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Predicting Factors of Generosity

Carlo R. Barth⁷

The purpose of this paper is twofold, as it includes a literature review concerning factors influencing generosity, as well as a proposal for study that investigates generosity based upon five factors, religiosity, gender, race, annual income and education level, and it is supposed to conclude which out of five factors best predict generosity. Inspiration for the study was found in Will and Cochran (1995) finding drastic differences in giving in different religious affiliations, income, sex, race, and denomination. Regnerus, Smith and Sikking (1999) even attested almost a twofold likelihood to give to religious people. Other notion to be discussed are the idea of generosity being dependent upon a person's networks (Wiepking, 2009), and the importance of reciprocal expectations and behavior in relation to giving (Jones, Doughty and Hickson, 2006). In the study, I will measure religiosity of participants with a questionnaire examining different self-reported factors, such as attendance of religious events, personal devotion, prayer and community life. Generosity will be operationally defined as both financial giving, but also social giving, for example, volunteering. I will also examine participants' reactions to various scenarios, to better understand how helpful they are, as an additional measure of generosity. The scenarios they will encounter include situations such as encountering a person begging for money, a homeless person, a person who might need assistance after an accident. Separate multiple regression analyses will be conducted with the different measures of generosity: financial giving, social giving, and general helpfulness, as the dependent variable and religiosity, gender, race, annual income and education level as the independent variables.

Keywords: generosity, religiosity, education, income, race, sex

In studying generosity many researchers looked at different variables, such as religiosity, gender or race, just to mention a few, but rarely ever was there a focus on a bigger number of different factors that could be helpful in predicting generosity.

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Will and Cochran (1995) found dramatic differences in generosity, defined as financial giving, between different groups of religiously affiliated people. Income, gender and denomination were other factors used as variables in the analysis, all of which did relate to giving. They also found women to be more generous than men, Non-Caucasian people to be more generous than Caucasian people, and people with lower incomes to give proportionately more than those with higher incomes. In that case, race made the biggest difference, with Caucasian people giving 25% less than Non-Caucasian people. Different religious denominations and classifications differed up to 16% in their giving, with the most generous being highly religious Catholics and moderate Protestants being the least generous (Will & Cochran, 1995).

Regnerus, Smith and Sikkink (1998) found a twofold likelihood for religious people to give to the poor than for non-religious people. They started with analyzing data from the 1996 Religious Identity and Influence Survey, funded by the Pew Charitable Trusts. Their dependent variable was giving, whereas the independent variables were religious location (as defined by factors such as denominational affiliation and religious activities), political location (that being their political beliefs and orientation) and demographics (race, gender, education, age, income, number of dependents, county population size, southern residence, marital status). This study included the most extensive collection of predicting factors I was able to find and some of these factors, such as race, sex, education, income and religiosity, seem to be named in other studies as helpful predictors of generosity.

A recent meta-analysis by Galen (2012) examined a relationship between religiosity and pro-sociality. Galen (2012) worked through a broad array of different pro-social experiments, survey and self-reported measures. In his examination of different studies that explored whether religious belief promotes pro-sociality, Galen (2012) found increased pro-social behavior in planned actions (such as giving), but no effect in spontaneous situations (like encountering people asking for money or similar). This makes it particularly interesting to bring both financial giving and spontaneous reactions to different scenarios into one study and to investigate reactions of both religious and non-religious participants.

Hill and Vaidyanathan (2011) in their study of the relationship between religious over secular giving, examined both religiously or secularly motivated giving as well as giving to religious and secular causes, they found different demographic factors helpful in predicting when people are more likely to give. Specifically, religiosity was measured by religious participation and giving and then compared to secular giving. They did find marital status, employment, education and denomination to make for significant differences in giving.

Researchers from the Netherlands looked at factors contributing to generosity from a resources perspective. They asked whether generosity was as high as expected when resources were present as opposed to absent (Wiepking, 2009). Influencing factors Wiepking (2009) examined were the impacts of broad groups, such as a social versus a religious network and formal education. Specifically values like church attendance, network size, education, income, age,

gender, marital status and other demographics were studied. Findings attested the highest number of donations in any financial manner to church attendance, which the authors explained with the high frequency of requests for donations. Other big predictors for financial generosity were a high number of solicitations, an empathetic concern and whether the person volunteered in any function (Wiepking, 2009).

Piff, Kraus, Côté, Cheng, and Keltner (2010) hypothesized and showed that members of the lower social classes are more generous than members of higher classes. They also stated that religious affiliations can explain higher generosity. Even after controlling for age, religiosity and ethnicity, members of lower socio-economic backgrounds were more generous (Piff, et al., 2010). This stands in contrast with Wiepking's (2009) findings in which he claimed that people with higher formal education were more generous because of their greater amount of financial resources. Wiepking (2009) claims a positive correlation of both higher household incomes and formal education to charitable causes, which could possibly be explained by a merely a higher amount of donations in total numbers and not by percent of total income.

A factor that is seldom mentioned in the same sentence as generosity is reciprocity or the fact that some people might not be selflessly or altruistically generous. Jones, Doughty and Hickson (2006) found in a field experiment that 85% of their participants complied to providing a quarter when given an exchange of equal value in pennies, but only 35% complied when not offered the exchange.

While mainly investigating the exchange issue, the second question that was asked concerned the income of the participants. Here it was found that participants earning more than \$60,000 per year were more unlikely than participants who earned less than that to participate in the exchange. Cox and Deck (2006) fit right in here; they discussed differences in male and female generosity and compared previous studies that concluded either gender to be more giving. One of their findings was that men were looking for reciprocal behavior and their giving was dependent upon that. Since in many cases, there is no direct benefit or reciprocal effect in charitable giving, women are generally seen as more generous (Cox & Deck, 2006). Also Borch, Thye, Robinson and West (2011) looked at a form of reciprocity as they examine religious claims on future reward in relation to giving. They found different demographics, such as education and marital status predictive for giving.

All these different findings lead to the rationale for this proposed study, which combines many aspects of different previous studies into one big survey. The purpose of the study at hand is to predict what demographic has the biggest impact on generosity. Among the many demographic factors I propose to include, I predict that religiosity would be the biggest factor in predicting generous behaviors. I propose to examine both planned as well as spontaneous giving in one study, thereby conducting possibly the first comprehensive study linking different demographic factors to generosity in different contexts.

I came up with five hypotheses to cover five different areas or demographics. The first one states, that religiosity will be the biggest factor in predicting all measures of generosity; as Regnerus, Smith and Sikkink (1998) stated, they found a twofold likelihood for religious people to give as compared to non-religious people. Secondly I expect women are more generous than men; Cox and Deck (2006) find men to be looking for reciprocal giving, so I hypothesize that women will be more generous than men. Thirdly, non-Caucasian people are expected to be more generous Caucasian people; non-white ethnicities gave 25% more than their white counterpart (Will & Cochran, 1995). The fourth hypothesis states that people who earn more give proportionately less than people who earn less income; which is what Piff, Kraus, Côté, Cheng, and Keltner (2010) suggested and I expect to find the same. And lastly, there will be a negative correlation between education level and generosity. Research suggested different conclusions about the formal educational achievement of an individual and their giving. Wiepking (2009) claims that more resources equal more generosity, while Piff et al. (2010) disagree and argue with the empathy and communal orientation of the lower socio-economic classes. This latter one seems to outweigh the former in terms of per cent given of the actual income.

Methodology

Participants

Most of the subjects are expected to be recruited out of the Lindenwood University student body, but participation will also be open to the general population. Recruitment information will be posted on Lindenwood's campus, the Lindenwood Participant Pool, select grocery stores around campus and some

churches. Participants' ages are expected to range mostly around college age, even though the hope is to also assess some people that are clearly out of college. As far as sex, race and income are concerned, there are no precise predictions. Participants recruited from Lindenwood University's Participant Pool will receive extra credit forms; other than that there will be no compensation for participation.

Materials and Procedure

The materials first put to use will be recruitment scripts that contains general information about the study and a link to the study (see Appendix A). On the SurveyGizmo (<https://www.surveygizmo.com/s3/2010620/Spending-habits>) cover page, an information and informed consent page is provided helped both informing participants about everything they need to know before taking the study and it includes the informed consent process. The survey itself will be conducted through SurveyGizmo. The 23-item questionnaire consists of 2 tools to assess religiosity (5 questions), generosity (12 questions) and 6 demographic questions. Most of the question are questioned on a Likert scale, on a numeric scale or yes no, except the demographic questions. Some of the questions (as indicated in the appendices) are conditional, such as church attendance for example led either to the next question if negated or to an extension concerning the number of days attending church if positively answered. The debriefing process is also part of the survey itself and contained in Appendix B.

Data Analysis

A multiple regression analysis will be conducted with all different demographic factors, religiosity, sex, race, income and education level, as independent variables and the generosity values, financial giving, volunteering and reaction to spontaneous events, as dependent variables.

Expected results and implications

I hope to reject the null hypothesis for my five hypotheses. This would (apart from the fifth hypothesis) continue on where previous research left off. In case of the last hypothesis, there were findings that suggested both directions, but hypothesis number four would probably support number five. I am also hoping to learn about how I could improve on my study in the future. The review process already helped incredibly and taught me a lot about what would be important to look for. I am hoping to better understand the dynamics of giving and what that means for us today and how we could use that knowledge.

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Appendix A
Psi Chi and LPP script:

<u>Study Title</u>	<u>Study Area</u>	<u>Study Description</u>	<u>Study URL</u>
Predicting Factors of Generosity	Social/ Behavioral	How do you spend your time and money? What influence do your gender, race, income and religious belief have on your generosity?	Submission Link

Script for alumni association email

Lindenwood alum!

May I ask for 10 minutes of your valuable time? I am conducting a study called “Predicting Factors of Generosity.” On the following link you will find a survey, which investigates what factors are associated with generosity. If you click the link, you will be lead to a page that explains the contents of my study in more detail and gives you an idea of why I appreciate your participation so much!

As professionals in all forms and shapes, careers and professions and from diverse backgrounds, you could really help out to investigate predictive factors of generosity. I would love you to be able to help further this field of research and also maybe have some introspection while doing so. As promised, the overall duration of the survey should not be more than 10 minutes!

Thank you for your participation,
Carlo Barth

<https://www.surveymzmo.com/s3/2010620/Spending-habits>

Online script (social media: Facebook, twitter)

Attention: Opportunity to take part in research!

You have the chance here to further the understanding of generous behavior. With 10 minutes of your time you can make a meaningful contribution to research and maybe attain some understanding about factors that predict generosity.

Thank you for participation!

Carlo Barth

<https://www.surveymzmo.com/s3/2010620/Spending-habits>

Post with “rip-off links” script (for churches, grocery stores)

Dear friend,

I am currently conducting research in the field of spending habits and generosity. In this present study I want to invite you to help me understand trends and tendencies when it comes to how to handle your resources, such as money and time.

I designed a short survey that takes about 10 minutes and would love you to take it in order to help out this area of the behavioral sciences and maybe learn a little bit about yourself!

Sincerely,

Carlo Barth

RIP-OFF PIECES <https://www.surveymzmo.com/s3/2010620/Spending-habits>

Verbal script

Hi (name if known),

Do you have a minute? I am conducting a study with the Department of Psychology here at Lindenwood University. My goal is to further the understanding of people’s spending habits. The survey takes about 10 minutes of your time, which would be a valuable contribution to research in the behavioral sciences.

(Give potential participant a slip with the print script and survey link)

I really appreciate you taking the time out of your busy schedule to take part in this! Thank you so much!

Appendix B

Predicting Factors of Generosity

PAGE ONE

Dear Participant,

This survey about the possible relationships between spending habits and religious activities is part of a study conducted by Carlo Barth in the department of Psychology at Lindenwood University. This survey contains questions pertaining to both these areas and will help to set the bar for further investigations in the direction of decision-making and persistence in how these beliefs are acted upon.

The two different components are basic variables for how you tend to spend your money, and how involved you are in different religious activities or communities.

This survey will take approximately 10-15 minutes to complete. Your participation may not result in direct benefits to you; it is anticipated however, that your awareness about spending habits and your religious habits and preferences could be increased. Also, information from this study may help provide additional insight into spending habits in a broad sense and religious activities as they relate to spending.

Your responses will be anonymous. No information that identifies you personally will be collected, not even your IP address. The primary investigator will not be able to identify your answers as belonging to you; data will be examined at the group level only.

Your participation is completely voluntary. You may discontinue taking the survey at any time. If you choose not to participate or stop participating before the end of the survey, you will not be penalized in any way; LPP participants will still receive extra credit.

The results of this survey will be used for scholarly purposes only. If you have any questions or concerns about the survey and the background of the study it is used in itself, please do not hesitate to contact the primary investigator, Carlo Barth at 636-634-1042 or at cb705@lionmail.lindenwood.edu

Some of the questions on the survey may make some respondents feel uncomfortable. Please feel free to skip any questions that you are uncomfortable answering. If you are feeling significant discomfort, please contact the researcher using the contact information provided above, or contact my supervisor, Dr. Michiko Nohara-LeClair at mnohara-leclair@lindenwood.edu or 636-949-4371.

ELECTRONIC CONSENT: Please select your choice below. Checking "Yes" below indicates that:

- You have read the above information.*
- You voluntarily agree to participate.*
- You are at least 18 years of age or you are part of the LPP and have a parental consent form filed with the LPP Office.*

Please make sure you also uncheck the "No" field.

*If you do not wish to participate in the research study, or are not at least 18 years old, please decline participation by selecting "No". **

Yes

No

1) *Are you a Lindenwood student?**

Yes

No

MONETARY CLUSTER

2) *Do you give or donate in any form? (This includes both money and other goods you give away)*

Yes

No

3) *In your best estimate, how much do you give or donate per year? **

\$/year: _____

4) In case you give differently than monetarily, please explain what you give!

5) What kinds of organizations, charities or ministries do you donate to? (Select appropriate fields)

Organization type

Ministries (Faith based organizations)

Charities (Goodwill, homeless shelters)

Other

If other, please specify.

SERVICE CLUSTER

6) Do you volunteer?*

Yes

No

7) How many hours do you estimate you volunteer per year?*

8) Where do you volunteer? (Please mark all that apply)

Church, ministry, faith-based or religiously-affiliated charity

Non-profits

Charity

Other

WHAT WOULD YOU DO?

9) How would you respond to a stranger who approached you asking for money? What would you be likely to do?

10) Imagine the following situation: You are downtown in the middle of the winter, and the temperatures are around zero degrees. On the side of the road, you see a person who appears to be homeless and cold. How would you react to this person?

11) Imagine you have just witnessed someone you do not know trip and fall. How likely is it that you help him/ her or ask whether he or she is okay?

Very Unlikely Unlikely Likely Very Likely

12) Imagine the following situation. You are driving home from work (or school). At a small intersection close to your house you see a car crash. You cannot tell how bad it is at this point, only that the cars look very damaged. The way home for you is not blocked, and you could pass without anyone noticing. How likely is it that you would get out of your car and check on the people involved in the accident?

Very Unlikely Unlikely Likely Very Likely

RELIGIOUS ACTIVITY

13) In the last 12 months, have you attended religious services of any kind?*

- Yes
 No
 I wish not to say

14) How often do you attend such services?

- Daily
 Multiple times a week
 Twice a week
 Once a week
 Twice a month
 Once a month
 A couple times a year
 Other

15) How often do you pray or meditate in private?

- Multiple times a day
- Daily
- Multiple times a week
- Once or twice a week
- A couple times a month
- Less than the afore mentioned

16) Do you privately study religious materials or scriptures of your religion or belief system?

- Yes
- No

17) How often do you study your religion's or belief system's scriptures?

- Daily
- Multiple times a week
- Once or twice a week
- A couple times a month
- Once or twice a month
- Less than that

18) How many minutes do you study your religion's or belief system's scriptures when you study them?

Minutes: _____

19) Do you take part in any study or community groups? Community groups are Bible studies or other scripture studies, prayer or meditation groups, or any other form of service group that regularly meets and originates out of a religious community.

- Yes
- No

20) Do you participate in any secular community or service groups?

- Yes

No

21) How often do you meet for these groups and or studies?

Once a month

Twice a month

Once a week

Twice a week

Other

22) Since you selected "other" please specify.

23) Are you partaking in any form of religious activity outside of the aforementioned?

Yes

No

24) Please specify.

DEMOGRAPHIC INFORMATION

25) How old are you?*

Age in years: _____

26) What is your sex? (If would like to skip this question, please do so)

Female

Male

27) What is your annual income?

\$/year: _____

28) How would you describe your racial/ethnic identity?

American Indian/Alaska Native

Native Hawaiian/ Pacific Islander

Asian or Asian American

Black or African American

Hispanic or Latino

White or Caucasian

Multiracial/Multiethnic

Other

29) If you are not born in the U.S., what is your country of origin?

30) How would you describe your religious affiliation, if any?

Buddhist

Catholic

Hindu

Jewish

Mormon

Muslim

Protestant

Other

Unaffiliated

31) Is there any denomination or group you claim affiliation to within your religion or belief system?

32) *What is your highest level of educational attainment?*

- Some high school, no diploma
- High school diploma or equivalent (GED)
- Some college, no degree
- Associate's (2 year) degree
- Bachelor's (4 year) degree
- Master's degree
- Doctoral or professional degree

33) *What is your marital status?*

- Married or in a domestic partnership
- Divorced
- Widowed
- Separated
- Never Married

34) *Are you currently employed?*

- Yes
- No

35) *Are you a full-time college student?*

- Yes
- No

36) How many hours do you work every week?

THANK YOU!



Dear Participant,

I really appreciate your participation in this study! To show you how valued your participation is, I want to take every effort to make you feel accommodated. I want you to feel comfortable to contact me about any concerns or questions any time!

The study you just took part in serves research in the area of pro-social behavior in relation to different factors, such as your sex, your beliefs, your income, your education and your race. To phrase this more plainly, I am looking to see, which of these factors best predicts how generous people are. This I tried to accomplish by asking you a variety of questions pertaining to ways in which you could serve and benefit other people; also I asked about the previously mentioned demographics, and, on top of that how involved you are in religious services, practices, studies and personal devotion to measure how religious you are. I will try to convert all of your answers into a tangible system of numbers and then make some assumptions on how predictive each single factor is for generosity.

Again, I am very thankful for your participation and if at any point you have questions, concerns, remarks or input of any kind please do not hesitate to contact me!

Carlo Barth, 636-634-1042, cb705@lionmail.lindenwood.edu

I hope you enjoyed being a part of this research project!

Thank you.
