding by Hill and Vaidyanathan (2011). Among Mixed givers, the estimated coefficients for religious and non-religious giving are 0.2946 and 0.7008 respectively. The income elasticities of demand are both inelastic, meaning the change in donation is slower than the change in income. However, the estimated coefficient for non-religious giving is more than double the coefficient for religious giving. This indicates religious giving increases at a much faster rate than non-religious giving among the Mixed givers. The pattern for all givers is also similar. This means that churchgoing Mixed givers are more willing to support secular organizations after their commitment of tithing is completed. Using our theoretical framework, the slopes of the expansion path for All Givers and Mixed Givers are 1.96 and 2.38 respectively. In other words, for the average giver, non-religious giving increases at approximately two time faster than religious giving for the same amount of income increase.

With both religious and non-religious giving strictly increasing with income, the analysis can switch to giving percentages. For this study, without loss of generality, religious giving percentage is chosen to be the dependent variable[8]. The independent variables are chosen based on a general to specific method. At the end, only three factors can affect the percentage given to religious organizations. The result is tabulated in Table 2:

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[8] Non-religious giving regression is identical because of linearity. Non-religious giving percentage = 1 – Religious Giving Percentage.

Table 2: Least square output on determinants of the percentage of religious giving				
	All Givers		**Mixed Givers**	
	Coefficient	p-value	Coefficient	p-value
Percentage of Religious Giving	Adjusted R-square = 0.0792		Adjusted R-square = 0.0476	
Log(Income)	-0.0839***	0.000	-0.0849***	0.000
Household Size	0.0599***	0.000	0.0240***	0.001
Age	0.0065***	0.000	0.0007	0.207
Constant	0.7682***	0.000	1.4969***	0.000
*denote α=0.10; ** denotes α=0.05; *** denotes α=0.01				

Income remains the most important determining factor on the percentage given to religious organizations. Both the sample and the subsample of Mixed givers only give negative coefficients on income. This implies that as income increases the percentage given to religious organizations, on average, will go down. This may reflect the behaviour of churchgoers. They may prioritize giving to their religious organization until a threshold amount. However, once their donations exceed that threshold amount, they are more willing to give to non-religious organizations, rather than religious organizations. We can argue that Mixed givers are within the highly religious group, as defined by Sociology. After their financial commitment to their church is completed, they will extend their giving to non-religious organizations.

At first glance, household size is a surprising significant determinant on the percentage given to religious organizations. The larger the household size, the higher the percentage given to religious organizations. Or, the larger the household size, the lower the percentage given to non-religious organizations. This is consistent with the finding in Chan and Lee (2019). Household size increases religious giving but decreases non-religious giving.

Age is significant and positively related to religious giving percentage among all donors. Interestingly, this relationship is not significant among Mixed givers. If the Mixed givers are indeed mostly the highly religious individuals, this means old people within this group do not increase or decrease their percentage of giving to religious organizations. Further research is needed to explore the potential rationale behind this.

In summary, for all givers, the percentage going to religious organizations depends on income, age, and household size. The percentage decreases with income level but increases with age and household size. For Mixed givers the results are similar except the percentage going to religious organizations does not increase with age. This difference could be interesting. This means that within the Mixed givers, giving behaviour between the older and the younger generation is not significantly different.

CONCLUSION AND FUTURE WORK

This paper employs pooled data from the 2012, 2013, 2014, and 2015 Canadian Survey of Household Spending to study determinants of the percentage of religious giving among Canadians. Despite both religious and non-religious giving increasing with certain socio-economical characteristics, this paper focuses on relative giving percentages. There is a certain level of substitutability between religious and secular giving because the sum of percentages must equal one. A two-stage analysis was performed: the first stage was done with all giver types as defined by Chan and Lee (2016), the second stage was performed from the subsample of Mixed givers.

The regressive results indicate that the average rate of giving increases with household income for both religious and non-religious organizations in Canada. The Engel Curve estimates are less than one; this means both religious and non-religious giving are increasing at a decreasing rate with household income. This proves that hypothesis one is correct.

Both Engel curve estimates and least square estimates can measure the rate of increase of non-religious giving against the rate of increase of religious giving. The results are consistent and significant. The data shows that the average rate of increase to religious organizations is constantly slower than the rate of increase to non-religious organizations. In fact, the rate of increase to religious organizations is only slightly more than half of the rate of increase to non-religious organizations. This finding is true not only for the analysis that includes all individuals but also within the subgroup of churchgoers. Therefore, hypothesis two is also correct.

Finally, in the least square analysis, household size increases the percentage given to religious organizations, holding other things constant. The larger the household size (likely to be more children), the higher the likelihood of giving a higher percentage to religious organizations compared to non-religious organizations. This relationship could be interpreted as those who give a higher percentage receive more blessings from God.

Age also plays a significant role in determining the percentage given to religious organizations among the general population. The older the household, the higher the percentage they give to religious organizations. This is consistent with findings in the literature as mentioned in the literature review section. However, this relationship is not significant among the Mixed givers. The percentage given to religious organizations by the older Mixed givers, is statistically indifferent from the percentage given by the younger Mixed givers. This could be an interesting extension for future research.

In summary, the percentage given to religious organizations falls with income, but increases with age, and household size. This paper echoes the finding of Ranganathan and Henley (2008) that churchgoers are more likely to give to secular organizations if they have access to more resources, but this relationship is not true in the opposite direction. It is likely to be more cost-effective for secular organizations to target or lobby religious supporters for financial support compared to the General Public. However, religious organizations may have a hard time reaching out to non-religious organization supporters for financial support. In fact, the results hint that religious organizations could potentially gain more financial

supports when they somehow hide their religious identity. This, perhaps, can explain why some religious organizations (like universities, shelters, community supports) may neglect to promote their religious identity when fundraising. According to the finding of this paper, it is reasonable to interpret that hiding religious identity (1) can increase donations received from non-religious people, and (2) does not reduce donations received from religious people. The secularization of charitable organizations might be necessary for their survival an ever-changing, secularizing world.

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