

Charitable Giving by Type of Community: Comparing Donation Patterns of Rural and Urban Donors

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The Center on Philanthropy at Indiana University
550 West North Street, Suite 301
Indianapolis, IN 46202-3272
Phone: 317.274-4200
Fax: 317.684.8900
www.philanthropy.iupui.edu

The Association of Fundraising Professionals
4300 Wilson Blvd, Suite 300, Arlington, VA
22203
Phone: 703-684-0410 | 800-666-3863
Fax: 703-684-0540
www.afpnet.org

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Colleagues at the Center:

Patrick M. Rooney, Executive Director

Una O. Osili, Director of Research

Heidi F. Frederick, Assistant Director of Research

Ke Wu, Applied Statistician

Sung-Ju Kim, Ph. D Candidate, Research Assistant

Ani Muradyan, Melanie Miller, Xiaonan Kou

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Executive Summary

While researchers have conducted many philanthropic studies in America during the last several decades, the concept of rural philanthropy, in particular, has been comparatively neglected. Research on rural philanthropy in America is important because rural communities are confronting significant economic challenges, such as population loss and rising rates of poverty (FRAG, 2006; Stauber, 2004).

The purpose of this study is to improve the understanding both of the capacity of rural residents to make charitable gifts and of the differences in charitable giving between rural and urban households. Specifically, the Center on Philanthropy at Indiana University conducted this study to examine patterns of charitable giving between rural and urban households using the 2005 Center on Philanthropy Panel Study (COPPS), a nationally representative sample of more than 8,000 households, and a combined dataset drawn from studies about household giving in different parts of the United States.

Rural is defined as those households living in completely rural areas, whether those rural areas are or are not adjacent to a metropolitan area. We also defined rural as those living in small towns with a population of less than 20,000. In this study, approximately 18 percent to 21 percent of respondents lived in rural areas. Nationally, almost 21 percent of all individuals in the U.S. are living in rural areas (Census, 2000).

When measured in total dollars given, rural donors donated less than one-fifth (about 15%) of the total individual giving, and the majority of total individual giving came from urban donors according to COPPS. However, rural donors donated a statistically significant higher percentage of their income to charity than urban donors did (3.0% vs. 2.6%). Urban donors, when compared with rural donors, donated a higher average amount overall, which included a higher average donation amount to religion, and a higher average donation amount to all other causes except one.

In addition, the data from the regional studies allow us to examine reported reasons for making charitable gifts. Rural donors were significantly more likely than urban donors to report being motivated to donate because of their values including:

- A belief that those with more should help those with less (equity or responsibility);
- Reciprocity (because they received help from the organization);
- Religious beliefs; or
- A belief that nonprofit organizations are more effective in delivering services than government agencies.

In contrast, although the results were not statistically significant, urban donors were more likely than rural donors to report being motivated to donate because:

- Their family and friends asked them to;
- They want to give back to society;
- They want to help individuals meet their material needs; or
- They believe that charity can bring a desired impact on society.

The regional studies also asked respondents what would provide a reason to give more to charity. The answers from urban and rural donors showed no statistically significant differences except for one. Rural donors were significantly more likely than urban donors to report they would give more to charity if they knew more about organizations that “further a cause I care about.” In addition, more than 80 percent of donors from both rural and urban areas agreed that they would give more if they felt more financially secure.

In addition, there was little difference between rural and urban donors in the frequency of having a charitable bequest in a will. Approximately 58 percent of urban donors have a will, which was only one percentage point higher than for rural donors. The same percentage of rural and urban donors named a charity in their will (16 percent). People who did not give to charity were not asked whether they have a will.

Further, we used regression techniques (i.e. probit and tobit) to control for various traits or conditions. These techniques help identify the factors most strongly associated with certain actions. Our findings from these analyses indicate that the donor’s community type (urban or rural) was statistically significantly associated with the probability of being a charitable donor and the total amount of contributions.

Specifically, rural respondents were 5.2 percentage points less likely to be a charitable donor, and donated approximately \$122 less than urban donors, after controlling for human and social capital variables, such as education, income, health status, religious affiliation, and family composition.

Some socio-demographic factors including age, education, health status, marital status, frequency of religious attendance, tax itemization status, wealth, and income are all positively and significantly associated with the probability of being a donor for both rural and urban respondents, and there is no significant difference between them.

There was one difference between urban and rural residents when assessing their probability of being a donor. Among urban residents, Protestant religious affiliation, rather than any other religious affiliation, was positively and significantly associated with the probability of being a

donor but this was not the case for rural residents. There was no difference in type of religious affiliation and being a donor among rural residents.

For both urban and rural residents, the amount contributed is closely related to some of the factors that are associated with the probability of giving: being a college graduate, being married, frequency of religious attendance, level of wealth, level of income and itemizing charitable deductions. Further, urban donors gave significantly more based on age and being Protestant. These two factors – age and Protestant religious identity – were not significant predictors of the amount contributed by rural donors.

COPPS data include information about giving to religious purposes and to secular causes. For religious giving, we found no significant differences in either the probability of being a religious donor or the total amount of religious giving when comparing rural and urban donors. However, rural residents were 10.7 percentage points less likely to give secular causes compared to urban residents, and rural donors contributed, on average, \$96 less to secular charities compared to their urban counterparts.

Implications for Fundraising Practice

Rural communities

All else held constant, rural respondents were almost 5.2 percentage points less likely to be a charitable donor, and donated less, on average, than urban donors, after controlling for human and social capital variables, such as education level, income level, health status, religious affiliation, family composition, and others. Rural respondents were significantly less likely to be donors to secular charities, and gave less on average to secular causes overall. These differences do not exist when comparing the religious giving of rural and urban respondents.

However, rural donors donated a statistically significantly higher percentage of their income to charity than did urban donors. Also, rural donors are more likely to donate to religious causes than secular causes. Frequent religious attendance is associated with a higher probability of giving for rural residents, as is itemization of deductions on income tax returns

Suggestions for practice of fundraising in rural areas are several. For example, because college education is a factor associated with giving, engage college educated people in your work. Rural residents who have gone to college give more than those who had not had that opportunity, even after taking income differences into account. Especially for secular causes, it is important to cultivate the interest of people with a college education, and people likely to be itemizing deductions (people who have recently purchased a home, for example).

Segment potential donors by income in order to structure appeal amounts matched to different areas. Values expressed most frequently by rural donors include:

- Those with more should help those with less (equity or responsibility);
- Giving is a form of reciprocity for benefits received;
- Giving is a way to express religious beliefs; and
- Nonprofit organizations are perceived to be more effective in delivering services than government agencies.

Even with attention to fundraising in rural areas, the total amount of charitable giving from rural areas will naturally be smaller than the total gifts from urban areas, because fewer people live in rural areas. People in rural areas donate more as a percentage of their income than urban residents do, especially for religious causes, but many more people live in urban areas.

Urban communities

Not surprisingly, urban residents donate almost 85.4 percent of total charitable giving. Average and median giving amounts, whether for overall giving, religious or secular causes, from urban donors were always higher than the averages from rural donors.

Suggestions for fundraising practice based on the findings of this study include:

- Ask couples to give to charity, not simply the men in the household. Men report lower giving and lower probability of giving to secular causes, compared with women. Married people report giving more than unmarried people of either gender.
- Segment on income but expect lower rates of return in lower income areas. Structure appeal amounts matched to different income levels. Income is associated with the probability of giving (higher income means higher probability of making a charitable gift) and with higher gift amounts.
- Structure requests to highlight connections to the prospective donor's friends and family, in addition to the appealing to broader concerns for equity and reciprocity. Urban donors were more likely than rural donors to say they gave to support the efforts of their friends and family.

Introduction

Researchers have studied the demographic, economic, and religious patterns of households charitable giving at least since the Commission on Public Philanthropy and Private Needs convened in the early 1970s. However, researchers have done little to explore differences in giving based on community type (National Committee for Responsive Philanthropy (NCRP), 2007; Forum of Regional Associations of Grantmakers (FRAG), 2006; NCRP, 2004; Barr et al., 2004). More often, philanthropic researchers have studied the urban setting when investigating charitable giving and community types. Thus, research regarding rural philanthropy, in particular, has been substantially neglected (Stauber, 2004). Research about rural philanthropy matters considerably now as America's rural communities confront population shifts, a declining economy, increasing rates of poverty (especially childhood poverty), and decreases in government resources and subsidies (FRAG, 2006; Stauber, 2004). According to Visser (2000), nonprofit organizations in urban areas have received at least 20 percent more philanthropic contributions from private funding sources, such as foundations, banks, and corporations, than nonprofits situated in rural areas.

Despite traditional shortcomings in research in rural philanthropy, philanthropic researchers, nonprofit practitioners, and charitable donors have become interested in this field of inquiry. According to the rural philanthropy study by the Aspen Institute (2005), *Growing Local Philanthropy*, the number of affiliate funds dedicated to special geographic regions and rural areas has grown 132 percent since 1999. Additionally, a number of other research studies also show that philanthropic efforts are increasing in rural areas (FRAG, 2006; Brennen, 2005; Aspen Institute, 2005; NCRP, 2004). Although researchers are taking impressive steps in investigating rural philanthropy, only a few studies have explored the specific characteristics of individual giving by rural donors (Anft, 2005; FRAG, 2006).

The purpose of this paper is to examine the differences, if any, in patterns of charitable giving between rural and urban donors. Rural philanthropy is examined using the Center on Philanthropy Panel Study (COPPS) dataset and the combined regional dataset derived from charitable giving studies about nine regions from across the country. The regional datasets, which include information on the charitable giving of 14,000 American households, enable a comprehensive comparison to be made of attitudes toward charitable giving held by rural and urban residents.

We examined descriptive statistics between rural and urban donors and explored the statistical significance of the differences between them. We also looked at differences in motivations for giving, as well as the intent of donors to leave charitable bequests. Finally, we examined the determinants of giving by rural and urban donors to evaluate whether there are statistical differences between the incidence and amount donated to charity even after controlling for other

factors like income, level of education, other characteristics known to be important in the decisions to give and the amount to give.

Snapshot of Rural America

As a preliminary descriptive step, we analyzed the percentage of respondents living in each type of location. Although the definition of “rural” in this study was slightly different from the definition used in the Census Bureau’s land-use definition,¹ the rural populations in COPPS 2005 had broadly similar characteristics compared with the U.S Census of 2000.

Table 1

Description of Demographics	COPPS 2005	Census 2000*
Number of people in rural areas	1,455(18.3%)	21%
Number of people in urban areas	6,512(81.7%)	79%
Poverty rate	-	13.4%
Median income of rural households	\$37,000	\$37,743
Median age rural areas	51**	38.5**
Average education for head of household in rural areas		
Less than high school	20%	23%
High school graduate	44%	36%
Some college	22%	26%
College graduate	13%	16%

* Sources: Census 2000 : USDA, Economic Research Service, Retrieved from

<http://www.ers.usda.gov/Briefing/LaborAndEducation/education.htm,3-03-09>.

Earning and Income, Retrieved from <http://www.ers.usda.gov/Publications/rcat/rcat82/rcat82g.pdf>

In Census 2000, the rural category is based on the 1993 metro classification. Data reflect persons age 25 and older.

** Median age in the Census is for the entire population. Median age in COPPS is for heads of household only.

All figures were adjusted for inflation in 2006 dollars

As shown in Table 1, the Census Bureau’s analysis (2000) shows that 21 percent of the total U.S. population lives in rural areas. In COPPS 2005, 18.3 percent of all respondents lived in rural areas. Average rural household income from COPPS 2005 was \$37,000, which was almost the same as the average household income from Census 2000, both adjusted for inflation to 2006.

The median age of responding rural households in the COPPS 2005 data was 51 years old, which is almost 13 years older than the median of the rural population according to the Census. This difference is because the Census reports median age of all rural residents, not the median age of rural heads of household. The average education level was similar in the COPPS 2005 and the Census datasets. Both COPPS and the Census show that in rural areas, the percentage of people with a high school education or less exceeds the percentage of those with some college or more.

Trends in Rural Philanthropy

Notwithstanding the increasing number of studies for rural institutional philanthropy from researchers, practitioners and fundraisers, the pattern of charitable giving by individuals in rural areas has been little examined during the last several decades. First, we present descriptive differences on giving between rural and urban residents.

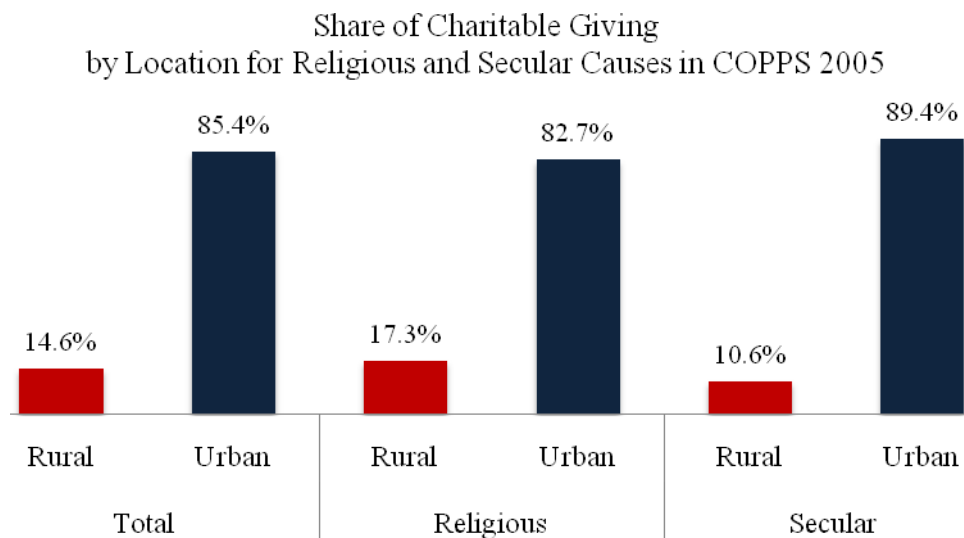
Share of Donor and Charitable Giving by Rural and Urban Areas

Analysis of the COPPS 2005 data reveals that 16.8 percent of charitable donors lived in rural areas and 83.2 percent of charitable donors lived in urban areas. In COPPS 2005, urban households were more likely to be a charitable donor than were rural households. Also, the probability of being a donor among urban households was almost 10 percentage points higher than among rural households before controlling for characteristics such as income and education (72% of urban households gave vs. 62% of rural households). The gap remains after controls, with a 5-percentage point difference with controls (reported on page 22).

Figure 1 illustrates the share of the total amount of giving to charity, including to religion and secular causes, by rural and urban donors, according to COPPS 2005. Religious giving includes donations to congregations, the governing bodies of faith communities (diocese, synod, etc.), and media ministries.

While rural households make up around 18 percent of the population according to COPPS, they gave only 15 percent of all individual charitable dollars. The majority of total individual giving came from urban donors.

Figure 1



Giving Differences by Type of Recipient Between Rural and Urban Areas

Urban donor households gave statistically significantly more, on average, than rural households did. Average overall giving to charity from urban donors was \$2,243, which was \$335 higher (almost 18 percent) than the average total amount given by rural donors in COPPS 2005.

The average religious giving from urban donors was \$2,016, which is approximately 7 percent higher than the average amount donated by rural donors.

In addition, on average, secular giving by urban donors was \$1,056 and that of rural donors was \$709. The difference is \$347 (urban donors gave 33 percent more).

Figure 2 also shows the differences in average giving amounts by rural and urban donors by nonprofit subsectors within COPPS 2005. Donors in urban parts of the country, in general, gave more to each type of recipient than rural donors did except to education and international organizations.

Particularly, the COPPS dataset shows statistically significant differences in the giving amounts between rural and urban donors to organizations in six subsectors: Health, Combination funds (i.e. funds like United Way), Basic needs, Youth, Arts and Other (see Figure 2).

Combination charities include any charity that raises funds to be redistributed to multiple purposes, such as the United Way, United Jewish Appeal, donor-advised funds, and other charities that collect funds and allocate them to a wide range of recipients. Figure 2 shows that people in urban parts of the country made a higher average contribution to combination organizations than rural donors did. Although the average gift to combination charities from rural donors was, after religious, rural donors' highest average gift amount, urban donors gave 70 percent more to combined funds than rural donors, which is a statistically significant difference (\$566 from urban donors vs. \$333 from rural donors).

OVERALL, URBAN DONOR HOUSEHOLDS GAVE STATISTICALLY SIGNIFICANTLY MORE, ON AVERAGE, THAN RURAL HOUSEHOLDS DID.

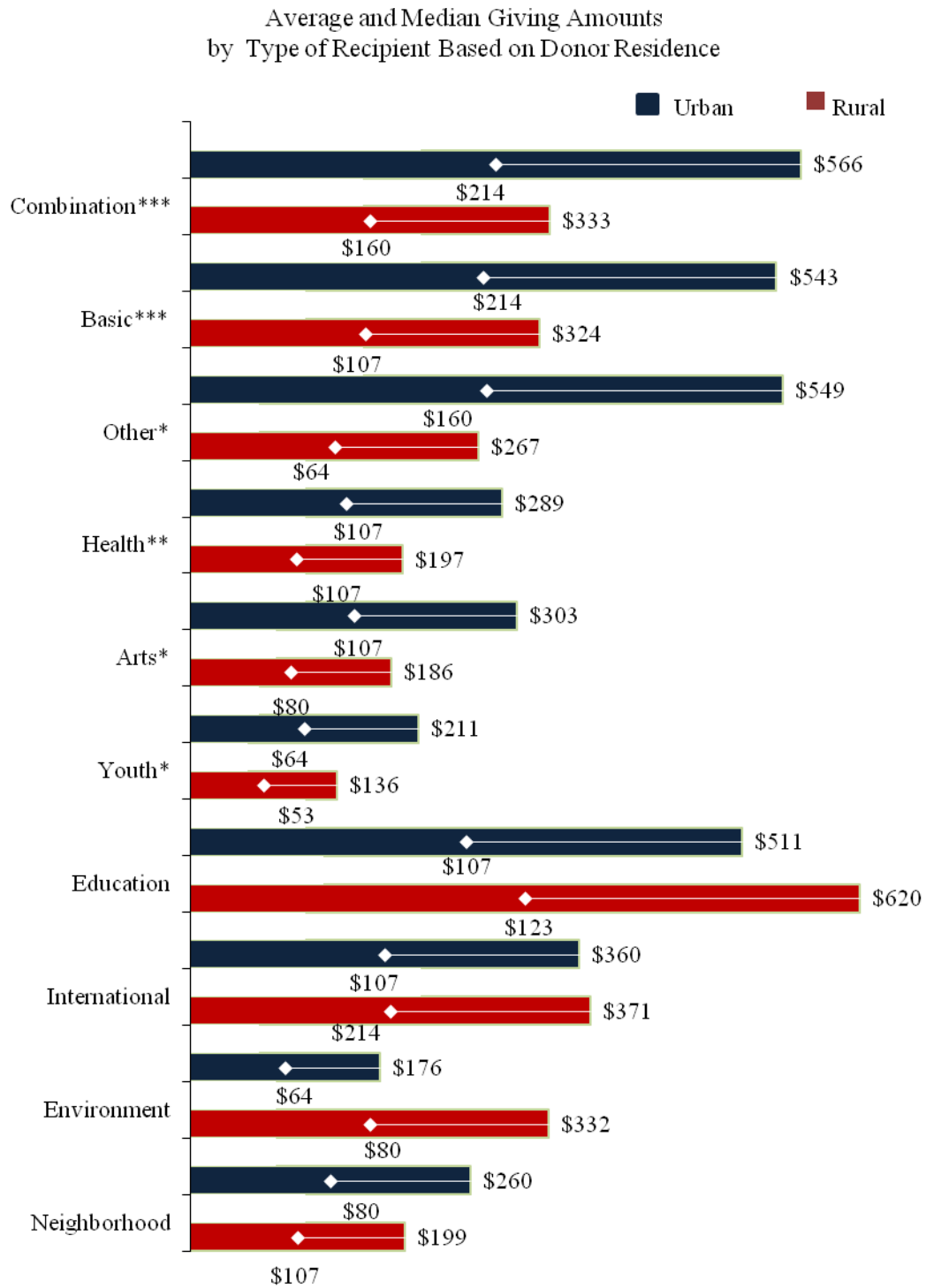
Urban donors gave significantly more on average than rural donors did. Average overall giving to charity from urban donors was \$2,243, whereas the average gift amount to charity from rural donors was \$1,908.

In addition, the differences in the average giving between rural and urban donors were statistically significant in six subsectors:

- Combination (i.e. like United Way),
- Basic needs,
- Health,
- Art,
- Youth and
- Other organizations.

Figure 2

Diamond shapes are median amounts. Bar length represents average.



Note: *P<0.05, ** p<0.01 *** P<0.001. All figures were adjusted for inflation in 2006 dollars

The average donation to basic needs from urban donors was also statistically significantly higher than the average donation to this type of organization from rural donors. In COPPS 2005, urban donors donated an average of \$543 to basic needs, while rural donors gave an average of \$324 to basic needs in 2004 (urban donors gave 40 percent more).

The “other” category includes giving for social rights, veterans’ affairs organizations, and any other type of charity that the individual did not report earlier. In COPPS 2005, the largest difference in average giving between rural and urban donors was to other giving. Moreover, the difference was statistically significant ($p < .05$). Urban donors contributed to other organizations an average of \$549 annually, which is twice as much as the average to these types of organizations from rural donors (\$267).

For health organizations, urban donors donated an average of \$289, which is nearly 31 percent higher than the average from rural donors in 2004. The difference between the average gift by rural and urban donors to health organizations was statistically significant in the COPPS 2005 dataset ($p < 0.01$).

Arts and culture organizations received higher average gift amounts from urban donors than from rural donors, according to COPPS 2005 data. Urban donors contributed, on average \$303, to arts and culture organizations, which is statistically significant and an average \$186 higher than the average gift from rural donors to organizations in this subsector.

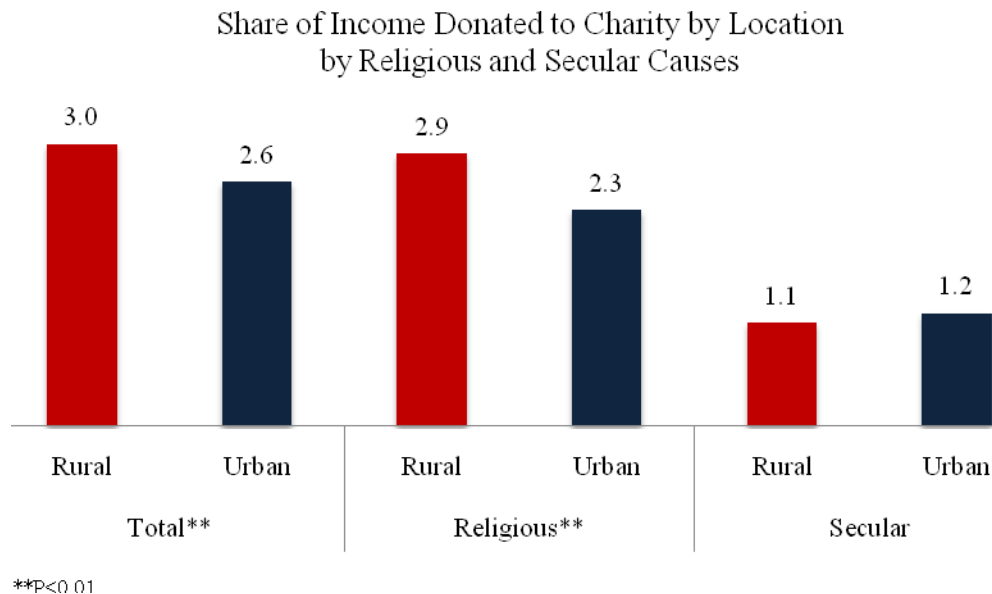
In addition, the average donation to youth and family organizations from urban donors was 56 percent higher than the average gift from rural donors (\$211 vs. \$136). This difference in the averages between rural and urban donors was statistically significant in the COPPS dataset ($p < 0.05$).

The differences in average contributions to education, neighborhood, environment, and international organizations between rural and urban donors were not statistically significant. For both education and environmental organizations, rural donors gave more, on average, than urban donors did. Additionally, the average amount given to neighborhood organizations from urban donors was 31 percent higher than the average from rural donors in the COPPS dataset. Comparing average giving for international organizations, rural donors gave comparatively the same amounts as urban donors did in COPPS (\$360 vs. \$371).

Share of Income Donated to Charity by Rural and Urban Donors

Figure 3 shows the share of income donated to charity by rural and urban donors. In COPPS 2005, although people in rural areas contributed less than 15 percent of the total amount of giving, rural donors contributed statistically significantly a higher percentage of income than urban donors did (3.0 percent vs. 2.6 percent). For the percentage of income given to religious organizations, rural donors donated a statistically higher percentage of income than urban donors did. Furthermore, the difference in the percentage of income given by donors to religious organizations was higher than the difference in percentage of income given overall. However, the percentage of income donated to secular causes was virtually the same between rural and urban donors (see Figure 3).

Figure 3



Motivations for Giving by Rural and Urban Donors

COPPS 2005 did not include questions related to motivations for giving. However, the regional studies asked donors what motivates them to give to charitable causes. We used a combined dataset of those studies to investigate similarities and differences in giving motivations among rural and urban donors.

Not all ten motivation questions were asked in all studies in the combined regional dataset. Eight motivation questions were in all of the studies. For motivation questions, each respondent was asked to report whether the statement was a major motivation, a minor motivation or no

motivation at all in making decisions about charitable giving. Table 2 shows what the ten motivations are.

Table 2

Key words of motivation	Survey question: How much of a motivation is:
For Equity	Feeling that those who have more should help those with less
Activate change^^	The belief charity can activate change or bring about a desired impact
Giving back^	Giving back to society
Charities more effective	The belief charities can provide public services more effectively than governments or private businesses can
Religious belief	Religious beliefs
Directly helping	Helping individuals meet their material needs
Reciprocity	The fact a charity helped you, your friends or family
Being asked	Being asked to give by a friend or associate
Tax benefit	Tax benefits
Employer asked	Being asked by your employer

* All motivations here were asked in each region in the combined regional dataset, except 'activate change' and 'giving back'

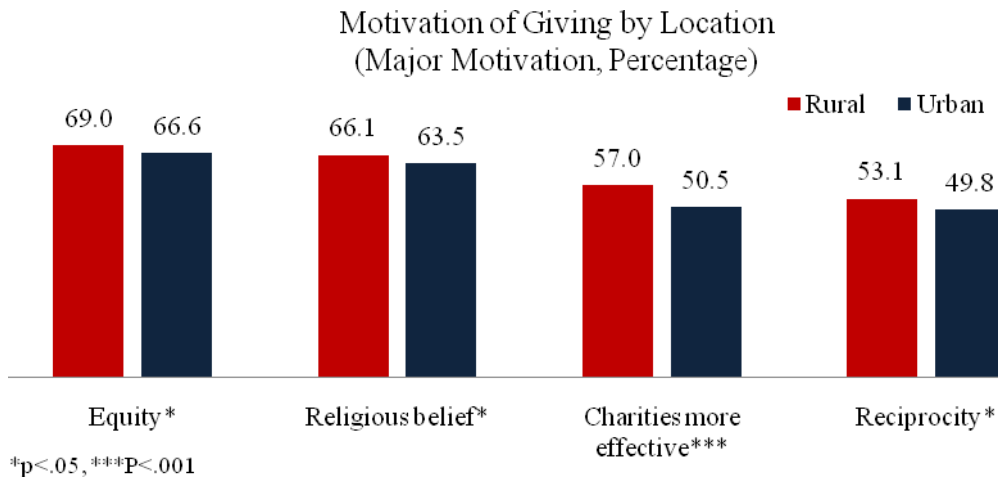
^: 'Giving back' was asked in AZ, MI, IN, GA, IL, Kansas City, Memphis, and NH studies only. Not in St. Louis.

^^: 'Activate change' was asked in IL, NH, St. Louis studies only. Not in AZ, MI, IN, GA, Kansas City, or Memphis.

Figure 4 shows the most frequently cited motivations for the entire survey population. All motivation questions in Figure 4 had a statistically significant difference between rural and urban donors. Rural donors were significantly more likely compared with urban donors, to report being motivated to donate to charity because of reciprocity, equity, religious belief, and effectiveness.

According to Figure 4, the most frequently selected major motivation for both rural and urban donors was the feeling that those who have more should help those with less (i.e. equity). Approximately 69 percent of rural donors reported being motivated by equity when deciding to donate to charity. For urban donors, about 67 percent of donors reported that equity was a major motivation to contribute to charity. This difference is statistically significant ($p < 0.05$). Religious belief was the second most frequently reported reason that both rural and urban donors selected as a major motivation to contribute to charity (66.1% vs. 63.5%, $p < 0.05$).

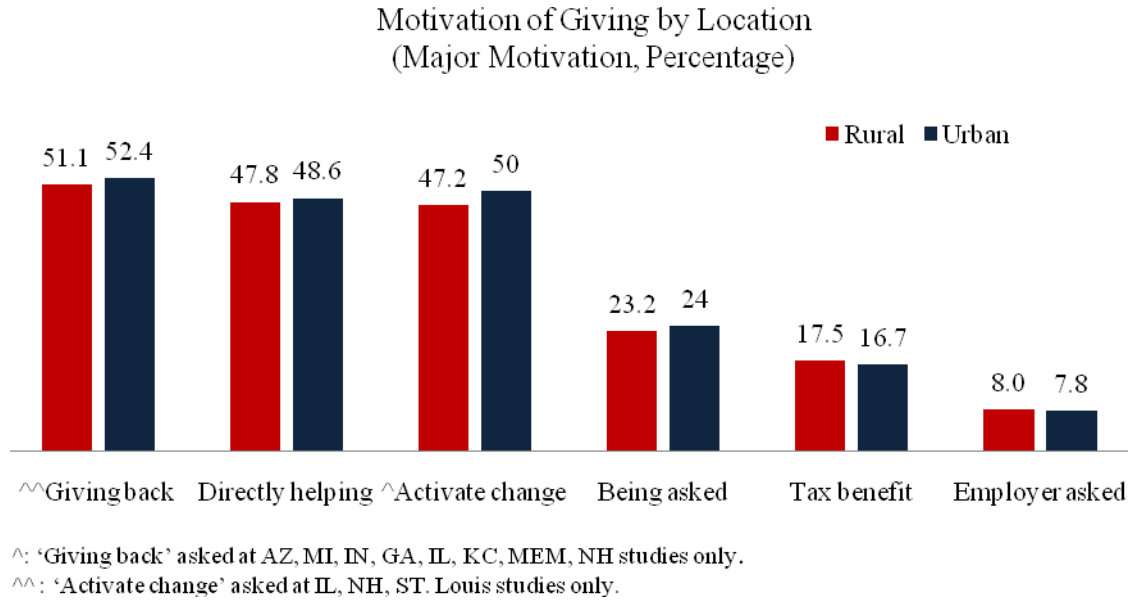
Figure 4



As shown in Figure 4, rural donors were also statistically significantly more likely than urban donors to report giving to charity because they felt that charities provide public services more effectively than government or private businesses (57% vs. 50.5%, $p < 0.001$). Additionally, 53.1 percent of rural donors were motivated by reciprocity or the fact that “a charity helped you, your friends, or your family,” compared to 49.8 percent of urban donors, a statistically significant difference ($p < 0.05$).

Figure 5 shows other motivations to give to charity. We found no statistically significant differences in motivations between rural and urban donors for these motivations: giving back; helping individuals meet their material needs; the belief that charity can bring about a desired impact on society (activate change), their friends and family asked (being asked), or their employer asked.

Figure 5



Impediments to Giving by Rural and Urban Donors

Several regional studies (but not St. Louis or New Hampshire) asked what factors might influence respondents to give more to charity. Each respondent was asked to agree or to disagree with each item. Table 3 shows the impediment questions that were on multiple regional surveys.

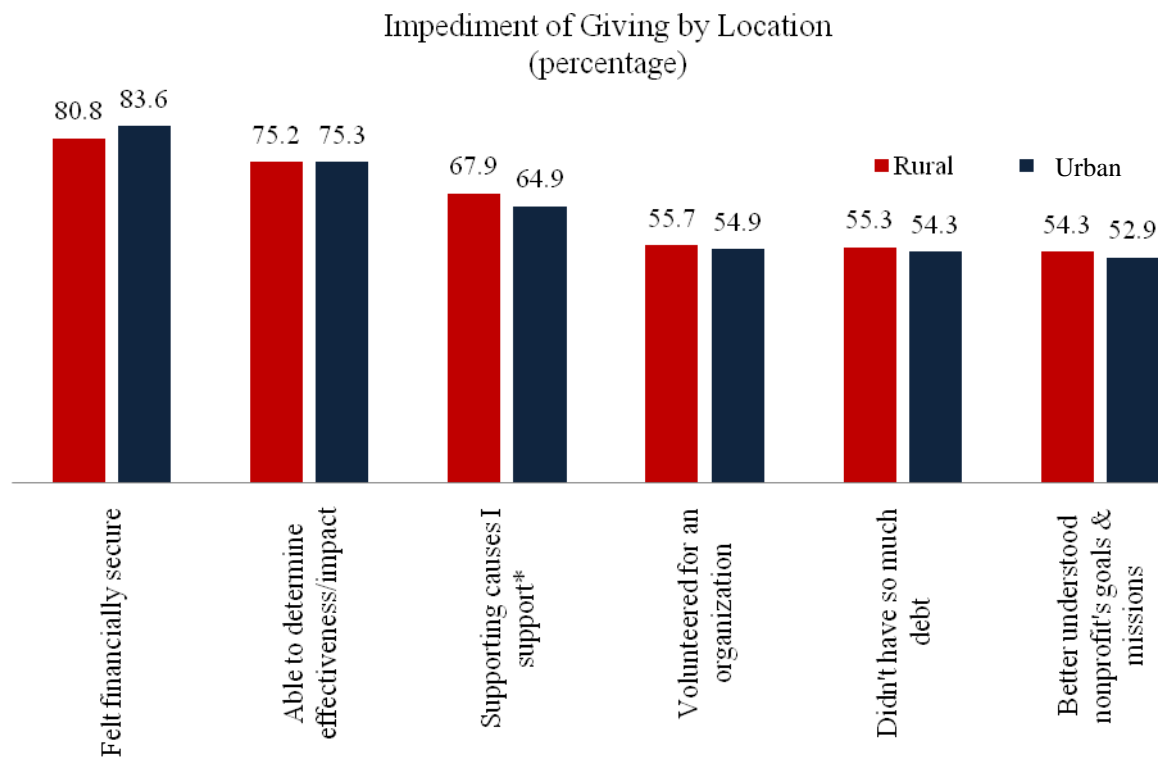
Table 3 : Giving More Question in Combined Regional Dataset

Key words of Motivation	Survey question:
	I or my household would give more to charity if I/we
Spent more money on the people NPOs serve	More money were spent on programming rather than administration
Felt financially secure	Feeling more financially secure
Able to determine effectiveness/impact	Being able to determine the effectiveness or impact of nonprofits
Supporting causes	Knowing of more organizations that further a cause I care about
Didn't have so much debt	Didn't have so much debt
Better understood NPOs goals & missions	Better understanding the goals and missions of nonprofits
Volunteered for an organization	Volunteered for an organization

The results of the questions about impediments to giving are summarized in Figure 6.

There was no statistically significant difference in reasons for giving more between rural and urban except in one area (Know of more organizations that further a cause I care about). Rural donors were statistically more likely than urban donors to report they would give more to charity if they knew more organizations that further a cause they care about (67.9% vs. 64.9%). The highest percentage of respondents from both rural and urban donors agreed that if they were financially secure they would give more to charity (80.8% of rural donors and 83.6% of urban donors).

Figure 6



*p<.05

Bequest Giving Among Rural and Urban Residents

Most of the regional studies in the combined regional dataset examined bequest giving. The study done in St. Louis in 2003 did not include questions about bequest giving. In the other studies, respondents were asked if they had a will, if they had named a charity in their will, and, if they had a will but no charity yet named, if they would consider naming a charity in their will.

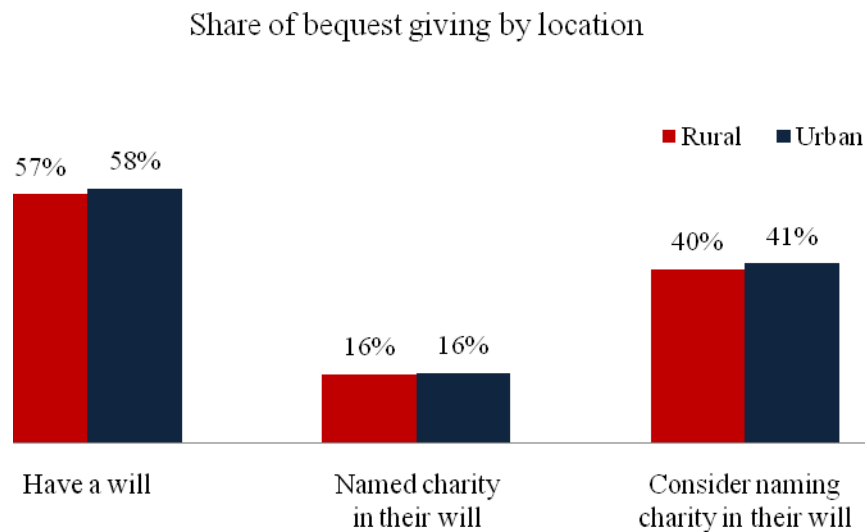
Figure 7 shows the frequencies of bequest giving for rural and urban donors, with the limitation that the questions about wills and charities in wills were asked only of people who had already said that they gave to charity in the prior year.

As in the study by Clolery and Hrywna (2007), we found few differences between rural and urban donors in their bequest giving.

Approximately 58 percent of urban donors have a will, which is one percentage point higher than rural donors, but the difference was not statistically significant. Almost 16 percent of both rural and urban donors reported they had already named a charity in their will.

In addition, 41 percent of urban donors responded they would consider naming a charity in their will, which is only one percentage point higher than for rural donors.

Figure 7



Impact of Charitable Overall Giving on Rural and Urban Residents

We start by examining the impact of community type on the probability of being a donor and follow that analysis with an examination of the impact of community type on the total amount contributed.

Table 4 shows the results from the probit estimations for the relationship between type of community and the probability of being a charitable donor.

Similar to other studies, we find that demographic and economic characteristics along with religiosity all have statistically significant effects on estimating the participation in charitable giving.

There is a statistically significant difference in the likelihood of being a donor between rural and urban residents, after controls for all other variables.

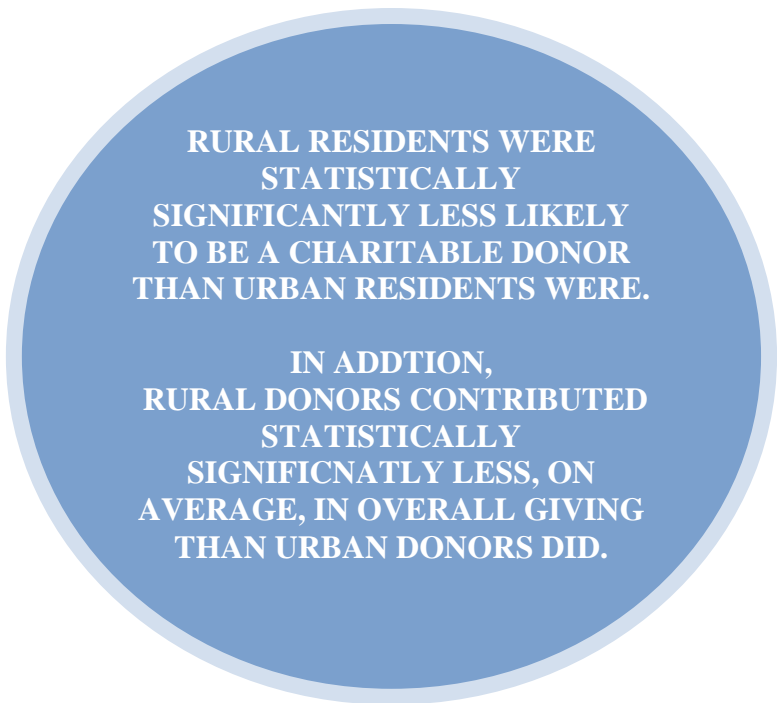
Respondents in rural areas were 5.2 percentage points less likely to be a charitable donor than were urban respondents ($p < 0.01$). Based on this result, when future research estimates the probability of being a donor, community type should be incorporated in the models.

Table 4 also shows that, on average after controlling for everything else, rural donors contributed \$122.14 less than urban donors. Appendix A contains the full regression results with all other variables.

Table 4

Regression results for type of community: Charitable Overall Giving

Independent Variable	Probability of Giving (probit)	Total Contribution (Tobit)
	All Donors	All Donors



Community Type	Rural	-0.052** (0.017)	-122.14** (56.05)
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* Note: Marginal effects are estimated for probit models.
 For Tobit models, conditional marginal effects are estimated, which are examined with donors only
 Robust standard errors are in parenthesis, ***P<0.001, **P<0.01, * P<0.05

Impact of Demographic Differences on Overall Giving

In addition to the impact on giving of living in a rural community, we found other interesting results in the probit and Tobit analysis. We present only statistically significant findings here.

Overall, determinants of the probability of being a charitable donor were similar for rural and urban respondents. Age, education levels, health condition, and marital status all have statistically significant effects on estimating the probability of being a charitable donor for both rural and urban respondents, even though the size of the marginal effect of each variable was differentiated between the two groups. The marginal effects are found in Appendix A.

Age: Significant in both regions: Larger difference in rural areas

For rural respondents, the variable of age had a positive marginal effect on the probability of being a donor, reflecting the fact that (evaluated at the mean age), an increase in age of one year is associated with approximately a 0.3 percent greater likelihood of being a donor (p<0.05). Among urban areas, the comparative figure was 0.2 percent (p<0.01).

When looking at the amount contributed, increasing age was associated with larger gift amounts in urban donors, but not among rural donors. Evaluated at the mean value of age, among urban donors, an increase of one year in age is associated with approximately \$8.5 more donated to charity (p<0.001).

Education matters for probability of giving in urban residents and is significant determinant of the amount contributed in both rural and urban areas

ESTIMATING THE PROBABILITY OF BEING A CHARITABLE DONOR

For *BOTH* rural and urban residents,

Age, education level, health condition, marital status, religious attendance, tax itemization, wealth, and income have statistically significant effects on estimating the probability of being a charitable donor.

In addition, Protestant religious affiliation has a statistically significant effect on the probability of being a charitable donor for urban residents only.

In urban areas, people with some college and with a college degree were, at least, 10 percentage points more likely to be donors than people with a high school education or less. This estimate controls for other factors such as income, marital status and so on. In rural areas, people with some college education were 11 percentage points more likely to be donors than people with a high school education or less.

However, when looking at the amount contributed, the impact of having a college degree (bachelor's degree or higher) was more pronounced in rural areas, with a marginal effect of \$634 compared with a marginal effect of \$449 in urban areas. This means that in rural areas, people with a college degree gave \$634 more, on average, holding everything else constant, than people who had a high school education. In urban areas, the additional amount given that could be associated with having a college degree was \$449.

Marital status important in both places; slightly more impact in rural communities

Results indicate that being married is associated with an increased probability of being a donor for both rural and urban respondents, when compared to those who were single, divorced, or separated.

Specifically, married people in rural areas were 9 percent more likely to be a donor than non-married respondents, even after controlling for differences in income. The size of the marginal effect of marital status in rural respondents was almost one percentage point higher than the marginal effect for urban respondents (8 percent).

Also, married respondents reported giving larger amounts, on average and after controls for income, education level and other factors. In rural areas, married donors gave \$188 more than non-married donors, after controls ($p < 0.05$). In urban areas, also, married donors gave \$346 more than non-married donors, after controls ($p < 0.001$).

**ESTIMATING
STATISTICALLY
SIGNIFICANT EFFECTS ON
THE TOTAL AMOUNTS OF
GIVING**

For Rural Donors,
Education level, health condition,
religious attendance, tax
itemization, wealth, income, and
volunteering experience have
statistically significant effects on
estimating the total amount of
charitable giving.

For Urban Donors,
Age, education level, race,
marital status, religion, religious
attendance, tax itemization,
wealth, income and volunteer
experiences have statistically
significant effects on estimating
the total amounts of charitable
giving.

In urban areas, people who identified with “other race” reported lower average gift amounts after controls. Other included Asian, Native American, Middle Eastern, Australasian or other non-White, non-Black, non-Hispanic preferences. The urban donors who identified as “other” donated approximately \$322 less to charity than those who identified as White ($p < 0.01$). This finding is after controls for all other variables.

Impact of Religious Affiliation and Attendance Differences on Overall Giving

Types of religious affiliation and frequency of attendance at religious services were incorporated into the estimating procedures in order to indicate their effect on the probability of being a charitable donor and overall gift amounts for rural and urban residents.

Religious attendance is statistically significant for estimating the probability of being a charitable donor for both rural and urban residents. However, type of religious affiliation is only important for urban residents.

Religious service participation frequency yields statistically significant differences in the marginal effects by rural and urban respondents in the probit models. For rural respondents, type of religious affiliation itself (Protestant, Catholic, other Christian, Other religion) had no significant effect on the probability of being a donor. However, increasing frequency of religious attendance had a statistically significant effect on being a donor. That is, for every increase in the frequency of religious service attendance, there was a 0.5 percent increase in the probability of being a donor for rural residents ($p < 0.001$).

For urban respondents, being Protestants or engaging in an “other” religion had a positive marginal effect on the probability of being a donor. However, being Catholic did not predict the probability of being a donor. Frequency of religious attendance is an important determinant to estimate the probability of being a donor for urban respondents ($p < 0.001$), but the marginal effect size (0.002) was smaller than the effect size from rural respondents (0.005).

The Tobit estimates of the total amount given to charity indicate that religious affiliation and attendance frequency are important determinants of total giving. The effects of being Protestant or following another religion are positive and significant on the total amount of charitable giving, for urban respondents but not for rural. In this study, urban Protestants donate \$239 more than donors who do not have a religion ($p < 0.01$). The importance of Protestant affiliation and worship service attendance is consistent with findings in prior philanthropic research about all donors (regardless of type of community) (see Havens, O’Herlihy & Schervish, 2006; Mesch, Rooney, Steinberg & Benton, 2006; Steinberg & Wilhelm, 2003; Wilhelm, Rooney & Temple, 2003; Zech, 2000; Zaleski, Zech, & Hoge, 1994).

In addition, urban donors who engage in other religions, such as Judaism or Islam donated about \$622 more than donors who do not have any religion ($p < 0.05$). However, the conditional marginal effect of the type of religion on rural respondents is not statistically significant.

Frequency of religious attendance was positive and significant for both rural and urban donors. For rural and urban donors, a donor gives approximately \$7 more for each additional increment in frequency of religious service attendance ($p < 0.001$).

Impact of Socio-Economic Differences on Overall Giving

The variables of socio-economic status are also significant estimators of charitable giving. Literature has long demonstrated that a higher socioeconomic status correlates with a higher level of giving (Havens et al., 2006; Independent Sector, 2001; Steinberg & Whihelm, 2003). Not surprisingly, this analysis reveals that a better socio-economic situation increases giving in the aggregate.

All things being equal, those who itemize deductions give more

From the probit results in Appendix A, tax itemization has a big positive impact on the probability of being a donor for both rural and urban respondents. As shown in Appendix A, whether respondents were from rural or urban areas, itemizers were approximately 25 percent more likely to be a donor than non-itemizers, even after controlling for differences in income and wealth.

For rural respondents, the effect of itemization is positive and significant. That is, itemizers in rural areas donate, on average, \$784 more than non-itemizers did. The size of the conditional marginal effect of itemization on rural respondents is \$130 more than the conditional marginal effect size on urban donors (\$784 vs. \$654).

Higher income is associated with higher probability of giving and higher giving amount

Income has a small, but significant impact on the probability of being a donor for rural and urban respondents. Specifically, for every one percent increase in the income of rural participants, they are approximately 10.5 percent more likely to be a donor. When income increases by one percent for an urban resident, that person is approximately 7.5 percent more likely to be a donor.

Level of income is also associated with total amounts of giving. In this model, we do the analysis using a natural log of income, which is an estimate of the elasticity of income, in order to obtain a more constant empirical result compared to income propensities (Ermini & Hendry, 2008). As shown in Appendix A, with every one percent increase in income, rural donors gave almost \$426 more to charity ($p < 0.001$). The size of the conditional marginal effect of income is higher for

urban donors than for rural donors (a \$496 increase in giving for every one percent increase in income).

Employment status (full-time, part-time, and retired) is not a significant predictor of giving by type of community

Employment status is not statistically significantly associated with an increase in the probability of giving for rural and urban respondents.

As wealth increases, giving increases in both rural and urban communities

Wealth is an important variable to estimate the probability of being a charitable donor for rural and urban respondents. Rural and urban respondents who had negative wealth or less than \$50,000 in wealth in 2004 were less likely to be a charitable donor than people in higher-wealth level. The middle range of wealth, which was between \$50,000 and \$100,000, did not have a significant effect on estimating the probability of being a donor for both rural and urban respondents.

The results of Tobit estimations with socio-economic characteristics show that wealth levels are statistically significantly associated with the total amount of giving for rural and urban donors. Rural respondents with lower wealth (less than \$50,000) gave \$252 less, on average, compared with the total giving from rural donors with over \$100,000 in wealth. Among urban respondents, those with wealth of less than \$50,000 gave \$313 less in total giving, on average, than those with wealth over \$100,000 (all wealth figures exclude the equity in the principal residence).

Impact of Rural and Urban Residence on Religious Giving

The results of the Tobit and probit estimations reveal that respondents' community type is not a statistically significant factor in predicting whether they will give donations to religious causes and organizations. Before controlling for factors such as income, wealth and religious attendance, rural households were more likely to give to religious causes than were urban households. This result was partially consistent with the result of Anft's (2005) study, which found that rural donors are less likely to give to secular causes than urban donors.

Many of the differences in total giving result from religious giving differences. This paper is prepared with secular charities in mind, to develop implications for fundraising practice. We will explore further the differences in secular giving based on type of residence. Appendix B has the regression results for religious giving for those who are interested.

Impact of Rural and Urban Residence on Secular Giving

We first examine the impact of type of community residence on the probability of being a secular giving and follow with an examination of the total amount contributed for secular causes.

Table 5 shows the results from the probit estimation for the relationship between the type of community and the probability of being a secular donor.

In addition, Table 5 indicates results from the Tobit estimation for the relationship between the total amount of secular giving and the type of community. On average after controlling for everything else, rural donors contribute \$95.74 less than urban donors for secular causes.

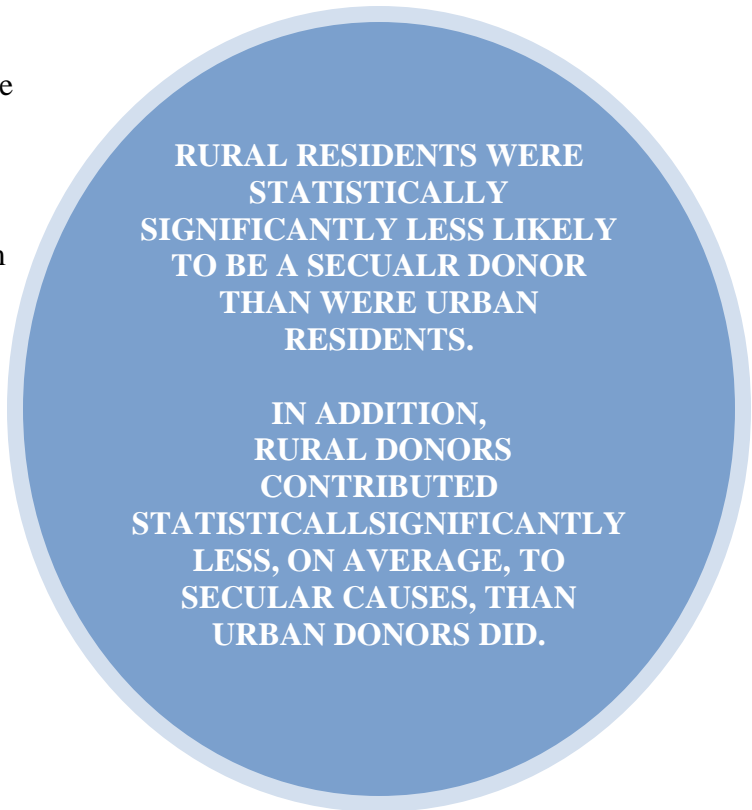


Table 5
Regression results of Secular Giving for Type of Community

Independent Variable	Probability of Giving (probit) All Donors	Total Secular Contribution (Tobit) All Donors
Community Type Rural	-0.107*** (0.02)	-95.742*** (28.83)

* Note: Marginal effects are estimated for probit models.
For Tobit models, conditional marginal effects are estimated, which are examined with donors only
Robust standard errors are in parenthesis, ***P<0.001, **P<0.01, * P<0.05

Appendix C contains the full regression results of secular giving with all other variables.

Age, gender, and higher education are significant in probability of being a secular donor and in total contributions to secular causes for urban residents.

Gender and higher education are significant for rural residents' secular giving.

Although the variable of age had a positive marginal effect on the probability of being a secular donor for all respondents, the variable of age is not significantly associated with the probability of being a secular donor for rural residents.

For urban residents, age is positively associated with the probability of being a secular donor, reflecting the fact that, evaluated at the mean value of age, an increase in age of one year is associated with approximately a 0.3 percent greater likelihood of being a secular donor ($p < 0.001$).

When looking at the amount contributed to secular causes, age was positively associated with larger gift amounts from urban donors, but not among rural donors. Evaluated at the mean value of age, an increase in age of one year is associated with approximately \$5.32 more donated to charity for secular causes ($p < 0.001$) by urban donors.

Rural males were 11.9 percent less likely to be secular donors than rural females ($p < 0.05$). Among urban respondents, the comparative figure was 7.1 percentage points ($p < 0.01$).

Only among urban donors did gender have a significant effect on total secular giving. That is, males in urban areas donated approximately \$146.6 less to secular causes than urban females ($p < 0.01$).

As the results in Appendix C show, higher education significantly matters for being a secular donor for both rural and urban residents. That is, college graduates in rural areas are 15.6 percentage points more likely to be a secular donor compared to those with a high school diploma or less ($p < 0.01$).

ESTIMATING THE PROBABILITY OF BEING A SECULAR DONOR

For rural residents, gender, education level, religious attendance, tax itemization, wealth, and income have statistically significant effects on estimating the probability of being a secular donor.

For urban residents, age, gender, education level, health condition, marital status, type of religion, tax itemization, wealth, and income have statistically significant effects on estimating the probability of being a secular donor.

Among urban residents, the comparative figure was 17.4 percentage points ($p < 0.001$). When looking at the amount of contributions to secular causes, rural donors with college degrees donated \$328 more to secular causes compared to the average for donors with a high school diploma or less ($p < 0.01$).

Urban donors with college degrees gave \$286 more, on average, to secular causes than did urban donors with a high school diploma or less ($p < 0.001$).

For urban residents, health status and marital status have a statistically significant effect on the probability of being a secular donor

For rural residents, neither of these variables had a statistically significant effect on the probability of being a secular donor.

However, several factors had a positive effect on being a secular donor for urban residents: Race, health condition, and marital status. Urban residents with good health were, at the margin, approximately 5.4 percent more likely to be a secular donor ($p < 0.05$) than urban residents with poor health.

Married people in urban areas were nearly 7.1 percent more likely to be a secular donor than people with other marital statuses ($p < 0.01$). In addition, married donors in urban areas donated \$85.4 more to secular causes than donors with other marital statuses ($p < 0.01$).

Black respondents in rural areas were 11.2 percentage points less likely to donate to secular causes compared to rural White respondents ($P < 0.05$). Latino respondents in urban areas were 8 percentage points less likely to be secular donors compared to rural White respondents ($p < 0.05$).

When looking at the effects of ethnicity on the total amount of secular giving, some racial groups donated less to secular causes in urban areas, but not in rural areas. Urban Latinos donated \$103 less to secular causes than urban White donors ($p < 0.01$), and other ethnicities donated nearly \$226 less to secular causes compared to urban White donors ($p < 0.001$).

**ESTIMATING
STATISTICALLY
SIGNIFICANT EFFECTS ON
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SECULAR GIVING**

For Rural Donors, education level, type of religion, tax itemization, wealth, and income have statistically significant effects on estimating the total amount of secular giving.

For Urban Donors, age, gender, education level, race, marital status, type of religion, tax itemization, wealth, and income have statistically significant effects on estimating the total amounts of secular giving.

Religious attendance is significant for estimating the probability of being a secular donor for both rural and urban residents

Frequency of religious attendance is associated with an increased probability of making a gift to a secular cause for rural and urban residents ($p < 0.001$). However, the marginal impact was relatively small, at a one-tenth percent increase in the probability of giving with each increase in attendance at worship services.

Religious affiliation is significant for estimating the amount of secular giving for rural and urban residents

The results of the Tobit model in Appendix C show many differences between rural and urban donors. Rural donors belonging to “other” religious groups including Judaism and Islam donated \$286 less to secular causes ($p < 0.05$) than did Protestants. However, urban donors of “other” religions donated almost \$261 more to secular causes ($p < 0.05$) than did Protestants.

Tax itemization, wealth, and income are important for secular giving in both places: slightly more impact in urban communities

Socioeconomic characteristics, such as tax itemization, wealth, and income, are all associated with secular giving.

Employment status has an insignificant effect on the probability of being a secular donor and on how much is given to secular causes for both rural and urban respondents. The marginal effect of tax itemization on urban respondents was stronger than it was on rural respondents.

For rural respondents, itemizers, as expected, were 20 percent more likely to be secular donors than non-itemizers ($p < 0.001$). In urban areas, the effect was similar, with urban residents who itemize tax deductions being 23 percent more likely to be secular donors than those who do not itemize ($p < .001$). The results of the Tobit analysis suggest that rural itemizers donated almost \$220 more to secular causes than non-itemizers ($p < 0.01$). For urban donors, itemizers donated \$262 more to secular causes than non-itemizers ($p < 0.001$).

Low wealth, assets of less than \$50,000 (not including home equity), had a negative and statistically significant association with being a secular donor ($p < 0.05$). Rural residents with assets below \$50,000 were nearly 12.4 percent less likely to be donors than were rural residents with assets of \$100,000 or more ($p < 0.05$). In urban areas, wealth of less than \$50,000 was negatively associated with the probability of being a secular donor for urban respondents as well ($p < .01$), although the effect was not as strong. Urban area residents with wealth of \$50,000 or less were 7.4 percent less likely to be a donor than those with wealth of \$100,000 or more ($p < 0.01$). Wealth of less than \$50,000 was negatively and significantly associated with the amount of

secular giving for both rural and urban donors. Among rural donors, those with wealth of \$50,000 or less (not including home equity) gave \$145 less, on average, to secular causes than those with wealth of \$100,000 or more. The result was similar for urban donors, where those with lower wealth gave \$179 less, on average, than those with wealth of \$100,000 or more after controls. The confidence level is very high for both ($p < 0.001$).

Income has a positive and significant effect on the probability of being a secular donor. For rural respondents, a one percent increase in income equals almost a 13.9 percent increase in the probability of being a secular donor compared to the average probability of being a secular donor for rural respondents. Among urban respondents, the effect was slightly weaker, with a ten percent increase in income equal to nearly a 1.06 percent greater probability of being a donor. These findings are very robust ($p < 0.001$ in both cases). Income, as expected, had a positive and significant effect on the amount of secular giving in both rural and urban areas. In rural communities, a one percent increase in income is associated with an increase of approximately \$202 in secular giving ($p < 0.01$). Among urban residents, a ten percent increase in income is associated with \$293 more in secular giving ($p < 0.001$).

Limitations of the Study

While this study provides significant insight into charitable giving differences between people living in rural and urban communities, limitations of this research may affect the interpretation of results and the applicability of findings.

First, our definition of “rural” from COPPS 2005 data may affect the analysis of charitable giving differences between rural and urban households. In order to have a large enough sample of households from rural areas, we extended the definition of rural to include small towns with a population of less than 20,000. The amplified definition of “rural” could lead to biased estimations of giving, however, NCRP (2007) and federal government agencies have used varying definitions of rural versus urban communities.

Another limitation is that the study does not examine the presence of charities in rural or urban areas. A lower concentration of charitable organizations in rural areas and a lower likelihood of rural residents being approached by charities may explain why rural donors were more likely to report that they would give more to charity if they knew more about organizations that “further a cause I care about.” COPPS 2005 does not collect data on the frequency in which households received information or solicitations from charitable organizations, or on where charitable donations go geographically (for example, whether they stay in rural areas when given by a rural household). In much of the literature on rural philanthropy, researchers examined total amounts of contributions to rural areas from private charitable resources, such as foundations, banks, and

companies. However, these studies did not examine individual philanthropic giving from rural households, or note the destination of giving from rural households. As a result, they reported a lack of charity and charitable organizations in rural areas (FRAG, 2006; NCRP, 2004, 2007; Barr et al., 2004; Southern Philanthropy Consortium (SPC), 2003). Further research is necessary to understand both the sources and the destinations of charitable giving.

While COPPS 2005 data contain critical information on charitable giving, future researchers can contribute to the understanding of the charitable giving differences between rural and urban donors by using other datasets or definitions of rural with the models developed in this study.

Methodology

In order to accurately estimate giving by rural and urban communities, we used two datasets in this study: the Center on Philanthropy Panel Study (COPPS) 2005 wave and a combined regional dataset that compiled nine regional studies on charitable giving collected by the Center on Philanthropy.

COPPS was used to estimate the probability of giving to charity and average donation amounts. The combined regional dataset was used to examine motivations and impediments to charitable giving.

Center on Philanthropy Panel Study (COPPS)

COPPS is the only study in the U.S. that surveys the giving and volunteering patterns of the same households over time. COPPS is a module of the Panel Study on Income Dynamics (PSID), which reaches more than 8,000 households every two years and includes a wide range of demographic and social characteristics of American households. The PSID is fielded by the Institute for Social Research at the University of Michigan. The COPPS 2005 wave asked about the value of household charitable contributions including money, assets, or property given in 2004. The total number of respondents to the COPPS 2005 wave was 8,002 households.

The Combined Regional Dataset

The Center on Philanthropy at Indiana University has estimated the sources (individuals, corporations, and foundations) and uses (religion, education, etc.) of charitable giving for nine different regions of the U.S. since 2003. Data were collected for each regional study using a random digit dialing telephone survey in the state or metropolitan area. Giving and motivation questions were modeled after COPPS to provide comparability. The overall survey response rate was approximately 20 percent to 25 percent, depending on the region. All dollar figures provided are adjusted for inflation using 2006 dollars. The total number of respondents in the combined regional dataset is 6,257 households. The following nine states and metropolitan studies were combined for the regional dataset:

Georgia 2008, Kansas City 2008, Memphis 2008, Arizona 2007, Michigan 2007, Indiana 2007, Illinois 2006, New Hampshire 2005, and St. Louis 2003.

Data Analysis

Descriptive statistics from both datasets are reported in this study. Significant differences in giving are summarized by socio-demographic characteristics, religious affiliation and attendance, and volunteering by rural and urban donors. To test the patterns of charitable giving by each type of community, we first used t-tests to see whether there is a statistically significant difference in average giving between the two groups.

Based on the suggestion of O'Neil (2001), we used multivariate regression analysis to study the relationships between charitable giving and various demographic factors based on each type of community. In order to examine the robustness of charitable giving differences between rural and urban donors, we estimated separate regression models for three charitable behaviors: total giving, religious giving, and secular giving using the COPPS 2005 dataset.

Probit regression models were used to identify whether various independent variables can predict the probability of whether or not a household is a charitable donor. Additionally, Tobit regression models were used to analyze charitable giving amounts and the relationship of various independent variables such as demographics and religious affiliation. Tobit models avoid the truncation bias of ordinary least squares (OLS) regressions related to giving amounts where many households donated zero dollars in our sample. Based on the suggestion of Hoffmann and Kassouf (2005), we estimated conditional marginal effects in the Tobit models for the total contribution to charity in order to estimate the differences in giving amounts between rural and urban households.

Additionally, outliers for charitable giving amounts were excluded from analysis to avoid the distortion of results. An outlier is defined as more than three standard deviations from the average total giving amount. All analyses using COPPS 2005 data were weighted so that results can be generalized to the overall U.S. population.

Conclusion

The main purpose of the current study is to improve the understanding of the differences in charitable giving between rural and urban households. Findings suggest that charitable giving from urban households comprises 85.4 percent of total charitable giving and is seven times larger than the proportion of total giving by rural donors.

However, rural donors donated a statistically significant higher percentage of income to charity than did urban donors (3.0% vs. 2.6%). Further, the percentage of giving to religious causes by rural donors was higher than the share of their giving to secular causes (17% vs. 11%), implying that rural donors are more likely to support religious causes than secular causes. This result is partially consistent with Anft (2005), who found that, rural donors gave more to charity but less to secular causes than did urban donors.

Urban donors gave a higher average amount overall and to subsectors like health, combination, basic needs, youth, and arts and culture than did rural donors, while rural donors gave a higher average amount to education, international affairs, and the environment.

Regarding motivations for giving, rural donors were significantly more likely to report being motivated by equity, reciprocity, religious belief, and the belief that charities are more effective than government when compared to urban donors. They were also more likely to report that they would give more to charity if they knew more about organizations that “further a cause I care about.”

Findings from regression analyses suggest that there are important differences in philanthropic giving between rural and urban donors after controlling for factors such as age, gender, income, religious affiliation, and educational attainment. Rural respondents were 5.2 percent less likely to be a charitable donor, and donated approximately \$122 less than urban donors.

For both rural and urban respondents, age, marriage, higher education attainment, frequent religious attendance, and higher income increased the probability of being a donor and the total amount of giving. Tax itemizers in both types of communities were also more likely to donate and to donate more overall. Additionally, Protestants in urban areas were more likely to donate and to give higher amounts than people with no religious affiliation, but there is no statistically significant difference in giving by people with different religious affiliations in rural communities.

Consistent with previous research (Wilhelm et al., 2003; Zech, 2000; Zaleski et al., 1994), age, educational level, marital status, Protestant religious affiliation, frequent religious attendance, tax itemization, income, and volunteering all have a positive and significant effect on the probability

of being a religious donor and on the total amount of religious giving. However, the study found no significant differences in religious giving between urban and rural donors.

For patterns in secular giving, rural respondents were significantly less likely to donate to secular causes and gave lower amounts when controlling for other factors. In addition, we found that men were less likely than women to give to secular causes in both rural and urban communities. This result is consistent with previous research as well (Mesch et al., 2006; Andreoni, Brown & Rischall, 2001). Income, wealth, and education level all significantly increased the probability of secular giving and increased giving amounts for both rural and urban respondents. Results also showed that urban donors belonging to other ethnicities, such as Asian and Native American respondents, gave significantly less to secular causes compared to white respondents; however, this difference was not significant among respondents living in rural communities.

Overall, findings from this study confirm that patterns of charitable giving differ between urban and rural communities. Fundraisers should continue to structure appeals around key characteristics such as income, marital status, and education level; however, our findings indicate that community type is also a significant determinant in charitable giving patterns.

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Appendix A

Regression Model: Charitable Overall Giving by Rural and Urban Respondents

Independent Variables		Probability of Giving (Probit)			Total Contributions (Tobit)		
		All	Rural	Urban	All	Rural	Urban
Community	Rural	-0.052** (0.017)	-	-	-122.14** (56.05)	-	-
Age	Age	0.002*** (0.001)	0.003* (0.001)	0.002** (0.001)	7.97*** (1.83)	4.49 (3.41)	8.50*** (2.08)
Gender	Male	-0.047** (0.016)	-0.072 (0.040)	-0.039* (0.017)	-115.93 (61.7)	-123.74 (110.2)	-113.03 (70.93)
Education Level	Some college	0.101*** (0.013)	0.110*** (0.034)	0.100*** (0.014)	310.92*** (60.42)	172.48 (96.43)	335.19*** (71.55)
	College graduate	0.110*** (0.016)	0.094 (0.049)	0.108*** (0.017)	466.90*** (79.33)	633.53** (231.59)	448.79*** (89.58)
	Education unknown	0.009 (0.035)	0.084 (0.096)	0.001 (0.036)	115.90 (113.57)	463.76 (295.22)	78.48 (123.66)
Race	Black	-0.042* (0.020)	-0.120* (0.055)	-0.028 (0.021)	-13.66 (58.04)	-139.24 (102.71)	2.99 (67.09)
	Latino	-0.045 (0.027)	-0.09 (0.149)	-0.036 (0.027)	-78.88 (64.60)	-15.28 (299.4)	-83.67 (69.76)
	Other ethnicity	-0.037 (0.037)	0.020 (0.121)	-0.044 (0.037)	-301.12*** (94.22)	-9.97 (231.54)	-321.83** (102.32)
	Ethnicity unknown	-0.047 (0.144)	0.194 (0.172)	-0.079 (0.143)	146.73 (358.81)	559.62 (1088)	115.69 (383.1)
Health Condition	Good health	0.066*** (0.020)	0.114* (0.048)	0.059** (0.022)	92.71 (74.66)	-92.27 (166.67)	142.00 (75.89)
	Health unknown	-0.096 (0.159)	-.371 (0.30)	-0.016* (0.132)	-349.98 (365.48)	-759.87 (498.61)	-132.14 (383.29)
Marital Status	Married	0.085*** (0.017)	0.090* (0.041)	0.080*** (0.019)	321.68*** (48.66)	188.45* (96.54)	346.16*** (55.43)
Family Size	Number of Children	-0.001 (0.006)	-0.004 (0.016)	0.002 (0.006)	-1.35 (23.01)	-48.34 (49.77)	12.20 (25.60)
Religion	Catholic	0.043 (0.023)	0.084 (0.057)	0.039 (0.024)	-115.49 (71.10)	-91.55 (128.49)	-127.76 (81.83)
	Protestant	0.052* (0.020)	0.025 (0.046)	0.054* (0.022)	234.32*** (68.32)	195.26 (113.49)	238.66** (81.10)
	Other religion	0.076** (0.028)	0.039 (0.130)	0.076** (0.027)	591.54* (302.45)	-245.28 (282.42)	621.93* (313.22)
	Religion unknown	0.091*** (0.028)	0.022 (0.094)	0.092*** (0.029)	141.97 (126.77)	-55.87 (189.92)	153.45 (149.21)
Religious Attendance	Times /year	0.002*** (0.000)	0.005*** (0.001)	0.002*** (0.000)	7.12*** (0.94)	6.76*** (1.59)	7.10*** (1.10)
Region	Census region south	0.005 (0.014)	-0.003 (0.035)	0.003 (0.015)	-16.16 (46.55)	52.07 (97.35)	-34.54 (53.22)
Itemization	Itemizer	0.246*** (0.013)	0.246*** (0.035)	0.242*** (0.014)	669.67*** (82.5)	784.22*** (144.7)	654.40*** (99.04)
Wealth	Negative	-0.157*** (0.027)	-0.121 (0.065)	-0.159*** (0.030)	-400.28*** (64.60)	-226.57* (112.9)	-436.50*** (75.10)
	Lower than 50,000	-0.080*** (0.020)	-0.152*** (0.047)	-0.066** (0.022)	-306.15*** (51.88)	-252.00** (96.55)	-312.75*** (58.25)

Employment Status	Middle	-0.020	-0.066	-0.012	-148.65	96.92	-206.09*
	50k-100k	(0.029)	(0.073)	(0.031)	(91.69)	(280.32)	(91.88)
	Employed	0.010	-0.032	0.018	-79.65	-44.00	-74.13
		(0.025)	(0.062)	(0.027)	(91.03)	(152.49)	(106.78)
	Retired	0.041	-0.014	0.048	100.09	0.34	145.89
	(0.030)	(0.080)	(0.031)	(122.68)	(161.83)	(154.17)	
	Unknown	0.021	0.030	0.002	-85.68	-9.64	-113.99
		(0.034)	(0.085)	(0.041)	(118.46)	(187.73)	(140.76)
Income	Log income	0.082***	0.105***	0.075***	481.97***	426.47***	496.19***
		(0.010)	(0.022)	(0.011)	(68.00)	(110.01)	(82.48)
Sample size		7,648	1,389	6,258	7,648	1,389	6,258

Note: marginal effects are estimated with conditional marginal effect, which are examined with donors only

Robust standard errors are in parenthesis

***P<0.001, **P<0.01, * P<0.05

Appendix B:

Religious Giving by Rural and Urban Respondents

		Probability of Giving (Probit)			Total Contributions (Tobit)		
		All	Rural	Urban	All	Rural	Urban
Community	Rural	0.007 (0.022)	-	-	-25.08 (42.687)	-	-
Age	Age	0.005*** (0.001)	0.004* (0.002)	0.005*** (0.001)	8.824*** (1.702)	5.287 (2.76)	9.129*** (1.97)
Gender	Male	0.024 (0.023)	-0.014 (0.053)	0.004 (0.026)	11.102 (48.42)	-55.845 (85.17)	24.197 (55.61)
Education Level	Some college	0.071*** (0.022)	0.057 (0.049)	0.068** (0.024)	170.811*** (51.43)	41.879 (79.56)	192.088*** (60.38)
	College graduate	0.089** (0.022)	0.196*** (0.053)	0.076** (0.024)	202.768*** (60.25)	348.819* (141.3)	187.48** (70.1)
	Education unknown	0.152** (0.048)	0.381*** (0.090)	0.127* (0.052)	282.856** (99.56)	749.829* (323.93)	258.47* (107.26)
Race	Black	-0.012 (0.028)	-0.014 (0.066)	-0.011 (0.031)	73.178 (52.43)	35.440 (85.28)	71.656 (60.34)
	Latino	-0.097** (0.034)	-0.036 (0.168)	-0.102** (0.035)	-26.936 (57.61)	130.803 (267.73)	-39.763 (61.73)
	Other ethnicity	0.013 (0.046)	0.195 (0.146)	0.001 (0.047)	-42.186 (82.99)	233.952 (231.05)	-52.443 (89.61)
	Ethnicity unknown	0.086 (0.199)	-0.296 (0.159)	0.087*** (0.205)	432.861 (345.84)	-298.350 (296.31)	461.21 (373.26)
Health Condition	Good health	0.074** (0.025)	0.099 (0.053)	0.070* (0.029)	78.458 (56.78)	-34.002 (105.81)	103.667 (63.81)
	Health unknown	-0.328** (0.105)	-	-0.247 (0.144)	-558.300 (337.15)	-1443.08*** (134.13)	-379.789 (375.14)
Marital Status	Married	0.131*** (0.022)	0.139** (0.049)	0.128*** (0.024)	344.003*** (47.81)	232.844** (75.06)	361.767*** (54.82)
Family Size	Number of Children	0.022** (0.008)	-0.004 (0.020)	0.025** (0.009)	33.036 (17.09)	-12.306 (34.61)	42.595* (19.25)
Religion	Catholic	0.304*** (0.034)	0.193* (0.077)	0.324*** (0.037)	476.394*** (96.34)	122.474 (140.15)	546.923*** (115.07)
	Protestant	0.267*** (0.031)	0.183** (0.061)	0.287*** (0.035)	701.027*** (88.44)	403.280*** (103.44)	777.777*** (108.65)
	Other religion	0.239*** (0.042)	-0.148 (0.201)	0.266*** (0.044)	725.725* (292.13)	-134.216 (350.27)	825.974** (317.4)
Religious Attendance	Religion unknown	0.161** (0.057)	-0.096 (0.135)	0.187** (0.062)	320.176* (133.38)	-92.390 (199.42)	377.753* (158.14)
	Times /year	0.006*** (0.001)	0.007*** (0.001)	0.006*** (0.001)	7.649*** (1.03)	6.510*** (1.36)	7.943*** (1.125)
Region	Census region south	0.022 (0.018)	-0.025 (0.041)	0.033 (0.020)	44.022 (35.22)	56.875 (71.45)	41.836 (40.43)
Itemization	Itemizer	0.182*** (0.019)	0.240*** (0.047)	0.174*** (0.021)	444.748*** (66.91)	603.814*** (109.22)	422.264*** (79.50)
	Negative	-0.101*** (0.027)	-0.043 (0.068)	-0.113*** (0.030)	-179.763*** (55.95)	-141.067 (93.08)	-195.231** (65.51)
Wealth	Lower than 50,000	-0.038 (0.022)	-0.052 (0.051)	-0.034 (0.025)	-105.134* (42.25)	-76.613 (82.09)	-112.868* (48.01)
	Middle 50k-100k	0.029 (0.030)	0.015 (0.069)	0.034 (0.034)	22.795 (64.228)	88.309 (157.82)	15.202 (70.15)

Employment Status	Employed	0.082* (0.039)	0.039 (0.082)	0.094* (0.043)	66.577 (68.55)	120.352 (121.55)	62.771 (78.88)
	Retired	0.127** (0.047)	0.048 (0.094)	0.150** (0.052)	191.826 (100.18)	29.812 (132.79)	255.348* (123.85)
	Unknown	-0.028 (0.063)	-0.089 (0.121)	-0.009 (0.072)	-107.42 (102.59)	-97.107 (158.91)	-93.584 (125.43)
Income	Log income	0.058*** (0.012)	0.058* (0.028)	0.059*** (0.014)	220.833*** (46.02)	226.48*** (63.36)	220.028*** (56.79)
Sample size		7,648	1,389	6,258	7,648	1,389	6,258

Note: marginal effects are estimated with conditional marginal effect, which are examined with donors only

Robust standard errors are in parenthesis, ***P<0.001, **P<0.01, * P<0.05

Appendix C:

Secular Giving by Rural and Urban Respondents

		Probability of Giving (Probit)			Total Contributions (Tobit)		
		All	Rural	Urban	All	Rural	Urban
Community	Rural	-0.107*** (0.02)	-	-	-95.742*** (28.83)	-	-
	Age	0.003*** (0.001)	0.002 (0.002)	0.003*** (0.001)	4.360*** (1.075)	0.358 (1.840)	5.319*** (1.258)
Gender	Male	-0.080*** (0.020)	-0.119* (0.048)	-0.071*** (0.021)	-138.890*** (37.26)	-101.662 (55.358)	-147.126** (43.282)
	Some college	0.115*** (0.018)	0.087 (0.043)	0.119*** (0.019)	136.975*** (24.912)	98.613* (44.524)	146.576*** (29.118)
Education Level	College graduate	0.172*** (0.019)	0.156** (0.057)	0.174*** (0.020)	288.850*** (38.654)	327.813** (119.87)	285.545*** (41.704)
	Education unknown	0.027 (0.043)	-0.141 (0.130)	0.038 (0.043)	43.170 (64.354)	-24.826 (155.53)	37.180 (70.55)
Race	Black	-0.064** (0.024)	-0.112* (0.051)	-0.049 (0.026)	-44.857 (29.382)	-88.880 (56.54)	-35.686 (33.74)
	Latino	-0.098** (0.033)	-0.240 (0.141)	-0.080* (0.033)	-106.281** (35.296)	-185.830 (143.98)	-102.55** (37.979)
	Other ethnicity	-0.061 (0.042)	-0.072 (0.151)	-0.065 (0.043)	-208.263*** (44.107)	-93.800 (129.96)	-226.045*** (47.624)
	Ethnicity unknown	0.020 (0.139)	0.365 (0.204)	-0.017 (0.141)	-92.911 (103.08)	463.692 (602.6)	-130.009 (106.29)
Health Condition	Good health	0.056* (0.023)	0.070 (0.050)	0.054* (0.025)	43.502 (33.732)	-52.169 (86.86)	67.055* (33.163)
	Health unknown	-0.074 (0.16)	-0.327 (0.187)	-0.018 (0.161)	-102.386 (175.39)	-327.27*** (236.5)	-52.628 (183.04)
Marital Status	Married	0.070*** (0.02)	0.056 (0.046)	0.071** (0.023)	73.095** (28.36)	17.365 (50.06)	85.418** (32.996)
Family Size	Number of Children	0.007 (0.007)	-0.007 (0.018)	0.009 (0.008)	2.063 (11.99)	-24.169 (23.912)	7.106 (13.59)
	Catholic	0.030 (0.027)	0.133 (0.068)	0.014 (0.028)	-90.734 (48.37)	8.130 (66.39)	-115.381* (56.97)
Religion	Protestant	0.010 (0.023)	0.032 (0.050)	0.004 (0.026)	-81.818 (45.99)	-19.402 (62.469)	-99.676 (55.43)
	Other religion	0.077 (0.040)	-0.172 (0.191)	0.077 (0.040)	255.047* (114.27)	-285.987* (141.35)	260.94* (122.12)
	Religion unknown	0.062 (0.046)	0.066 (0.114)	0.068 (0.050)	44.460 (78.182)	13.900 (111.49)	51.810 (92.98)
Religious Attendance	Times/year	0.006*** (0.017)	0.001*** (0.000)	0.001** (0.000)	0.665*** (0.204)	0.673 (0.466)	0.606** (0.220)
Region	South	0.013 (0.017)	0.039 (0.039)	-0.005 (0.018)	-31.537 (24.037)	20.048 (42.945)	-48.118 (27.698)
Itemization	Itemizer	0.230*** (0.017)	0.200*** (0.047)	0.230*** (0.018)	257.595*** (30.395)	219.820** (75.67)	262.381*** (33.78)
	Negative	-0.150*** (0.028)	-0.084 (0.064)	-0.157*** (0.031)	-228.786*** (32.841)	-107.45 (58.42)	-254.006*** (37.828)
Wealth	Lower than 50,000	-0.084*** (0.023)	-0.124* (0.050)	-0.074** (0.025)	-175.690*** (28.236)	-144.69*** (45.98)	-179.088*** (32.744)
	Middle	-0.006	-0.013	-0.013	-106.732*	54.86	-151.106**

Employment Status	50k-100k	(0.031)	(0.070)	(0.035)	(47.007)	(129.8)	(49.47)
	Employed	-0.005	-0.030	-0.002	-72.43	-60.839	-70.975
		(0.031)	(0.074)	(0.033)	(53.264)	(80.665)	(62.95)
	Retired	0.041	0.054	0.036	-29.033	91.829	-60.109
Income	Unknown	(0.039)	(0.087)	(0.043)	(57.002)	(94.12)	(66.782)
		0.002	0.061	-0.022	-32.102	22.023	-63.800
	Log income	(0.048)	(0.101)	(0.055)	(67.19)	(99.99)	(79.46)
		0.115***	0.139***	0.106***	275.484***	202.253**	292.632***
		(0.012)	(0.026)	(0.014)	(38.28)	(64.09)	(45.30)
Sample size		7,648	1,389	6,258	7,648	1,389	6,258

Note: marginal effects are estimated with conditional marginal effect, which are examined with donors only

Robust standard errors are in parenthesis, ***P<0.001, **P<0.01, * P<0.05

ⁱ Definition of urban and rural in Census: Urban - All territory, population and housing units in urban areas, which include urbanized areas and urban clusters. An urban area generally consists of a large central place and adjacent densely settled census blocks that together have a total population of at least 2,500 for urban clusters, or at least 50,000 for urbanized areas. Urban classification cuts across other hierarchies and can be in metropolitan or non-metropolitan areas. Rural - Territory, population and housing units not classified as urban. Rural classification cuts across other hierarchies and can be in metropolitan or non-metropolitan areas (U.S. Census Bureau, 2009), Website: https://ask.census.gov/cgi-bin/askcensus.cfg/php/enduser/std_adp.php?p_faqid=623&p_created=1092150238&p_sid=9JTuljvj&p_accessibility=&p_lva=&p_sp=cF9zcmNoPSZwX3NvcnRfYnk9JnBfZ3JpZHNvcnQ9JnBfcm93X2NudD0mcF9wcm9kcz0mcF9jYXRzPSZwX3B2PSZwX2N2PSZwX3BhZ2U9MQ**&p_li=&p_topview=1&p_search_text=definition%20rural