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Visible Minorities and Majority Giving*

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Abstract

We are the first to examine empirically if the presence of minority individuals affects the decision to give to charities by majority individuals. We focus on two giving decisions by the majority population. The first is giving to any charitable organization; the second is giving to organizations geared to international causes. Our findings suggest that the larger the proportion of minorities in a given community, the more likely that members of the majority group living in that community give to international causes. But, for the decision to give in general, the opposite holds true: the presence of minorities exerts a negative influence on this decision, consistent with Putnam's, and others, finding that living in a heterogeneous community has a deleterious effect on charitable giving (Alesina & La Ferrara, 2000 & 2002).

Key words: *Philanthropy; International Giving; Majority Giving; Minorities and Philanthropy.*

JEL Classification: D64, A14.

Résumé

Nous sommes les premiers à étudier empiriquement si la présence d'individus appartenant à une minorité visible affecte la décision des membres de la majorité de donner à des œuvres caritatives. Nous nous concentrons sur deux types de dons : les dons faits à tous les organismes de bienfaisance et ceux faits aux organismes défendant une cause internationale. Nos résultats suggèrent que plus la proportion d'individus appartenant à une minorité visible dans une communauté est grande, plus les gens de la majorité vivant dans cette communauté sont enclins à donner aux œuvres caritatives dédiées aux causes internationales. Toutefois, c'est le contraire pour la décision de faire un don en général. La présence d'individus appartenant à une minorité visible affecte négativement la décision de faire un don. Ce résultat est similaire à celui de Putnam et d'autres chercheurs qui ont trouvé que vivre dans une communauté hétérogène a un effet négatif sur les dons aux œuvres caritatives (Alesina & La Ferrara, 2000 & 2002).

Mots clés : *Philanthropie, dons internationaux, dons des gens dans la majorité, minorités et philanthropie.*

Classification JEL : D64, A14.

1. Introduction

There are at least two competing explanations as to why the presence of minority individuals might affect the philanthropic activities of majority individuals. The first arises from research that finds that ethnic diversity is inimical to collective mindedness, civic trust and participation. Prominent within this literature is Robert Putnam's celebrated work which posits that community heterogeneity undermines the willingness and ability of people to engage in collective actions (e.g., Putnam 2000 & 2007). Diversity brings an individual closer to him- or her-self and farther from others, resulting in social isolation, or "hunkering down" behavior. His finding that diversity reduces not only trust between groups but within groups as well, led to his infamous "bowling alone" outcome. Other work corroborates Putnam's observation that "immigration and ethnic diversity challenge social solidarity and inhibit social capital" (Putnam 2007: p.138), (for instance, Alesina & La Ferrara (2000 & 2002) in the US; Soroka et al. (2006) in Canada).

By contrast, the presence of minorities may enhance the philanthropic behavior of the majority. Exposure to a critical mass of minority individuals can help foster better understanding by the majority group, leading, for instance, to enhanced outreach and altruism. Allport's (1954) "contact hypothesis" embodies this positive view of the benefits of exposure to minority groups, and has received overwhelming support as it pertains to a variety of target groups such as gays, Muslims, and blacks (Herek & Glunt, 1993; Eskilson, 1995; Wright et al., 1997; Novotny & Polonsky, 2011; Savelkoul et al., 2011). In a meta-analysis of 517 contact studies, Pettigrew & Tropp (2006) observe that a negative relationship between contact and prejudice was found in 93% of them, with the correlation being largest in the more rigorous and sophisticated studies.

It is well recognized that the philanthropic behavior of others has an impact on an individual's decisions to give to charity (e.g., Martin & Randall, 2008; Meer, 2011; Smith, et al., 2013). Individuals respond positively to peer pressures: if others give more so too do they. List and Price (2009) examine if the race of askers affect the responses of givers in door-to-door solicitations, and find that minority askers affect the responses of both minority and majority givers. However, no one, until now, has examined if and how the presence of minorities affects the giving decisions of the majority group.

In this paper, we take a first step at filling this gap, and rely on several strands of research to provide much needed guidance in this regard. For instance, we know that being an immigrant affects charitable behavior, with it being associated with lower contributions in general (e.g., Osili & Du, 2005; Apinunmahakul & Devlin, 2008), but higher contributions to international causes (Rajan, et al., 2009). US studies typically account for the race of the giver, with blacks giving less than whites, *ceteris paribus* (for a critique see Brown & Smart, 2007). A few papers have looked carefully at how different measures of ethnicity in the population affect donations (Okten & Osili, 2004 & 2005; Andreoni et al., 2011). Racial fractionalization has been found to reduce volunteer effort (Costa & Kahn, 2003).

While a substantial body of work has examined the determinants of giving in general (e.g., Brown & Lankford, 1992; Gittell & Tebaldi, 2006; Brown & Ferris, 2007; Apinunmahakul & Devlin, 2008: see summary in Andreoni & Payne, 2013), only a few papers have investigated the determinants of giving to international causes. Ribar and Wilhelm's (1995) work on charitable contributions to international relief and development in the US found that education level, age distribution, religiosity and political orientation were important and significant determinants of donations to these causes. Rajan, Pink and Dow (2009) profiled international

givers using a Canadian data set from the year 2000, and collaborate most of Riber and Wilhelm's findings. Brown et al., (2012) focus on donations to the 2004 tsunami and how such unexpected events may affect overall giving, and find evidence that disaster giving is complementary to other giving. We contribute to this sparse literature.

We focus on if and how the presence of minority individuals influences two giving decisions by the majority population. The first is giving to any charitable organization; the second is giving to organizations geared to international causes. Our findings suggest that the larger the proportion of minorities in a given community, the more likely that members of the majority group give to international causes, lending support to the idea that exposure to minorities promotes outward gestures of philanthropy. But, for the decision to give in general, the opposite holds true: the presence of minorities exerts a negative influence on this decision, consistent with Putnam's, and others, finding that living in a heterogeneous community has a deleterious effect on charitable giving (Alesina & La Ferrara, 2000 & 2002).

2. Methodology and Data

To investigate if the **presence** of visible minorities influences the decision of a majority individual to donate money, the data are firstly separated into individuals belonging to the majority ("white") group, and those belonging to the minority group (as defined below). All of the analyses focuses on the philanthropic decisions of the majority group. The dependent variable is dichotomous, taking on the value "1" if the majority individual donates money to charity and "0" if the majority individual does not donate. The decision to give is the outcome of a utility maximization process: an individual gives if so doing renders him or her better off.

From an empirical perspective, the difference between the utility associated with giving and not for individual i can be expressed as:

$$y_i^* = \mathbf{X}'\boldsymbol{\beta} + \varepsilon_i \quad (1)$$

where ε is a vector of error terms with a known distribution, assumed to be uncorrelated with \mathbf{X} , a vector of independent variables. We do not observe utility y^* , rather we observe whether or not the individual gives: $y=1$ if $y^* > 0$, and $y=0$ if $y^* \leq 0$. Assuming that ε has a standard normal distribution, the above describes a probit model which can be estimated using the method of maximum likelihood (Greene, 2003, p.669).

The data come from pooling together four cross-sectional surveys: Canada's 2000 National Survey of Giving, Volunteering and Participating (NSGVP) and the 2004, 2007 and 2010 Canadian Surveys of Giving, Volunteering and Participating (CSGVP), all designed to collect representative information about the giving behavior of the Canadian population aged 15 and above. This is not a panel data set as we do not follow the same individuals over time. The confidential master files were accessed through the appropriate Research Data Centre (name suppressed for anonymity requirements).

Following the definition used by Statistics Canada, we consider visible minorities to be "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour".¹ There are at least two sources of data on ethnicity: the N/CSGVP surveys and the Canadian Censuses. We use the surveys to construct the sample of majority givers, and the censuses to construct our measure of the proportion of visible minorities in the respondent's community. We had to use both sources of information because while the list of European countries identified in the surveys was surprisingly rich (including, for instance, Wales, Scotland, Ireland, as well as

¹ <http://www.statcan.gc.ca/concepts/definitions/minority-minorite1-eng.htm>

virtually every other Western European country), the list of other countries was not nearly as detailed. We know if someone identifies his or her origin as Chinese, East Indian or Filipino; plus there is an “other” category which would, presumably, capture individuals from Africa. We lumped together the 1,577 individuals identifying themselves as Chinese, East Indian and Filipino, and the 17,770 respondents identifying themselves as “other”, and **subtracted** them from the pooled sample in order to identify the “majority” group.

This process is not perfect. It assumes that everyone in the population is white except for those identifying as belonging to the four groups; for instance, a black person originating from the United States would be coded as white; a white person arriving from Africa would be taken out of the sample. It is useful to note that Canada has not had a tradition of receiving a large number of individuals from either the United States or Africa: for instance, over the 2006 to 2010 period, only 5% of immigrants arrived from that country; 3% came from Africa; and some 67% were Asian.²

The measure of minorities living in each community relies on census data on the ethnic origins of individuals. The main independent variable of interest (% Minorities) is the percentage of visible minorities in each Census Metropolitan Area (CMA), obtained by dividing the number of visible minority individuals in a given area by the population of that area. Visible minorities are identified in the censuses using exact information on ethnic origins reported by individuals. There were 64 CMAs in the 2000 and 2004 surveys and thereafter many of these areas were subdivided into two or more areas, increasing the number of CMAs to 143 in the latter two sample years. In order to pool together all of the years of this data set, we had to rely on the older CMA

² <http://www.cic.gc.ca/english/resources/statistics/facts2011/permanent/index.asp>

definition and collapse the sample into 64 areas. All of the variation in the % Minorities variable comes from variation across these 64 areas and across the four years of the surveys.

One problem with using census data is that they do not correspond precisely with the years of the N/CSGVP data sets; we had to interpolate between the 1996 and 2001 censuses in order to construct the proportion of minority individuals by CMA for the 2000 NSGVP survey, the 2001 and 2006 censuses were interpolated for the 2004 CSGVP survey, and extrapolations from 2001 and 2006 provided the information for the 2007 and 2010 CSGVP surveys.³

Rather than calculating the percentage of minorities in each area using census data, we could have used data from the N/CSGVP surveys. But, the surveys tend to overstate the presence of minorities for two main reasons: they lump many individuals into the “other” category, which may include both minority and majority respondents; and problems arise in small communities with few minorities since we cannot survey a fraction of an individual, minority information is not reliable in these cases. The results reported in the paper rely on the calculations of minorities from the more accurate census data.

Table 1 provides the mean value (across all of the CMAs) of the % Minorities variable, plus its minimum and maximum values. There is quite a bit of variation in the proportion of visible minorities across these census areas: in 2000, for instance, several small Quebec communities like Rimouski and Sept Iles had one half of one percent minorities, which did not change very much by 2010. Canada’s largest city, Toronto, always has the highest percentage of visible minorities, ranging from about 37 to 47% over the sample period. The percentage of minorities is generally increasing over time, and displays variability across communities.

³ Exact information on the proportion of the population that belonged to visible minority groups was available for 2010 for the largest eight cities in Canada from: <http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/99-010-x/2011001/tbl/tbl2-eng.cfm>

TABLE 1 HERE

The N/CSGVP surveys ask individuals if they give to charities whose main cause is international. We define an individual as an “international giver” if he or she contributed to one or more of such charities, but not necessarily exclusively to such charities (in our sample, all individuals who gave to international causes also gave to domestic ones). We also have information on the religiosity of the respondent, and since “religious” individuals tend to behave differently than their non-religious counterparts (e.g., Feldstein, 1975; Kitchen, 1992), the sample is divided into religious international givers and non-religious international givers.

Four dependent dichotomous variables are created, all using the sample containing only majority individuals. The first is equal to one if the (majority) individual gives to any charity and zero otherwise; the second is one if the respondent gives to international causes, zero if gives to domestic-only causes; the last two dependent variables split the giving sample into religious and non-religious givers, and focuses on international giving by these two groups.

Of course, while our concern is the impact of visible minorities on giving, a large number of other socio-economic and demographic characteristics matter. The empirical model includes the individual’s age, income, labor force status, religiosity, health status, satisfaction with life, household size, marital status and education. Table 2 defines of all variables used in the estimations.

TABLE 2 HERE

The final data set contains information on 50,778 individuals pooled from the four surveys (2000-2010), aged 15 and over, who belong to the majority group. Table 3 presents summary statistics for the full sample used in this study ($n=50,778$), for non-givers ($n=5,187$), for givers ($n=45,591$), and for those who give to international charities ($n=4,277$). A perusal of

these means reveals that individuals who give to international charities are different than others in several key dimensions: income is much higher on average, more women give to international causes, international givers are healthier and are more satisfied with their life, and, strikingly, many more individuals who give to international charities have a university degree (32%) relative to for all givers (19%).

TABLE 3 HERE

Some individuals did not respond to questions of interest to this paper. To deal with possible biases associated with the non-responders, we construct dummy variables which take on the value of 1 if the response is missing and zero otherwise (defined with an M before the variable name). Information on the missing variables is provided in table 3: information on religiosity is missing for 13% of the full sample, about 6% did not respond to questions about health, and education status is missing for 10% of respondents. We include these missing variables as regressors in our estimations to see if they affect our results.

3. Results

The estimated coefficients from the probit model are difficult to interpret because of the non-linear nature of its underlying likelihood function. We report, instead, the marginal impact of a small change in any given independent variable on the probability that the dependent variable takes the value 1. Marginal effects are calculated as the average of the predicted probabilities evaluated for every observation of the continuous variables. Otherwise, the marginal effect is evaluated when any given the dichotomous variable goes from 0 (the reference person) to one. In all cases, we include year dummy variables to pick up time-varying fixed effects.

Table 4 presents the marginal effects associated with the four dependent variables just described: the decision of a majority individual to give to **any** Canadian charity; the decision of a majority giver to donate to an international charity; the decision of a non-religious majority giver to donate to an international charity, and the decision of a religious majority giver to give to an international charity. Robust standard errors are estimated to take account of the possibility of heteroskedastic variances, and the data are weighted by the sample weights provided by Statistics Canada for each survey year before the data are pooled. In all cases, the probability-value is also reported, indicating the likelihood that the null hypothesis – that the estimated coefficient is zero – is maintained: the higher the p-value, the more likely that the null is accepted (that the impact of that determinant on the dependent variable is zero), the lower the value, the more likely that it is not.

TABLE 4 HERE

Marginal effects are interpreted in relation to the predicted probability that the reference individual gives to charity: this individual is captured by the omitted category in each dummy variable as specified in table 2, and the average observed value for all of the continuous variables. For instance, for the international giving specification, the reference person is a 47 year old married female who is a high school graduate, living in Ontario, non-religious, in poor health, dissatisfied with life, unemployed, and living in a household of three with an average income of 83,571 dollars. The predicted probability that she gives to an international charity is 0.0774 (not surprising given the characteristics of this reference person relative to the average characteristics of international givers); the probability that the reference individual gives in general is 0.866. The predicted probability serves as the yardstick for measuring the strength of changes in any of the independent variables on the probability of giving.

3.1: Do visible minorities matter?

The main independent variable of interest is the proportion of the population that is visible minority in the majority respondents' census area. Three insights are evident from table 4. First, the presence of visible minorities exerts a negative influence on the decision to give to any charitable organization, as seen from the first large column of results. A 10% increase in the percentage of visible minorities in the community leads to a 0.0012 point fall in the probability of giving, which amounts to a 1% ($0.0012/0.866*10$) drop in the predicted probability for our reference individual, *ceteris paribus*. This finding supports Putnam's "hunkering down" hypothesis: that heterogeneity in the community leads to lower social cohesion and hence bowling alone. It is also consistent with several papers that find that heterogeneous communities negatively affect private philanthropy (e.g., the review in Brooks, 2005; Brown & Ferris, 2007; Apinunmahakul & Devlin, 2008). The finding differs from Andreoni et al., (2011) who show that ethnic diversity affects the amount of money given (in general, not just by the majority group) and does not affect the decision to give. Our focus on majority givers, as well as the use of different data and techniques, no doubt account for this divergence. But, the story does not end here.

The second insight drawn from our work arises when we drill down to examine the behavior of majority individuals who give to international charities, as reported in the second set of columns in table 4. When we look at the choice of whether to donate to an international cause, the presence of minorities leads to an **increased** likelihood of that happening. An increase of 10% in the proportion of minorities in the respondent's community is associated with a 0.006 point increase in the predicted probability of giving to an international charity, which amounts to an 8% increase in this predicted probability. This finding means that, rather than hunkering

down, contact with minority groups leads to outward looking behavior: the more contact with minority groups (as evidenced by a higher proportion of them in a community), the more likely that the majority group will donate internationally. The results reported in table 4 are from the decision to give internationally conditional on giving some positive amount; we also estimated this decision for the pooled sample including non-givers and found almost the same result: a 10% increase in the proportion of minorities lead to a 7% increase in the predicted probability of giving to a charitable organization dealing with international causes. The presence of minorities appears to have a positive influence on the international giving behavior of the majority group.

To explore further the link between minorities and majority giving, we divide the sample into those who are “religious” (defined as attending a place of worship at least once a month) and those who are not. The third main insight into international giving comes from a comparison of the decision to give to international causes across these two groups. The presence of visible minorities has a significant impact on the behavior of the non-religious group, while it has no effect on that of the religious group. Religious individuals are almost always found to be more generous than their non-religious counterparts (even when one controls for giving to religious organizations, they give more), *ceteris paribus*, as reflected in the estimated coefficient on “religious” in the first two sets of results reported in table 4. What we are revealing here is that the presence of minorities has no additional impact on “religious” majority givers when it comes to inducing international giving.

Overall, the finding that the presence of minorities promotes giving to international organizations is persistent; it is also contrary to the “usual” finding that heterogeneity in the community dampens charitable behavior.

3.2: Other influences on the decisions to give

Many factors influence the decision to give money to charity. Typically, this decision is an increasing function of income and educational level and differs by the sex of the giver and their religiosity (e.g., Andreoni, et al., 2003; Apuninmahakul & Devlin, 2008). In addition to corroborating these findings, our work reveals that the likelihood of giving increases with reported health status, and with feeling satisfied with life. Some of the missing information was also important: for instance, individuals who did not respond to the question about attending places of worship (our religiosity variable) are less likely to give in general as are those who did not answer the question about marital status. By and large, the findings reported in the first main column of table 4 correspond well to those reported elsewhere in the literature, including the apparent interprovincial differences (Kitchen, 1992; Apuninmahakul & Devlin, 2008): individuals in the eastern provinces are more inclined to give relative to those in Ontario, and respondents in Quebec, Alberta and BC are less likely to give.

Comparing the results for different dependent variables in table 4 reveals differences between the factors influencing the decision to give in general and those influencing the decision to give to international causes. Some of the traditional influences on giving do not affect the decision to give to international causes in the same way. For instance, the literature typically finds that unmarried individuals are less likely to give (e.g., Carroll et al., 2005; Brown & Ferris, 2007), which is borne out in the results for our model on general giving, but does not hold when it comes to giving internationally where marital status does not seem to matter. Age does not seem to influence the likelihood of donating internationally, while it does influence general donations (Brown & Lankford, 1992; Apinunmahakul & Devlin, 2008). Whether or not the individual works exerts a positive effect on giving in general, but is largely irrelevant when examining the international giving behavior of the majority group.

Several factors do matter when it comes to giving to international charities. Women are significantly more likely to give than men. If the reference individual becomes a male, the predicted probability falls by 0.017 points or 22% (0.017/0.077). Holding a university degree rather than a high-school diploma, has a huge positive impact on the decision to give to an international cause: increasing the predicted probability by 0.06 points or 78%; whereas, while positive, it is of a more modest magnitude (0.043/0.866 or 5%) for general giving. This result corroborates the findings elsewhere that giving increases with education (controlling for income) and that education is associated with a broader awareness of international affairs (Cheung & Chan, 2000; Sargeant, 1999).

Religiosity has a positive effect in all decisions to give to charity. But its impact on giving internationally is much larger than that which is associated with giving in general. If our reference person becomes religious, then her likelihood of giving to an international charity goes up for 0.047 points, representing an increase in her predicted probability of 63%, *ceteris paribus*.

Dummy variables were included to pick up any time variant fixed effects. From table 4 we see that, relative to 2010, individuals in 2004 and 2007 were more likely to give to charities in general. Looking at the international giving specification reveals that the probability of giving to an international charity by a majority individual is steadily increasing over time – a pattern that holds even if we differentiate givers on the basis of their religiosity.

4. Conclusions

This paper investigates how the presence of visible minorities influences the decision to give to charity by majority individuals. Some researchers suggest that contact with individuals who are different in some way can be used to bridge gaps and to make people more amenable to reaching out to others: the “contact hypothesis”. While others suggest that proximity to those

who are different can lead individuals to withdraw into themselves, reducing social outreach and leading to “bowling alone”.

We find evidence of both phenomena. When it comes to giving in general, it would appear that the more heterogeneous the community, the more individuals withdraw into themselves, as manifested in a decrease in the likelihood of donating to charity. This finding accords with the general consensus in the literature on social capital and philanthropy. But, when we look at the decision to give to international causes, we reverse holds true: as the proportion of minority individuals increase in a community, so too does the likelihood of giving to international causes by the majority. As only about 10% of majority donors give to international charities, this effect is masked when we focus on giving in general.

This paper represents the first to examine how giving by majority individuals is affected by contact with minorities, and our results suggest directions for future work. With more and better data, particularly of a time-series nature, we would be able to tease out further the causal link between exposure to minorities and majority giving. More detailed data about proximate neighbours and networks would help improve our understanding of the transmission mechanism. While the hypothesis of this paper was that simple exposure to different people can affect charitable outreach, one could well imagine that the intensity of exposure would also matter.

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TABLE 1: AVERAGE PERCENTAGE OF VISIBLE MINORITIES ACROSS ALL CENSUS METROPOLITAN AREAS: INTERPOLATED AND EXTRAPOLATED FROM CENSUSES 1996, 2001 AND 2006 AND STATISTICS CANADA*

	2000	2004	2007	2010
Overall Average	14.33	20.87	18.47	19.08
Min	0.5	0.4	0.8	0.6
Max	36.8	42.9	42.9	47

*<http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/99-010-x/2011001/tbl/tbl2-eng.cfm>

TABLE 2: VARIABLE DEFINITIONS

Dependent Variables	
Majority Donor	1=donated money to any Canadian charity and has White ethnic background, 0=otherwise. “White Ethnicity” includes Canadian, Dutch, English, French, German, Inuit, Irish, Italian, Jewish, Metis, North American Indian, Norwegian, Polish, Portuguese Russian, Ukrainian, Scottish, Welsh, Multiple Origins; British, Multiple Origins Canadian and French
Majority International Donor	1=donated to international charity, and has White ethnic background, 0=otherwise.
Independent Variables	
Minorities	Number of visible minorities (consisting mainly of the following groups: Chinese, South Asian, Black, Arab, West Asian, Filipino, Southeast Asian, Latin American, Japanese and Korean) by CMA interpolated (extrapolated) from census data (1996, 2001, 2006), and Statistics Canada (2010).
% Minorities	Percentage of minorities in a given CMA divided by CMA population and multiplied by 100
Excellent	1=excellent or very good in health, 0= otherwise
Good	1= good in health, 0=otherwise
Poor	1= Poor or fair in health, 0=otherwise reference group
Very satisfied	1= very satisfied in life, 0=otherwise
Somewhat satisfied	1=somewhat satisfied in life, 0=otherwise
Dissatisfied	1=somewhat dissatisfied or very dissatisfied in life,0=otherwise, reference group
Religious	1=attend religious service or meeting: at least once a week or at least once a month, 0=otherwise
Not religious	1= if never attend religious service or meeting or attend religious service or meeting: at least 3 or 4 times a year or only once or twice a year, 0=otherwise, reference group
Female	1=female, 0=otherwise
Male	1=male, 0=otherwise reference group
Married	1=married or common law, 0=otherwise reference group
Employed	1=in the labour force; 0=not in LF
Single	1=single or widow or separated, 0=otherwise
Dropout	1=less than high school, 0=otherwise
High school	1=high school as highest completed education, 0= otherwise, reference group
College	1=some post high school education or post-secondary diploma , 0= otherwise

University	1=university degree, 0= otherwise
Income	Total reported individual income
M health	=1 if information on health is missing, 0= otherwise
M religious	=1 if information on religion is missing, 0= otherwise
M minorities	=1 if information on immigration is missing, 0=otherwise
M satisfied	=1 if information about life satisfaction is missing, 0= otherwise
MCMA	=1 if information about CMA is missing, 0=otherwise
MLFS	=1 if information about labour force status is missing, 0= otherwise
M education	=1 if information on education is missing, 0=otherwise.
Large population	1=population in respondent's community is 500,000 or more (reference group) ;
Medium population	1= population in respondent's community is 100,000 – 499,999;
Small population	1= population in respondent's community is less than 100,000
ON	1=Ontario, 0=otherwise reference group
NFLD	1=Newfoundland , 0= otherwise
PEI	1=PEI, 0= otherwise
NS	1=Nova Scotia, 0= otherwise
NB	1= New Brunswick, 0= otherwise
QC	1=Quebec, 0= otherwise
MB	1=Manitoba, 0= otherwise
SK	1=Saskatchewan, 0= otherwise
AB	1=Alberta, 0= otherwise
BC	1=British Columbia, 0= otherwise

TABLE 3: SUMMARY STATISTICS FOR POOLED DATASET (2000-2010)

Variable name	Full Sample n=50,778	Non-Givers n=5,187	All Givers n=45,591	International Givers n=4,277
Unemployment Rate	7.199	7.116	7.215	7.188
Age	45.318	41.677	46.032	47.359
Dropout	0.198	0.329	0.172	0.093
Highschool	0.233	0.257	0.228	0.190
College	0.296	0.205	0.314	0.287
University	0.176	0.103	0.190	0.324
Household Size	2.928	2.962	2.922	2.942
Income	65,149	50,265	68,067	82,039
Male	0.492	0.557	0.480	0.428
Female	0.508	0.443	0.520	0.572
Single	0.367	0.519	0.338	0.308
Married	0.630	0.477	0.660	0.690
Worker	0.562	0.450	0.584	0.582
Not Working	0.356	0.464	0.335	0.325
Religious	0.252	0.121	0.278	0.380
Not Religious	0.626	0.712	0.609	0.502
Excellent Health	0.236	0.191	0.245	0.279
Good Health	0.548	0.517	0.554	0.545
Poor Health	0.152	0.194	0.144	0.106
Very Satisfied	0.462	0.332	0.487	0.554
Somewhat Satisfied	0.418	0.472	0.408	0.343
Disatisfied	0.051	0.088	0.044	0.031
Mreligious	0.134	0.185	0.125	0.130
Mhealth	0.064	0.099	0.057	0.070
Msatisfied	0.069	0.108	0.061	0.073
Mmarital status	2.772E-03	4.393E-03	2.454E-03	2.304E-03
MLFS	0.082	0.086	0.081	0.093
Meducation	0.098	0.106	0.096	0.106
Small Population	0.055	0.049	0.056	0.045
Medium Population	0.172	0.162	0.174	0.185
Large Population	0.742	0.750	0.741	0.735
Newfoundland	0.020	0.011	0.021	0.015
PEI	4.481E-03	2.833E-03	4.804E-03	3.812E-03
Nova Scotia	0.029	0.021	0.031	0.028
New Brunswick	0.025	0.021	0.025	0.016
Quebec	0.280	0.302	0.275	0.228
Manitoba	0.033	0.030	0.033	0.039
Saskatchewan	0.027	0.028	0.027	0.024
Alberta	0.088	0.085	0.088	0.094
BC	0.121	0.158	0.114	0.147
Ontario	0.373	0.340	0.380	0.404

TABLE 4: PROBIT MODEL FOR MAJORITY GIVERS: MARGINAL EFFECTS

VARIABLES	All Givers		International Givers		Non-Religious Int.givers		Religious Int.Givers	
	Pred. Probability=0.8663		Pred. Probability=0.0774		Pred. Probability=0.0640		Pred. Probability=0.1054	
	dF/dx	P> z	dF/dx	P> z	dF/dx	P> z	dF/dx	P> z
<i>% Minorities</i>	-0.0012	0.00	0.0006	0.02	0.0010	0.00	-0.0003	0.53
Unemployment	0.0005	0.90	0.0093	0.00	0.0026	0.46	0.0242	0.00
Age	0.0026	0.00	-0.0007	0.33	-0.0012	0.11	2.10E-05	0.99
Age square	7.24E-07	0.47	1.02E-05	0.13	1.65E-05	0.04	5.37E-06	0.66
Dropout	-0.0518	0.00	-0.0292	0.00	-0.0240	0.00	-0.0319	0.01
College	0.0428	0.00	0.0054	0.35	0.0057	0.38	0.0067	0.56
University	0.0429	0.00	0.0602	0.00	0.0513	0.00	0.0780	0.00
Household Size	-0.0029	0.28	0.0005	0.80	-0.0018	0.40	0.0027	0.42
Income	7.24E-07	0.00	1.43E-07	0.00	1.33E-07	0.00	2.00E-07	0.00
Male	-0.0505	0.00	-0.0173	0.00	-0.0137	0.00	-0.0200	0.02
Single	-0.0427	0.00	0.0033	0.50	0.0031	0.60	0.0056	0.57
worker	0.0595	0.00	-0.0048	0.37	-0.0039	0.52	0.0022	0.84
Religious	0.0925	0.00	0.0471	0.00	–	–	–	–
Excellent Health	0.0245	0.01	0.0201	0.01	0.0167	0.06	0.0088	0.57
Good Health	0.0162	0.04	0.0148	0.02	0.0090	0.21	0.0141	0.28
Very Satisfied	0.0740	0.00	0.0140	0.22	0.0074	0.54	0.0520	0.02
Somewhat Satisfied	0.0390	0.00	0.0058	0.61	0.0025	0.83	0.0358	0.14
M religious	-0.0872	0.00	-0.0080	0.46	0.0058	0.74	-0.0475	0.04
M health	0.0341	0.18	0.0681	0.02	0.1247	0.17	0.1088	0.14
M satisfied	0.0055	0.84	-0.0013	0.96	-0.0296	0.32	0.1191	0.12
M marital status	-0.1277	0.00	-0.0011	0.98	0.0140	0.76	0.1407	0.35
M LFS	0.0799	0.00	0.0347	0.06	-0.0353	0.18	0.0654	0.52
M education	0.0294	0.16	-0.0161	0.30	-0.0590	0.00	0.0536	0.31
M CMA	-0.0587	0.01	0.0262	0.09	0.0123	0.53	-0.0306	0.36
Small Population	-0.0147	0.32	0.0022	0.81	0.0066	0.55	-0.0192	0.25
Medium Population	-0.0242	0.04	0.0141	0.06	0.0211	0.02	0.0032	0.83
Newfoundland	0.0567	0.10	-0.0596	0.00	-0.0198	0.44	-0.1069	0.00
PEI	0.0403	0.08	-0.0384	0.00	0.0036	0.86	-0.0821	0.00
Nova scotia	0.0350	0.01	-0.0152	0.07	0.0078	0.52	-0.0468	0.00
New Brunswick	0.0122	0.44	-0.0361	0.00	-0.0258	0.02	-0.0597	0.00
Quebec	-0.0262	0.02	-0.0084	0.23	0.0177	0.04	-0.0568	0.00
Manitoba	0.0043	0.74	0.0522	0.00	0.0351	0.01	0.0947	0.00
Saskatchewan	-0.0179	0.19	0.0174	0.10	0.0187	0.19	0.0350	0.05
Alberta	-0.0253	0.06	0.0304	0.00	0.0247	0.05	0.0729	0.00

BC	-0.0420	0.00	0.0273	0.00	0.0262	0.00	0.0602	0.00
Year 2000	-0.0018	0.84	-0.0363	0.00	-0.0288	0.00	-0.0513	0.00
Year 2004	0.0507	0.00	-0.0245	0.00	-0.0187	0.00	-0.0363	0.00
Year 2007	0.0164	0.12	0.0042	0.58	0.0027	0.76	0.0107	0.47
Observations	50,778		45,591		25,941		15,675	