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CHARITY: HAVE THE RATES OF US HOUSEHOLDS CONTRIBUTING MONEY OR TIME DECLINED?

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ABSTRACT

This paper uses the responses to questions about charitable contributions from the Survey of Consumer Finances (SCF) between 1992 and 2022 to consider the rates of US households contributing money or time to charitable organizations. The fraction donating $500 or more remained relatively constant over this period, with about 47% answering they had donated in both 1991 and 2021. The fraction of households volunteering time declined consistently after 2005 from 34% to 26%. When the samples are restricted to those giving financially or those volunteering, the results confirm the relationship between giving time or money depends on people's other charitable behaviors.

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1. Introduction

Charitable donations and volunteering time have provided a springboard for a large and diverse literature in economics.[1] This paper addresses two aspects of the conventional wisdom describing charitable giving. First, there appears to be a general agreement that the fraction of US households giving to charity has declined since 2000[2]. Second, based on an early theoretical analysis (Duncan [1999]), money and time contributed to charitable causes are often assumed to be perfect substitutes from the household's perspective. Using the responses to questions about charitable contributions and volunteering over 30 years from the Survey of Consumer Finances (SCF) between 1992 and 2022, my findings question both descriptions of people's behavior.

Two survey questions on the SCF offer a unique opportunity to consider households' charitable behavior and how it has changed over time. The first question asks "During (the past year) did you (or anyone in your family living here) make charitable contributions of money or property totaling $500 or more?" The second question asks: "During (the past year) did you (or anyone in your family living here) volunteer an average of one hour or more a week to any

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[1] Some examples include: Are people acting to provide public goods privately? (Bergstrom, Blume, and Varian [1986]) Can we distinguish Andreoni's [1990] "warm glow" from pure altruism? Does government provision of public goods "crowd out" these private actions? For a review of the economic literature on these issues see Cornes and Sandler [1996]. For an early review of the literature on charitable giving see List [2011].

[2] The Lilly School of Philanthropy's [2021] recent report *The Giving Environment Understanding Pre Pandemic Trends In Charitable Giving* concluded that there were declines in the share of Americans giving to charity that ranged from 5 to 16% (see figure one page 14). This reports analysis used four different surveys--the Current Population Survey (CPS), the Consumer Expenditure Survey (CE), the General Social Survey (GSS), and the PSID module (PPS) to evaluate the state of giving. All four of the surveys indicated that, after controlling for the demographic characteristics of the respondents, there were declines in the participation rates estimated for charitable donations. The PPS supplement to the PSID found the largest decline of 16% between 2000 and 2018. Over an approximately comparable period (2002 to 2018) the Consumer Expenditure Survey found an 8.4% decline. Another set of research on this issue is Bakija and Heim [2011].

charitable organizations?" The questionnaire design is careful to exclude political organizations from being treated as charitable opportunities.

The fraction responding yes to the first question remained relatively constant over this period with about 47% of those SCF survey respondents answering they had donated $500 or more in both 1991 and 2021. It did rise to 55.6% in 2005, but then dropped by ten percentage points in the next survey year and remained at about that level for all subsequent surveys. By contrast, the rate of households providing volunteer time declined consistently after the 2005 survey from 34% to 26% over this time span. My analysis also documents why the assumption of perfect substitution between money and time in charitable giving is inconsistent with the survey responses. When I consider selected samples --- whether those giving financially also volunteer their time and whether those who volunteered also made financial contributions -- the results yield a different perspective on people's decisions about contributing their money or time to charity.

The rate of volunteering for the selected sample who made a financial contribution has declined over the period. This finding is consistent with the decline in volunteering time for the full survey over the period. However, when I consider the financial contributions of the respondents who did volunteer at least an hour a week, the fraction remains over 70% for the full time period, peaking in 2005. Thus, the relationship between giving time or money appears quite different based on people's other reported charitable behaviors. My strategy for unpacking the reasons for these differences examines the decisions of different income groups. Income (measured in real terms) is defined for the analysis as a categorical variable to match the income bins used in the IRS Statistics of Income (SOI) frequency distributions for charitable giving by income groups. This approach allows an analysis of the IRS records at the state level from 2006 to 2020 to be used to further cross-check the conclusions implied by the SCF responses. This comparison is approximate because the IRS Adjusted Gross Income (AGI) does not exactly match the definition for the SCF measure for income and the AGI income intervals are defined in nominal terms.

There is a consistent ordering of the fractions of the high-income and the low-income groups contributing financially to charity. The ordering of these rates matches the ranking of these households' incomes. The relative frequency of financial donations has not declined over the

period among the highest and lowest income groups. The most consistent evidence for a decline is limited to surveys undertaken after 2013 for those households with incomes between $50,000 and $200,000 (in real terms). Analysis of the those claiming charitable contributions using the IRS SOI state level frequency distributions for tax paying units that itemized are largely consistent with this summary based on the SCF responses.

There are not large differences in the time profiles for the rates of volunteering time to charitable causes among the income groups. From 1997 all income groups display declines, with modest "ups and downs", and then a large increase in the rates contributing time for all income groups in 2015[3]. After that, there were consistent declines among all the income groups.

The next section describes the SCF and IRS SOI data and how each was used in my analysis. Section 3 summarizes the results using several graphs that plot the estimated coefficients for each of the income bin variables from the models used to describe the responses to the SCF financial giving and volunteering time questions, as well as rates of giving using measures from the IRS aggregate data. Examples of the estimated models using the SCF responses in 2022 are given in Table 1a as part of the appendix. The last section summarizes the findings and their implications for further research.

2. Data

The Survey of Consumer Finances is a triennial cross-sectional survey of US households conducted for the Federal Reserve. It has information on the balance sheets, pensions, income, and demographic characteristics of individuals living together. The group living together is treated as the primary economic unit and described as the household. My analysis considers each annual survey separately using income from all sources and converting it to 2020 dollars using the Consumer Price Index[4]. To allow comparison with IRS data from the Survey of Income,

[3] This year is sometimes referred to as the "demographic cliff". It is also the year with a large decline in stock markets and the largest drop in worldwide GDP. At the time, it was anticipated to lead to a recession, but did not. It is unlikely that any of these factors could be causally linked to the changes in the charitable behaviors reported in the SCF survey.

[4] The coding of income in public data sets for the SCF surveys allows values of -1 and -9. -1 refers to a response of no income and -9 to negative income. My analysis recodes both responses as zero since the categorical values refer to positive values for income. In addition, the multiple imputation process can lead to a mix of negative and small

income was measured as a categorical variable in six bins. Table 1 describes some of the characteristics of the SCF samples. From 1998 to 2022 the survey had a dual frame sample design with one set of survey cases resulting from a multi-stage area probability sample. The second component is a list sample derived from the individual tax files associated with the IRS SOI data. These individual records are confidential so responses from each source are not separately identified in the public data files. The IRS SOI component was designed to select households more likely to be relatively wealthy.

Columns 4 through 6 in Table 1 identify the number of cases in the area probability sample and the list sample compared to the count used in each survey year for my regression models. The documentation for the 1992 and 1995 surveys did not provide this information due to confidentiality restrictions. The years used to identify each survey correspond to the date assigned to a survey.

The respondents' answers generally refer to the year preceding this date. Column 2 provides the percentage of respondents donating at least $500 to charity and column 3 the percent volunteering at least one hour each week. The columns 4 and 5 in the table provide the percentages for selected samples. The first of these reports the percent of those who responded that someone in their household volunteered at least one hour per week and also contribute financially. The last column reverses the selection and considers the subset of those who contributed at least $500 and also volunteer at least one hour per week. These columns highlight the sharp distinction in the descriptions of households' decisions when selection effects are imposed on the respondents used for the analysis.

When my analysis considers how each type of contribution varies by income group, it is important to describe how the analysis accounted for the SCF imputation practices. That is, the public data reports 5 records for each survey respondent, corresponding to the values assigned as part of the multiple imputation for cases with missing values. To reduce the sample to correspond to each primary economic unit, household income is measured as the average value across the five imputations. Age is also used as the average. The other discrete outcome variables such as responses to the money and volunteer time questions are not imputed. Thus, these responses take

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positive values for the income values assigned to the same respondent. Table 1 reports the count of the number of negative values for each survey year.

on the same values for each household across the five imputations. Average income in each year is adjusted to 2020 dollars using the CPI. It is measured as a set of dummy variables depending upon the income interval that includes this real income. The intervals were defined to correspond to the bins defined by the IRS SOI reports for the relative frequency of taxpaying units' nominal income by state. This practice allows the IRS SOI data for those who itemized and reported charitable contributions to provide an alternative basis for judging how financial contributions have changed for each income class over time. Of course, these comparisons are only approximate. The IRS records are in nominal terms and the rates refer to taxpaying units in each income class at the state level. The SCF income measure is approximately comparable with the adjusted gross income used in the IRS frequency distributions.

The IRS SOI aggregate frequency distributions for taxpaying units are organized by intervals of the reported adjusted gross income by state (including the District of Columbia) (AGI). In 2006 and 2007 the definitions for the intervals distinguished taxpaying units with incomes from $1 to $10,000 and $10,000 to $25,000 as well as the intervals for higher income groups. After 2007, these lower income intervals were combined. I use the definitions corresponding to the aggregated frequency distributions, distinguishing six income classes (with AGI designated here as y) as given below:

Class	Income (AGI) Interval
1	$y < \$25{,}000$
2	$\$25{,}000 \leq y < \$50{,}000$
3	$\$50{,}000 \leq y < \$75{,}000$
4	$\$75{,}000 \leq y < \$100{,}000$
5	$\$100{,}000 \leq y < \$200{,}000$
6	$\$200{,}000 \leq y$

For those who itemize deductions these reports allow the income distributions to be defined for taxpaying units who list among the itemized deductions contributions to charity. In 2008 the IRS

reports did not include this information about the number of taxpaying units contributing to charity.

The tax code also changed during this time[5]. The standard deduction available to those taxpayers who did not itemize nearly doubled and tax rates were also reduced in 2017. As a result, the fraction of taxpaying units who itemized changed dramatically between 2017 and 2018, dropping from about 90 to 50% for the highest income group. Drops in the rate of itemizing were also experienced for the other income groups, with the size of the decline decreasing for each of the successively lower income categories. Among those taxpayers who continued to itemize, the rate of giving was not greatly affected by the change in tax rates in 2017. The second tax change was associated with the CARES Act in 2020. It removed the need to itemize deductions to claim monetary contributions and placed a limit of $500 on the amount that could be claimed without itemizing.

3. Results

My findings are reported using graphs. Each graph selects the estimated coefficients for each of the dummy variables defining the income bins from each year's regression model[6]. Each model includes controls for household characteristics as well as these dummy variables for income. Table 1a in the appendix provides an example of the models from the 2022 SCF survey. These coefficients are plotted by year for each type of charitable donation (money or time). The graphs are repeated for the full sample and the selected samples. In all cases the models are restricted to exclude intercepts. Figure 1 plots the estimated coefficients for the model associated with financial contributions against the year when the income was earned (i.e. 2022 SCF refers to 2021 incomes). The rate of households making financial contributions is ordered consistently by income, with the highest income group providing the largest share of households making contributions of $500 or more[7]. The rates for the highest income group average at or above 50%

[5] For an overview of the role of tax incentives on charitable giving see Bakija [2013].
[6] As the results in Table 1a in the Appendix illustrate the coefficients for the income bins associated with the monetary contribution question are all significantly different from zero.
[7] This result is somewhat different from the conclusions of Meer and Priday [2021] in that their focus was on both the amount given by income group (using more disaggregated binning of incomes) and the likelihood of giving. They also pooled the waves of the PPS across years, so their analysis does not consider the rate of giving by these groups over time.

over the full time period. The downturn in the rate of giving is associated with the surveys dealing with activity from 2015 and for households earning between $50,000 and $200,000 in real terms.

Considering the recent Lilly School [2021] summary of the rate of giving from 2000 to 2018, the pattern implied by the SCF surveys is not consistent with the report's overview of the findings of four other general population surveys. The SCF based estimates imply that there have been "ups and downs" in the rate of giving since the 1992 survey but no obvious downward trend until 2015. The responses to the SCF survey after that time imply the four highest income groups did display a declining rate of financial contributions. Thus, this record contrasts with what has been suggested by the literature using other data sources.

Before turning to the SCF survey results for volunteer time, I compare the SCF estimates with what is implied by the IRS SOI aggregate, state level, frequency distributions for taxpaying units from 2006 to 2020. For those who itemize deductions these reports allow the income distributions for those contributing to charity to be identified. Figure 2 displays the coefficients for each of the six income classes when the dependent variable is the ratio of contributions relative to those who itemized deductions. The model used for each year has controls for state fixed effects along with the dummy variables identifying the income groups. The share of those donating to charity in the highest income group remained approximately constant at over 90% when the base is restricted to itemizers for the full timespan. The next four income groups ($100,000 to $200,000, $75,000 to $100,000, $50,000 to $75,000, and $25,000 to $50,000) had modest declines in donation rates, beginning in 2018. Thus, these results also confirm the change has been more recent. With models based on the tax records, it appears to arise after 2018. Of course, as noted earlier, the tax code also changed during this time. This effect is highlighted when the definition for the rate of charitable giving is changed.

Figure 3 plots the estimated coefficients for the income bins with the IRS SOI data using the count of those claiming charitable contributions relative to all taxpaying units. The dramatic change in the rate contributing in 2017 arises because of the decline in taxpayers itemizing. As I noted earlier the standard deduction nearly doubled under the new tax rates. As a result, the change in the code induces a large change in the base for the ratio (i.e. taxpaying units who choose to itemize). In 2020 the CARES Act changes how one might define the numerator in the

rate of taxpaying unit who contribute. As I illustrate in the Appendix, the numerator could be defined to include both those choosing to give up to $500 in cash contributions (without itemizing) along with those who itemized and make charitable contributions.

Table 2a in the appendix reports the estimated parameters for the income bins for a variety of years and definitions for the contribution rates using the IRS records. The first three columns of estimated parameters relate to the sub-samples who itemized and contributed to charity in 2006, 2019, and 2020. The model specifications follow the format used to construct figure 2. That is, they include state fixed effects and dummy variables for each of the income bins. The fourth column provides the estimated model using the count of contributors in 2019 as a ratio to all taxpaying units. This definition for the dependent variable allows a comparison to the rate based on those who itemized in 2019. Finally, in the last column I report the estimated model when the numerator is defined to sum the counts of those taxpaying units who did not itemize and contributed to charity along with those who itemized and made contributions as the numerator in the ratio of contributors to taxpaying units.

The estimates in the first three columns indicate the rate of monetary donations among taxpaying units who itemize did not change markedly for the highest income group, with 95% of those reporting AGI exceeding $200,000 taking a deduction for charitable contributions in 2006 and 92% taking a deduction for charitable contributions in 2019. The last column in the table combines count of those tax paying units who take a credit of contributing up to $500 (and not itemizing) with those who itemized and made contributions. These estimates imply a significantly lower percentage of the highest income group making contributions.

Taken together the estimates for each of the income bins confirm that the shares of tax paying units making contributions increase with income. There appears to be some decline in the estimated rate of contributions for itemizers, comparing the estimates for 2006 with those for 2019 among all the income groups. The highest income group had the smallest change. This summary is consistent with the summary implied by Figure 2.

Figure 4 uses the SCF surveys to estimate how the rate of household volunteering at least one hour per week varies over time by income bin. This analysis uses the full sample. The specifications include the same demographic controls as used with responses to the question about financial contributions. The estimates for the 2022 SCF survey are given in Table 1a. The

proportions of households volunteering time for charitable organizations declined from the peak rate estimated for 1997, remained fairly steady during the Great Recession, and then peaked again in 2015 for all income groups. The rates have declined in the two remaining SCF surveys.

The most direct evidence for the lack of symmetry between contributions of money and time stems from the use of selected samples. Symmetry would be implied by Duncan's [1999] model that has been used to suggest there is perfect substitution between time and money contributions from the individual household's perspective. Comparing the graphs associated with these selected samples overtime, there's a clear distinction between the behavior of households who make financial contributions and the rate of volunteering versus those who contribute time and make financial contributions. The fraction of households who volunteered and then decide to make financial contributions remained steady and ordered by income class. The only clear exception to this summary judgment was in 2009, the end of the Great Recession. When we consider the sub-sample who made financial contributions and their decisions to volunteer time, the rates are not consistently ordered by income. The estimates are consistent with the conclusion that there's been a decline in the rates of households volunteering time. The highest income group remains with the largest share of households volunteering. However, the other income groups change their ordering over the time span associated with the SCF surveys. Nonetheless, it is important to acknowledge that this sharp contrast is about *extensive margin* choices not the dollar amount contributed or the number of hours donated. Duncan's model uses a budget constraint that implies each individual can make labor/leisure choice facing a fixed wage rate. One explanation for my results would maintain households face time constraints that are more complex than what is assumed in Duncan's model.

4. Implications

My findings using responses to the Survey of Consumer Finances over 30 years as well as with the IRS SOI state level frequency distributions from 2006 to 2020 call for amending the conclusions of the Lilly School of Philanthropy's [2021] assessment of the trends in charitable giving. This report concludes that "…the share of American households that donate to charity has been steadily declining since the Great Recession" (page 6). The results suggest that there was

indeed a decline in 2009 (the SCF survey year most closely linked to the Great Recession)[8]. However, the responses in the SCF survey suggest there has not been a steady decline since that time. The fraction of households giving to charity increased for all income groups after 2009. After 2013 the share of households with incomes between $50,000 and $200,000 contributing to charity again declined. The share of the highest income groups remained steady.

A comparison of the findings for financial contributions from the SCF with the rates estimated using the IRS SOI state level data for tax paying units that itemized deductions implies a broadly consistent pattern that would not agree with the assessment in the Lilly School of Philanthropy's [2021] report. The overall results from the IRS analysis suggest modest declines for those with AGIs between $50,000 and $200,000 in nominal terms over the time period. A more pronounced decline seems to arise after 2018.

The results also identify a new dimension to the allocation of household resources to charity that is associated with their decisions to volunteer time. There have been sharp declines in the rate of households providing at least one hour of volunteer time to charitable organizations. Perhaps the most surprising result in the analysis of the SCF surveys stems from the contrast in findings when I consider the rate of financial contributions conditional on making a commitment to volunteer time versus the reverse conditioning. The time constraints of higher income households who make financial contributions appear to be especially important to their ability to volunteer time. The same behavior is not as important to understanding the rate of financial contributions of those households who volunteer time. This heterogeneity in different households' charitable behaviors is indirect evidence that the assumption of perfect substitution between money and time in these activities should be reconsidered.

Given the contrast in my findings using the SCF surveys compared to the consensus view that the fraction of US households contributing to charity has declined, consideration of a separate source on charitable giving seemed warranted. As I noted, the IRS SOI data confirmed the overall trends using the records for taxpaying units that itemized their deductions. Thus, a closer look into the rates of financial contributions to charity is warranted.

[8] This finding is consistent with Meer et.al.'s [2017] results.

It is more difficult to provide a comparable alternative source for the results from the SCF question about volunteering time. One limitation is that SCF respondents are left to define what each person considers to be a charitable organization. As I noted at the outset, the interview does remind respondents that contributions of money or time to political organizations should not be considered as charitable donations. The American Time Use Survey (ATUS) also asks about volunteer time. However, the time unit and definition of the activities do not match the SCF format. The SCF asks about activities of any member of the household over the past year and uses an average of at least one hour per week in characterizing the time unit. The ATUS seeks to estimate the hours for each individual in activities on an average weekday or weekend day. The volunteer activities that seem most comparable to the SCF question are: caring for and helping non-household members (including travel) and social service and care activities. The survey also reported a general category of volunteer time labeled under a broad heading of "volunteer activities". Based on the ATUS analysis, the percentage of the population participating in this general category of "volunteer activities" declined between 2003 and 2022 from 6.2 percent to 4.2 percent. Assuming the samples in these two years are independent, this difference is significantly significant. The change in the percent reporting that they had participated in "caring for and helping non-household members" was larger. It was 15.7 percent in 2003 and declined to 8.8 percent in 2022. The difference in this category is also a statistically significant decline. There was no change in the percent reporting time associated with the category "social service and care activities" over the same time interval. Overall, these results do not conflict with those from the SCF surveys. The differences in the activities and the framing of the time horizon implied by the questions used in these two surveys do not allow a stronger conclusion about the consistency in the implications of the two sources on volunteering time for charitable organizations.

Several issues for further research emerge from my effort to characterize whether households are contributing to charitable organizations at the same rates. The first of these stems from the definition of a charitable organization. Organizations described in Section 501(c)(3) of the IRS tax code are commonly referred to as charitable organizations when the analyses relate to tax issues and would certainly affect my use of the IRS SOI records as a comparison with the respondent defined meaning for charitable organizations in the SCF. This contrast is not unique to charitable activities. One could certainly raise similar issues with many non-market activities,

especially as they relate to goods and services with public good attributes. Grant and Langpap [2019], for example, indirectly raise this same issue by criticizing the empirical literature on the private provision of public goods. This research, in their view, focuses on inputs to the production of public goods, *not* the outputs. Efforts to define the outputs of charitable organizations and how they should be measured would create a basis for future surveys to define more carefully the activities that they ask respondents about.

My results offer indirect evidence that money and time are *not* perfect substitutes in the production of charitable services (from the household's perspective). The likely source for the contrast between the implications of Duncan's [1999] model and my findings stems from his characterization of the time constraints people face[9]. Several literatures have highlighted the importance of reforming models of household to behavior to acknowledge that people have different types of time and face different constraints for each type[10]. More specific definitions for the services associated with charitable activities (the Grant and Langpap argument) would help to highlight what types of household time are needed in comparison to how people report their time contributions. Without this increased specificity, continued effort to document the trends in giving do not offer information that helps to define policies to encourage private provision of the public goods associated with charitable giving.

[9] Equation (5) in Duncan [1999] provides his basic description of the consumer's choice problem.

[10] See Aguiar and Hurst [2007] for an analysis of how time use has changed over the past three decades and Palmquist et. al. [2010] for an empirical analysis of how the characterization of time constraints affects the estimates for the values of time used in modeling outdoor recreation.

Table 1: Composition of SCF Samples and Percentages of Respondents' Contributing and Volunteering

Year of SCF Survey	Percent Money Contribut-ion	Percent Volunteer-ing Time	Volunteers Who Contribute Money	Money Donors Who Contribute Time	Count of Area-Wide Probabil-ity Sample	Count of IRS-SOI List Sample	Size of Sample Used for Regression Models	Count of Negative Income Values
1992	47.13	34.05	74.59	53.88	--	--	3,900	17
1995	45.01	34.12	70.42	53.39	--	--	4,299	43
1998	47.71	32.26	71.99	48.69	2,813	1496	4,305	48
2001	51.87	35.23	76.87	52.21	2,917	1,532	4,442	20
2004	51.80	33.48	79.11	51.13	3,007	1,515	4,519	24
2007	55.56	34.21	80.01	49.27	2,915	1,507	4,417	32
2010	44.68	29.10	70.20	45.72	5,012	1,480	6,482	88
2013	46.25	30.09	71.99	46.84	4,568	1,458	6,015	44
2016	47.68	30.36	73.48	46.79	4,754	1,500	6,248	62
2019	47.29	29.41	74.04	46.05	4,291	1,492	5,777	45
2022	47.09	25.75	77.18	42.19	3,298	1,309	4,595	52

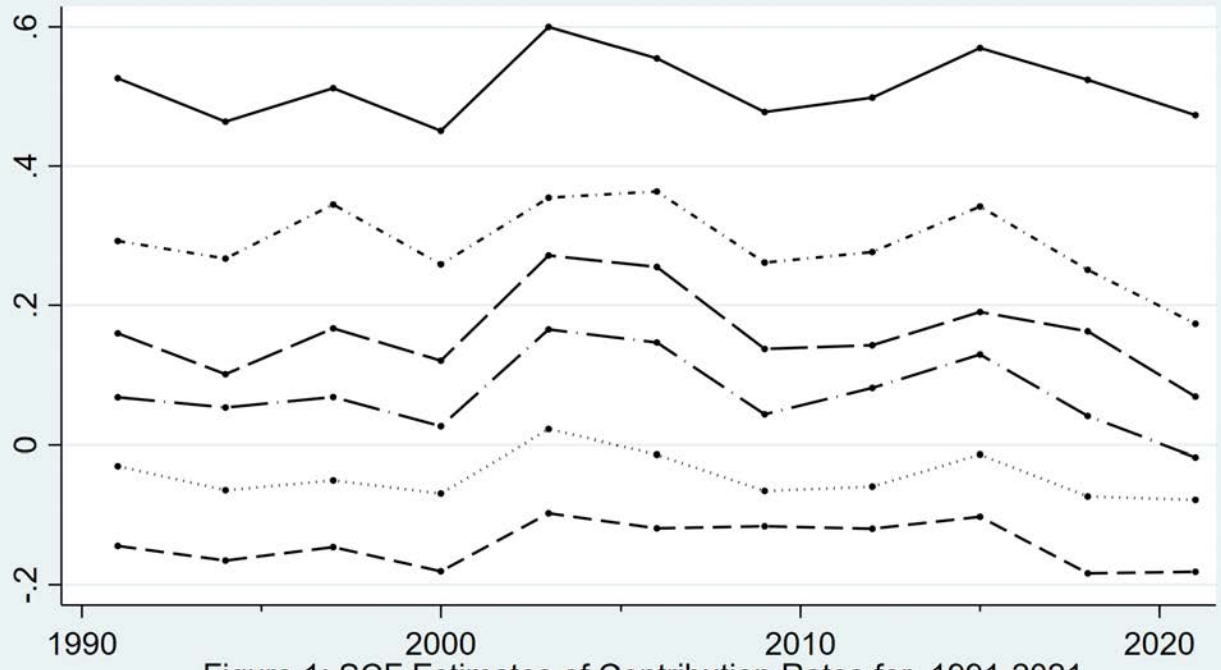

Figure 1: SCF Estimates of Contribution Rates for 1991-2021

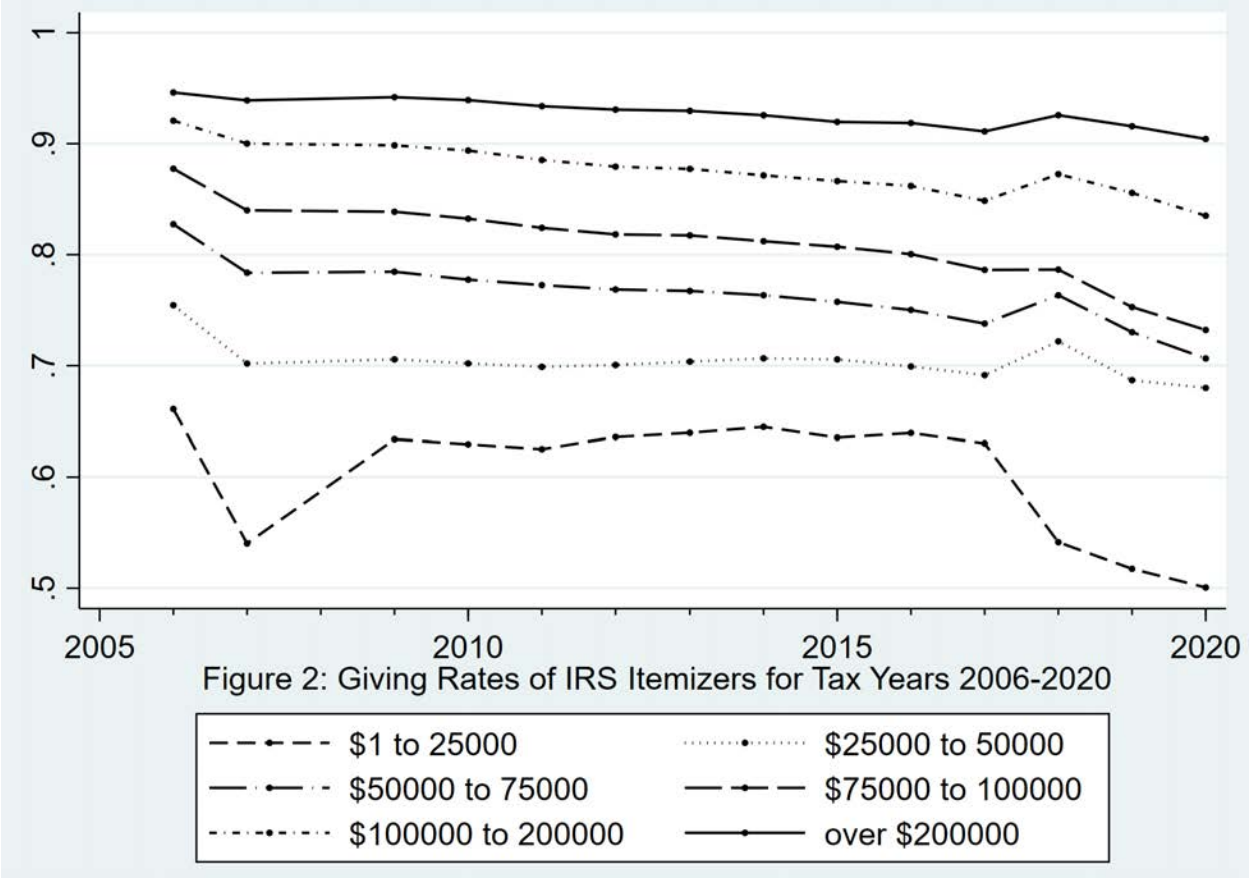

Figure 2: Giving Rates of IRS Itemizers for Tax Years 2006-2020

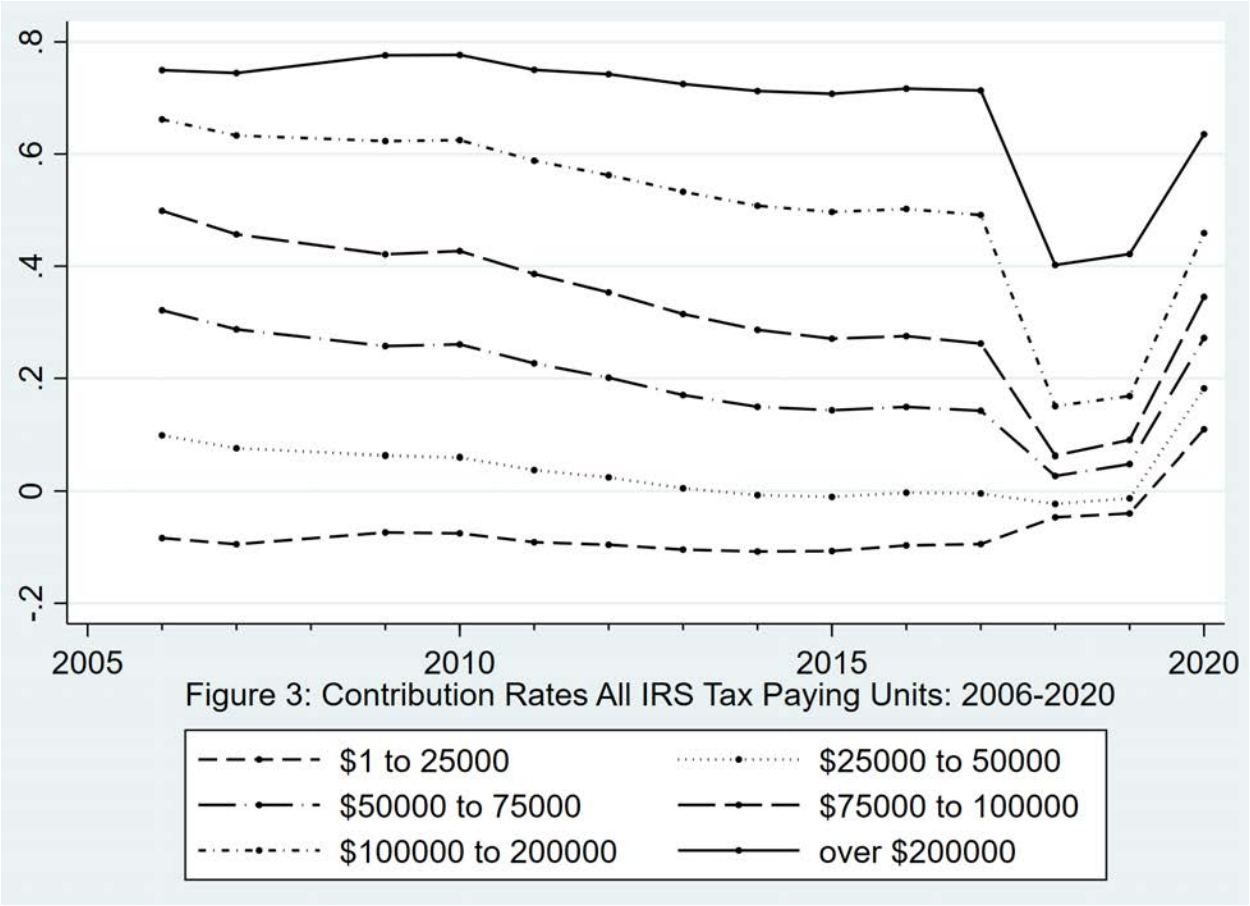

Figure 3: Contribution Rates All IRS Tax Paying Units: 2006-2020

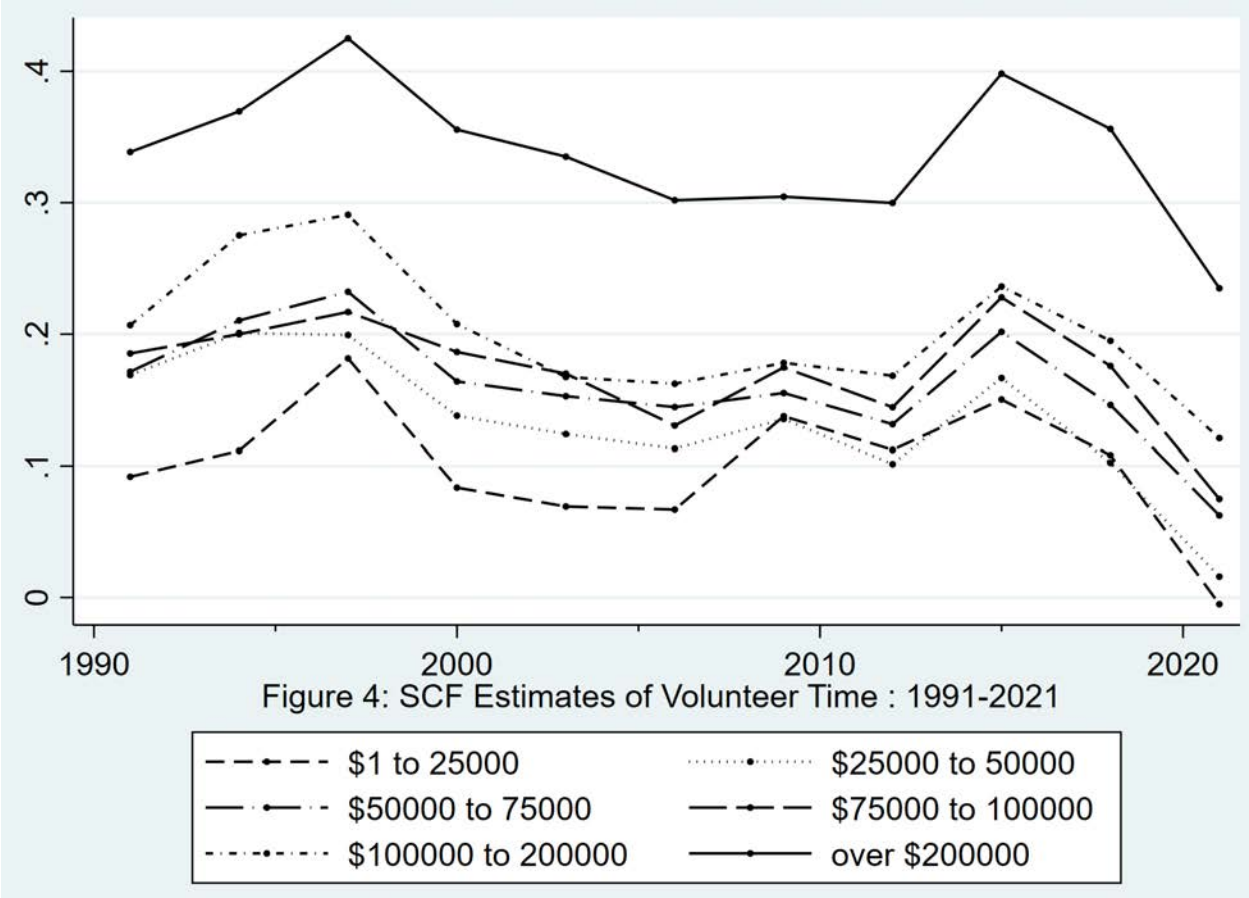

Figure 4: SCF Estimates of Volunteer Time : 1991-2021

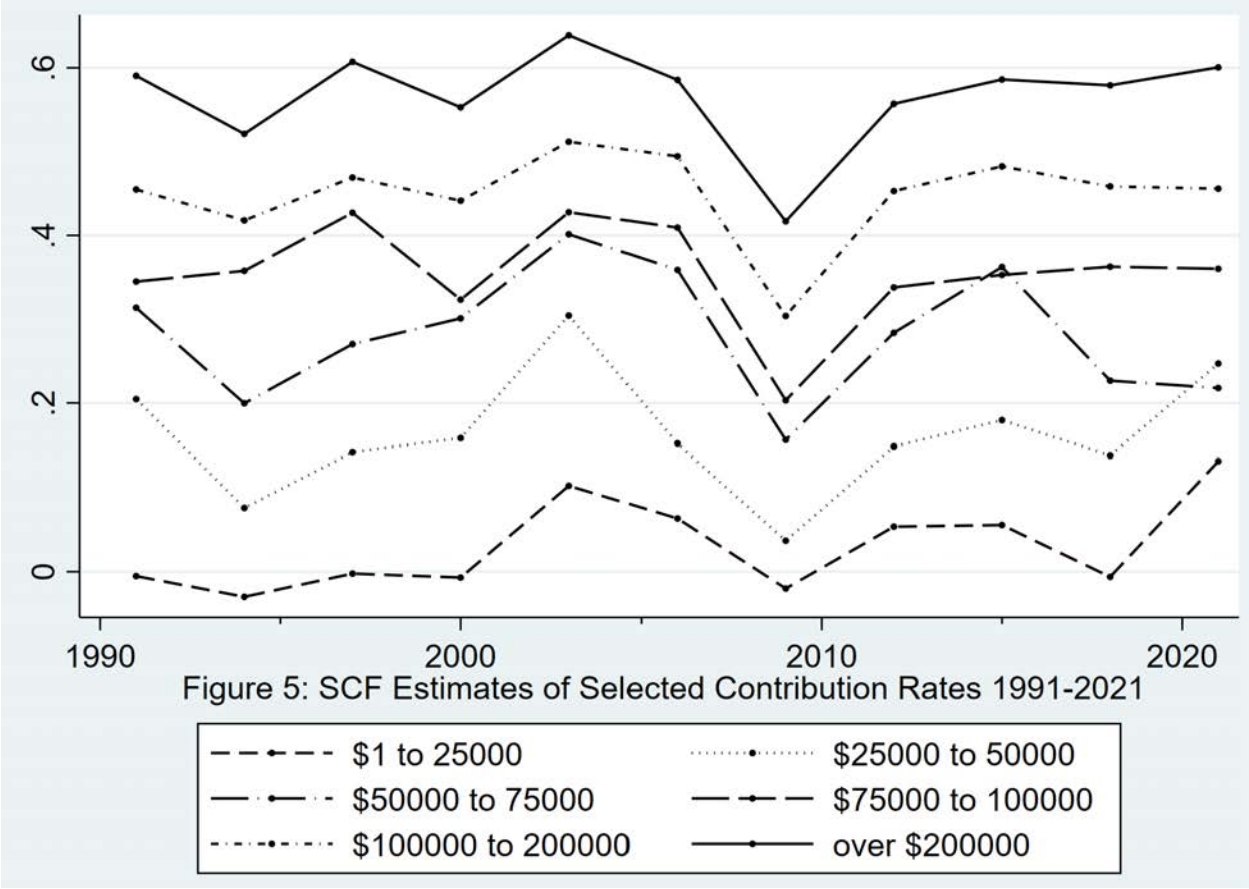

Figure 5: SCF Estimates of Selected Contribution Rates 1991-2021

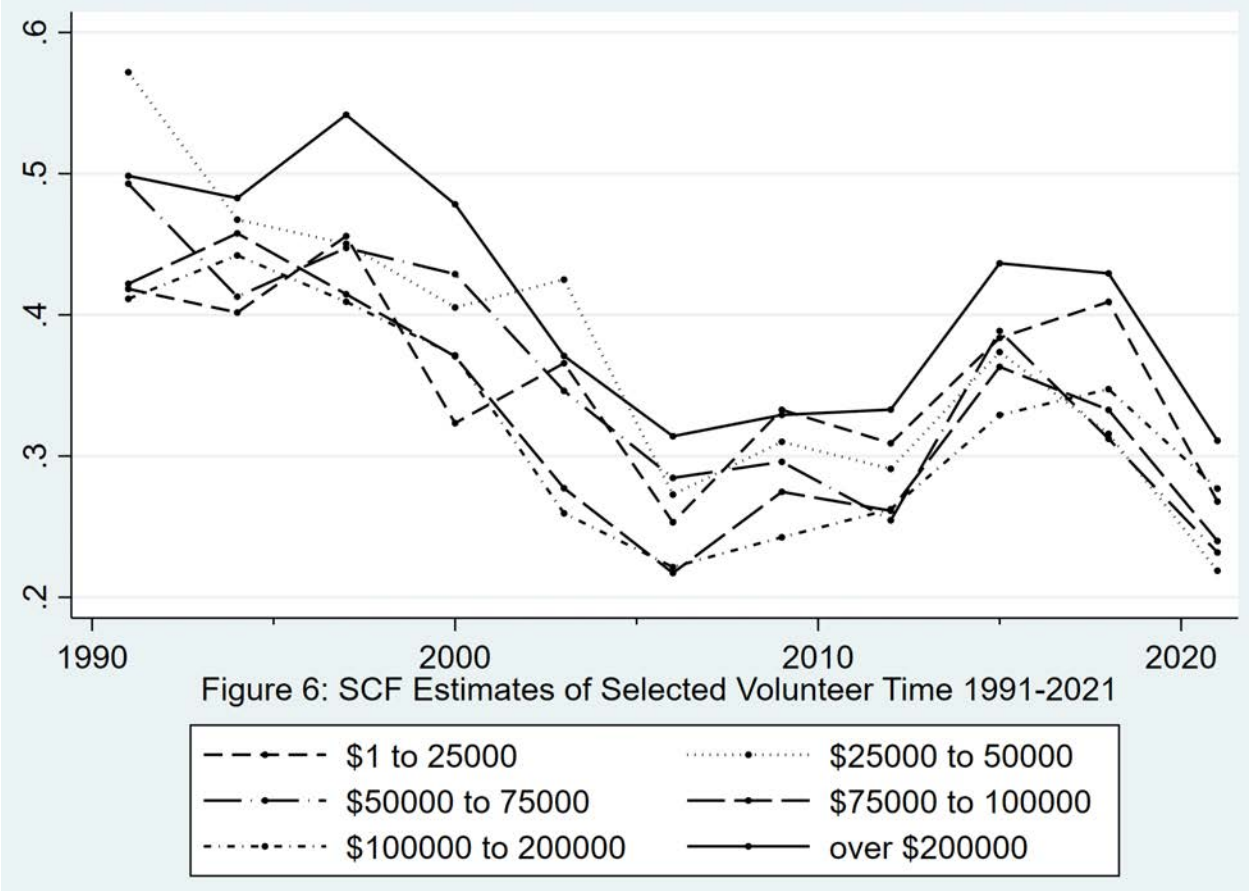

Figure 6: SCF Estimates of Selected Volunteer Time 1991-2021

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Appendix

The two tables reported below are examples of the models estimated for each year using the micro records from the SCF annual surveys and the aggregate frequency distributions reported at the state level in the IRS SOI taxpayer data.

Table 1a: Models for the Rate of Households Contributing Money or Time to Charitable Organizations Based on 2022 SCF Survey[a]

Independent Variables	Financial Contributions		Volunteering Time	
	Full Sample	Volunteers	Full Sample	Financial Contributors
Sample size	4,595	1,183	4,595	2,164
Gender (male=1)	-.036 (-2.04)	.002 (0.07)	-.058 (-3.16)	-.070 (-1.77)
Education (college=1, otherwise 0)	.063 (4.53)	.032 (1.37)	.023 (1.56)	-.008 (-0.38)
Own Home (own=1, otherwise=0)	.037 (0.48)	-.061 (-0.55)	.065 (0.80)	.078 (0.69)
Marital Status (married=1, otherwise 0)	.077 (4.75)	.070 (2.10)	.076 (4.53)	.105 (3.34)
Age (years)	.006 (15.55)	.005 (6.19)	.003 (7.12)	.002 (2.86)
$y \leq \$25{,}000$	-.181 (-6.65)	.131 (2.24)	-.005 (-0.18)	.286 (3.79)
$\$25{,}000 < y \leq \$50{,}000$	-.078 (-3.01)	.247 (4.49)	.016 (0.59)	.219 (3.67)
$\$50{,}000 < y \leq \$75{,}000$	-.017 (-0.61)	.218 (3.67)	.062 (2.10)	.232 (3.71)
$\$75{,}000 < y \leq \$100{,}000$	.068 (2.20)	.360 (5.82)	.075 (2.32)	.240 (3.72)
$\$100{,}000 < y \leq \$200{,}000$	.173 (6.01)	.456 (8.11)	.121 (4.04)	.277 (4.74)
$\$200{,}000 < y$	.473 (15.67)	.600 (10.20)	.235 (7.48)	.311 (5.25)
R^2	.655	.830	.317	.432

a. Numbers in parentheses are t-statistics for null hypothesis of no association.

Table 2a: Money Contributions to Charity Based on IRS SOI State Level Frequency Distributions[a]

AGI Bins in Nominal Dollars	Contribution Rate for Itemizers 2006	Contribution Rate for Itemizers 2019	Contribution Rate for Itemizers 2020	Contribution Rate for All Taxpaying Units 2019	Contribution Rate for All Taxpaying Units 2020
$y \leq \$25{,}000$	.661 (117.80)	.517 (52.70)	.501 (49.46)	.013 (16.31)	.153 (54.62)
$\$25{,}000 < y \leq \$50{,}000$	.754 (134.46)	.687 (69.96)	.680 (67.17)	.040 (17.64)	.247 (61.60)
$\$50{,}000 < y \leq \$75{,}000$	.827 (147.48)	.730 (74.37)	.706 (69.79)	.101 (18.94)	.373 (64.10)
$\$75{,}000 < y \leq \$100{,}000$	.877 (158.23)	.753 (77.58)	.732 (73.18)	.143 (16.01)	.462 (60.91)
$\$100{,}000 < y \leq \$200{,}000$	.921 (166.02)	.856 (88.18)	.835 (83.48)	.221 (18.34)	.597 (79.43)
$\$200{,}000 < y$	.946 (170.61)	.916 (94.37)	.904 (90.38)	.474 (39.94)	.750 (122.12)
Number of observations	306	306	306	306	306
R^2	.99	.99	.99	.94	.99

a. Numbers in parentheses are t-ratios for null hypothesis of no association. Each model includes state fixed effects and is restricted to exclude an intercept.