
THE DEMOGRAPHICS OF CHARITABLE GIVING



PHILANTHROPY BY AGE, GENDER,
NUMBER OF DEPENDENTS,
AND MARITAL STATUS

A SPECIAL REPORT ON
UNPUBLISHED IRS INCOME DATA

BY NEWTITHING GROUP

NEWTITHING GROUP'S FIVE-PART report represents the first ever demographic IRS-based analysis of charitable giving by assets, age, number of dependents, tax filer status, and gender¹. The report's data on the number of filers at each income level, as well as on salary, charitable contributions, and demographics stem from unpublished tabulations on over 180,000 individual income tax filers from the Individual Statistics of Income File for tax-year 2003, the latest year for which data is available. The IRS Statistics of Income Division (SOI) proved an invaluable and diligent resource for such statistics. Based on this data and on market returns, NewTithing Group then estimated investment assets for each group².

DEFINING GENEROSITY

NewTithing Group remains the only organization in the nation that consistently releases IRS-based reports on philanthropy accounting for asset wealth, not merely for income. Measuring donations as a proportion of investment assets provides a meaningful gauge of generosity, especially amongst the upper middle class and the affluent, whose investment assets generally exceed their income. Analyzing charitable giving in relation to assets is

not an *alternative* gauge of generosity. Concerning wealthy filers, it is the *crucial* gauge. For aside from seniors, it is the wealthy – specifically the upper middle class and the middle rich – who donate a lower proportion of their investment asset wealth to charity than everyone

else. *The Demographics of Charitable Giving* reveals exactly which wealth and age groups most strongly reflect this pattern. Suggested giving levels also appear in each study, based on favorable tax benefits that make gifts less costly than their face value. On average, the higher a filer's assets, the higher the gap between actual and suggested donation levels. The full report thus offers a highly refined picture of which groups could most benefit from education on the benefits of increased, comfortably affordable generosity.

Key Finding

If affluent young and middle-aged filers had donated as high a proportion of their investment asset wealth to charity in 2003 as did their less affluent peers, total individual charitable donations that year would have been over \$25 billion higher, an increase of at least 17%.

¹ NewTithing Group has integrated this research into suggested annual giving benchmarks for its donor education booklet, *Beyond Taxes: Secrets to Fulfilling Philanthropy*. Donors can also create their own customized giving benchmarks through an on-line resource, *PrudentPal® Charitable Giving Planner* (for both resources, see www.newtithing.org).

² NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 2). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

This report occasionally uses the terms “middle class and below,” “upper middle class,” “middle rich,” and “super rich.” Granted, the accuracy of these labels is open to exhaustive econometric debate, which exceeds the scope of this study. Further, estimated asset levels vary when filers are grouped by age (see enclosed Study 2: “The Generosity of Young and Old”). Nevertheless, the following broad definitions grouped by age, income, and assets attempt to distinguish the struggling from the middling, the comfortably well-off, and the very affluent. Despite their shortcomings, we hope these categories help render a clearer snapshot of wealth and charitable giving in America.

The Middle Class and Below:

Earn under \$200,000 in adjusted gross income

Assets of the Middle Class and Below, by Age

- Those **age 35 and younger** own average estimated investment assets ranging from \$16,000 to \$140,000.
- Those **age 36 to 50** own average estimated investment assets ranging from \$42,000 to \$231,000.
- Those **age 51 to 64** own average estimated investment assets ranging from \$58,000 to \$346,000.
- Those **age 65 and older** own average estimated investment assets ranging from \$114,000 to \$856,000.

The Upper Middle Class:

Earn \$200,000 to under \$1 million in adjusted gross income

Assets of the Upper Middle Class, by Age

- Those **age 35 and younger**³ own average estimated investment assets ranging from \$594,000 to \$2.4 million.
- Those **age 36 to 50** own average estimated investment assets ranging from \$862,000 to \$2.2 million.
- Those **age 51 to 64** own average estimated investment assets ranging from \$1.3 million to \$3 million.
- Those **age 65 and older** own average estimated investment assets ranging from \$2.5 million to \$5.8 million

The Middle Rich:

Earn \$1 million to under \$10 million in adjusted gross income.

Assets of the Middle Rich, by Age

- Those **age 35 and younger** own average estimated investment assets ranging from \$4.6 million to \$19.7 million.
- Those **age 36 to 50** own average estimated investment assets ranging from \$3.8 million to \$22.5 million.
- Those **age 51 to 64** own average estimated investment assets ranging from \$5.6 million to \$28.7 million.
- Those **age 65 and older** own average estimated investment assets ranging from \$10.3 million to \$57.2 million.

The Super Rich:

Earn \$10 million or more in adjusted gross income

Assets of the Super Rich, by Age

- Those **age 35 and younger** own average estimated investment assets of \$101.8 million.
- Those **age 36 to 50** own average estimated investment assets of \$81.2 million.
- Those **age 51 to 64** own average estimated investment assets of \$109.1 million.
- Those **age 65 and older** own average estimated investment assets of \$214 million.

³ Much of the assets held by filers in the “35 and younger” age category probably stem from family gifts. Since the study does not count assets held in trust, and since substantial assets are gifted more commonly to adults than minors, it’s likely that the bulk of the estimated assets owned by this group are held by adults at the higher end of the “35 and younger” age range rather than by minors.

Of the four demographic studies in this report, the analysis of wealth and giving by age (“The Generosity of Young and Old”) reflects the most significant differences in generosity. This study analyzes four age groups, “35 and younger,” “35 to 50,” “51 to 64,” and “65 and older.” Although income and salary are analyzed, generosity is measured as the proportion of investment asset wealth that filers donate to charity.

Key finding: Except for seniors, upper middle class and middle rich filers are nearly *half* as generous as everyone else⁴.

Significance: If affluent young and middle-aged filers had donated as high a proportion of their investment asset⁵ wealth to charity in 2003 as did their less affluent peers, total individual charitable donations that year would have been over **\$25 billion higher, an increase of at least 17%**⁶.

Details:

- In the **35 and younger** age group, generosity *falls by more than half*, from 1.87% amongst the middle class and below, to 0.54% amongst upper middle class and middle rich filers.⁷
- In the **36 to 50** group, generosity *falls by more than half*, from 1.52% amongst the middle class and below, to 0.74% amongst upper middle class and the middle rich filers.⁸
- In the **51 to 64** group, generosity *falls by nearly half*, from 1.22% amongst the middle class and below, to 0.72% amongst upper middle class and middle rich filers.⁹
- In the **65 and older** age group, generosity *remains relatively stable*, from 0.67% amongst the middle class and below, to 0.80% amongst upper middle class and middle rich filers.¹⁰

Key finding: Super rich filers aged 35 and younger gave only 0.40% of their investment assets to charity in 2003, not only somewhat less than the generosity of their upper middle class and middle rich peers; but 30% less generous than their peers in the middle class and below.¹¹

Analysis of Generosity by Age

Why do well-off seniors maintain a relatively even level of generosity regardless of their wealth, compared to their younger counterparts, who do not? Faulty logic might conclude that younger filers at the low end of the upper middle class, for example, those “35 and younger,” with \$600,000 in average investment assets, can’t afford to donate as a high percentage of their assets to charity as can their senior counterparts, who own four times that amount of assets. However, as the tables underscore, this reasoning does not explain why – in all

⁴ According to the IRS SOI Bulletin, itemized charitable “cash” contributions and “other-than-cash” contributions made in tax-year 2003 totaled approximately \$148.38 billion. *Giving USA*, a publication of AAFRC, estimates total individual giving in tax-year 2003 at a higher level, \$180.58 billion. This higher number includes an estimate of charitable contributions by filers who do not itemize their contributions on their income tax declarations. Since “non-itemizers” generally are in the lower wealth categories, *Giving USA*’s higher estimate of total giving supports NewTithing Group’s conclusion that filers age 64 or younger are more charitable at lower wealth levels. In contrast, adding non-itemizers to this report would not likely change the relatively consistent generosity of seniors at all wealth levels evidenced in the report.

⁵ NewTithing Group estimates the investment assets of average tax filers based on IRS income data and market return rates (elaboration, Appendix 2). To conservatively gauge giving capacity, NewTithing Group does not factor into “investment assets” the value of a filer’s personal homes, possessions, retirement pensions, nor the value of assets held in trust.

⁶ See Appendix 1.

⁷ Table 1, p.9

⁸ Table 2, p. 10

⁹ Table 3, p. 11

¹⁰ Table 4, p. 12

¹¹ Table 1, pg 9.

groups under age 64 – even filers at the bottom of the upper middle class donate a *lower* proportion of their investment asset wealth to charity than do their *far less prosperous* peers. Nor does this reasoning explain why, except for seniors, filers with even *higher* wealth are also not as generous as the middle class and below. For example, filers age 35 and under, with average assets of \$20 million, and those age 51 to 64, with average assets of \$29 million, also donate a relatively *lower* proportion of their assets to charity than do middle class filers – who own far *less* assets.

THE GENEROSITY OF SINGLES

In “The Generosity of Singles,” NewTithing Group analyzes the wealth and charitable contributions of single male to single female income tax filers for tax-year 2003. According to the study, in virtually all of the ten adjusted gross income categories, the average single female earns a far lower salary, yet holds far more investment assets. Although in most categories, females donate a higher proportion of their *salary* to charity, there are no discernable differences in generosity between the sexes when gifts by average filer are measured as a proportion of *investment assets*.¹²

WHAT PIECE OF THE PIE DO THE SUPER RICH DONATE TO CHARITY?

The following analysis ranks the aggregate donations of various demographic groups who earn \$10 million or more in adjusted gross income according to the latest available data for tax-year 2003. The below proportions were based on \$130.4 million total individual tax filers and the \$148.38 billion that they donated to charity in 2003¹³.

The Super Rich Overall

Of all individual gifts to public charities in 2003...

- The nation's 6,126 wealthiest tax filers¹⁴ donated 7.2%.

The Super Rich by Age

Of all individual gifts to public charities in 2003...

- The 1,484 wealthiest filers age **65 or older** donated 3.3%.
- The 2,361 wealthiest filers age **51-64** filers donated 2.14%.
- The 1,996 wealthiest filers age **36-50** filers donated 1.68%.
- The 285 wealthiest filers age **35 and under** donated 0.08%.

The Super Rich by Family Status

Of all individual gifts to public charities in 2003...

- The 3,353 wealthiest filers with **no** dependents¹⁵ donated 4.74%.
- The 692 wealthiest filers with **one** dependent donated 0.56%.
- The 1,079 wealthiest filers with **two** dependents donated 0.86%.
- The 1,002 wealthiest filers with **three or more** dependents donated 1.05%.

The Super Rich by Gender

Of all individual gifts to public charities in 2003...

- The 655 wealthiest **single male** filers (0.0009% of all filers) donated 3.42%.
- The 247 wealthiest **single female** filers (0.0003% of all filers) donated 1.78%.

¹² See Tables 1-2, pp. 13-14.

¹³ According to the IRS SOI bulletin, individual tax filers for tax-year 2003 numbered 130,423,625. Individual gifts to public charities that year totaled \$148,377,762,000.

¹⁴ This consolidated category includes the wealthiest filers without regard to age, gender, tax filer status, or number of dependents. It represents a mere 0.0047% of all filers.

¹⁵ Spouses are not included as dependents. In tax-year 2003, children living at home comprised by far the most dependents, 89.8% (source: IRS Statistics of Income Division).

"If affluent young and middle-aged filers had donated as high a proportion of their investment asset wealth to charity in 2003 as did their less affluent peers, total individual charitable donations would have been over \$25 billion higher, an increase of at least 17%."

- If in 2003, average upper middle class and middle rich filers **age 35 and under** had donated to charity 1.87% of their asset wealth (the actual generosity of the middle class and below), then this age group would have made total charitable donations of \$16.4 billion, in contrast to their actual donations of \$13.8 billion. That would represent an increase of \$2.6 billion.
- If in 2003, average upper middle class and middle rich filers **age 36 to 50** had donated to charity 1.52% of their asset wealth (the actual generosity of the middle class and below), then this age group would have made total charitable donations of \$61 billion, in contrast to their actual donations of \$49 billion. That would represent an increase of \$12 billion.
- If in 2003 average upper middle class and middle rich filers **age 51 to 64** had donated to charity 1.22% of their asset wealth (the actual generosity of the middle class and below), then this age group would have made total charitable donations of \$57.5 billion, in contrast to their actual donations of \$47 billion. That would represent an increase of \$10.5 billion.¹⁶

These additional possible donations total \$25 billion, which is 17% of the \$148.4 billion in total estimated individual charitable donations made in 2003.

¹⁶ In the "65 and older" group, generosity *remained relatively stable* across all wealth levels, even rising slightly, from 0.67% amongst the middle class and below, to 0.80% amongst the upper middle class and middle rich.

APPENDIX 2: NEWTITHING GROUP'S PHILOSOPHY

NewTithing Group assumes that although admirable, the ancient custom of “tithing” determines individual giving levels based mainly on *income*, with little or no consideration for investment *assets*. “**Newtithing**” is a comprehensive budgeting approach that factors not only income and investment assets into giving decisions, but also the annual fluctuation of those assets, as well as anticipated expenditures, and tax savings from charitable gifts. Since it is designed to preserve a donor’s lifestyle, **newtithing** does not include as “investment assets” the value of donors’ personal homes, possessions, or retirement pensions. To follow is a definition of **newtithing** as a dictionary might describe it:

new-tithe – n., v., new-tith-ing – n., 1. making the maximum comfortably affordable annual donations to charity based on annual surplus income, the tax consequences of charitable gifts, and the market value, after debt, of investment assets (excluding personal homes and possessions).

NewTithing Group’s Methodology

NewTithing Group estimates the value of investment assets owned by average filers in each major adjusted gross income group. This capitalization method was pioneered by NewTithing Group’s chairman and founder, Claude Rosenberg, in his 1994 book, *Wealthy and Wise: How You and America Can Get The Most Out of Your Giving*. NewTithing Group arrives at these estimates by correlating data from the IRS Statistics of Income Bulletin with the year’s market performance in each asset category.

For example, according to IRS data, in tax-year 2003, the average filer in the “\$1 million to \$1.5 million” adjusted gross income bracket declared (common stock) dividend income of \$48,526. According to the Russell 3000 stock index, a broad proxy of U.S. stocks, average dividends in year-2003 yielded stock investors 2.32%. To estimate the year-2003 value of the stock portfolios of such tax filers, NewTithing Group asked, “What stock principal value is equivalent to dividends paying \$48,526 at a 2.32% yield?” In other words, \$48,526 was divided by 2.32%. In this way, NewTithing Group would estimate that by the end of tax-year 2003, the average filer in the \$1 million to \$1.5 million AGI group held common stocks worth \$2,091,647. This method was repeated to determine asset values based on reported income on taxable and tax- exempt bonds, investment real estate, etc. These estimates are conservative because they do not count the value of a filer’s personal homes and possessions, retirement pensions, or trusts.

Trust assets were not included in estimates of investment assets because it could not be determined from IRS data what amount of trust assets were actually controlled by the average filers who reported trust income.

BACKGROUND ON NEWTITHING GROUP

NewTithing Group is a 501(c)(3) non-profit organization and private operating foundation founded by money manager and philanthropist Claude Rosenberg to expand upon the financial research of his 1994 book, *Wealthy and Wise: How You and America Can Get The Most Out of Your Giving* (Little, Brown). Since 1998, the Group has educated the public and their advisors to make comfortably affordable charitable donations through sound budgeting. The Group's educational resources include *PrudentPal Charitable Giving Planner*, an on-line budgeting tool, IRS-based research, and a donor education booklet, *Beyond Taxes: Secrets to Fulfilling Philanthropy* (www.newtithing.org).

Claude Rosenberg, Founder & Chairman

Before founding NewTithing Group, which he currently chairs, Claude Rosenberg was Founder and Chairman of RCM Capital Management. He received the Arbuckle Award for Management Excellence from The Stanford Graduate School of Business and the Forrester Leadership Award from the Association for Investment Management and Research (AIMR) for developing standardized guidelines for money manager performance. Mr. Rosenberg has authored five books on finance, including *Wealthy and Wise: How You and America Can Get The Most Out of Your Giving*. He has received numerous philanthropic honors, including the Outstanding Philanthropist Award from the National Society of Fundraising Executives, Golden Gate Chapter, and United Way's Tocqueville Award. He has served on several non-profit boards, and was Founding Chair of Philanthropic Research Incorporated, developers of Guidestar.

Tim D. Stone, President & Executive Director

In addition to managing staff and outsource partners, Tim Stone supervises development of the Group's research, business, and donor education strategies. He also plans the Group's national public information campaigns and manages development of *PrudentPal Charitable Giving Planner*, the Group's on-line educational tool. Based on his experience managing money for retail investors as a financial consultant for Merrill Lynch, Mr. Stone has published under his own by-line on finance, education, philanthropy, and political economy in *The New York Times*, *The Wall Street Journal*, *The Economist*, and *The San Francisco Chronicle*. Following publication of his *New York Times* op.ed., "Wall Street Ethics: Fuzzy Laws Help Blur the Boundaries," he spoke on financial deregulation before the U.S. House Subcommittee on Telecommunications and Finance. He holds a BA in History from Harvard University.

Ryan Nguyen, Research Manager

Ryan Nguyen helps develop and test *PrudentPal Charitable Giving Planner*, analyzes data for the Group's IRS-based research on charitable giving, and insures integration of NTG's research with its on-line tool. With a degree in Business Administration and Computer Information Systems from Hayward State University, Mr. Nguyen's background lies in computer programming, statistics, and finance. He holds a Master of Accounting and Financial Management from the Keller Graduate School of Management of DeVry University.

STUDY 1: THE GENEROSITY OF RICH AND POOR

Table 1: *The Generosity of Rich And Poor – All Filers*

A Tax Year	B Adjusted Gross Income	C Number of Filers (for AGI group)	D Salary and Non-Investment Income (per filer)	E Start-of-Year Investment Assets (per filer)	F Total Actual Gift (per filer)	G Total Suggested Gift (per filer)	H Actual Gift As % of Investment Assets (per filer)	I Suggested Gift As % of Salary and Non-Investment Income (per filer)	J Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	92,093,452	16,565	42,909	277	277	0.65%	1.67%	0.65%
2003	50,000 under 75,000	17,372,492	49,957	95,380	1,336	1,336	1.40%	2.67%	1.40%
2003	75,000 under 100,000	9,542,599	70,577	146,105	2,153	2,153	1.47%	3.05%	1.47%
2003	100,000 under 200,000	8,878,643	103,186	334,938	3,471	3,471	1.04%	3.36%	1.04%
2003	200,000 under 500,000	1,999,016	184,307	1,215,910	8,236	19,603	0.68%	10.64%	1.61%
2003	500,000 under 1,000,000	356,140	351,437	3,085,810	20,790	51,258	0.67%	14.59%	1.66%
2003	1,000,000 under 1,500,000	81,695	520,927	5,670,885	39,817	94,198	0.70%	18.08%	1.66%
2003	1,500,000 under 2,000,000	34,016	680,518	7,970,421	58,376	132,395	0.73%	19.46%	1.66%
2003	2,000,000 under 5,000,000	48,278	1,055,446	13,933,354	109,345	462,888	0.78%	43.86%	3.32%
2003	5,000,000 under 10,000,000	11,168	2,156,840	32,057,891	288,540	1,597,520	0.90%	74.07%	4.98%
2003	10,000,000 or More	6,126	5,314,955	125,099,288	1,744,229	6,233,991	1.39%	117.29%	4.98%
Total		130,423,625							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets, 0.7% for filers with over \$500,000 up to \$1 million in assets, 1% for filers with over \$1 million up to \$10 million in assets, 2% for filers owning over \$10 million up to \$20 million in assets, and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 2: THE GENEROSITY OF YOUNG AND OLD

Table 1: The Generosity of Young and Old – Age 35 and Younger

A	B	C	D	E	F	G	H	I	J
Tax Year	Adjusted Gross Income	Number of Filers (for AGI group)	Salary and Non-Investment Income (per filer)	Start-of-Year Investment Assets (per filer)	Total Actual Gift (per filer)	Total Suggested Gift (per filer)	Actual Gift As % of Investment Assets (per filer)	Suggested Gift As % of Salary and Non-Investment Income (per filer)	Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	42,082,448	16,040	15,517	102	102	0.65%	0.63%	0.65%
2003	50,000 under 75,000	3,862,644	58,028	31,652	861	861	2.72%	1.48%	2.72%
2003	75,000 under 100,000	1,585,429	81,577	57,251	1,436	1,436	2.51%	1.76%	2.51%
2003	100,000 under 200,000	1,180,992	118,147	140,012	2,207	2,207	1.58%	1.87%	1.58%
2003	200,000 under 500,000	161,453	210,582	593,590	4,352	6,699	0.73%	3.18%	1.13%
2003	500,000 under 1,000,000	18,638	431,171	2,417,395	9,525	40,155	0.39%	9.31%	1.66%
2003	1,000,000 under 1,500,000	3,932	630,058	4,581,458	23,735	76,102	0.52%	12.08%	1.66%
2003	1,500,000 under 2,000,000	1,682	896,049	4,920,927	30,231	81,740	0.61%	9.12%	1.66%
2003	2,000,000 under 5,000,000	2,708	1,484,963	9,033,017	46,513	150,045	0.51%	10.10%	1.66%
2003	5,000,000 under 10,000,000	663	3,364,081	19,739,785	93,329	655,787	0.47%	19.49%	3.32%
2003	10,000,000 or More	285	5,905,011	101,754,854	407,905	5,070,684	0.40%	85.87%	4.98%
Total		48,900,874							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

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STUDY 2: THE GENEROSITY OF YOUNG AND OLD

Table 2: *The Generosity of Young and Old – Age 36 to 50*

A	B	C	D	E	F	G	H	I	J
Tax Year	Adjusted Gross Income	Number of Filers (for AGI group)	Salary and Non-Investment Income (per filer)	Start-of-Year Investment Assets (per filer)	Total Actual Gift (per filer)	Total Suggested Gift (per filer)	Actual Gift As % of Investment Assets (per filer)	Suggested Gift As % of Salary and Non-Investment Income (per filer)	Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	22,879,777	22,664	41,703	324	324	0.78%	1.43%	0.78%
2003	50,000 under 75,000	6,628,504	57,432	64,301	1,247	1,247	1.94%	2.17%	1.94%
2003	75,000 under 100,000	3,975,428	80,387	95,732	1,927	1,927	2.01%	2.40%	2.01%
2003	100,000 under 200,000	3,759,481	116,776	231,413	3,080	3,080	1.33%	2.64%	1.33%
2003	200,000 under 500,000	883,374	215,361	862,487	6,564	9,733	0.76%	4.52%	1.13%
2003	500,000 under 1,000,000	149,506	415,459	2,212,866	15,343	36,758	0.69%	8.85%	1.66%
2003	1,000,000 under 1,500,000	33,162	653,321	3,825,403	27,147	63,543	0.71%	9.73%	1.66%
2003	1,500,000 under 2,000,000	13,341	830,867	5,277,486	35,823	87,663	0.68%	10.55%	1.66%
2003	2,000,000 under 5,000,000	17,873	1,258,632	9,917,950	75,429	164,746	0.76%	13.09%	1.66%
2003	5,000,000 under 10,000,000	3,891	2,531,414	22,515,745	187,204	1,122,012	0.83%	44.32%	4.98%
2003	10,000,000 or More	1,996	5,461,240	81,222,692	1,249,615	4,047,518	1.54%	74.11%	4.98%
Total		38,346,333							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets, 0.7% for filers with over \$500,000 up to \$1 million in assets, 1% for filers with over \$1 million up to \$10 million in assets, 2% for filers owning over \$10 million up to \$20 million in assets, and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 2: THE GENEROSITY OF YOUNG AND OLD

Table 3: *The Generosity of Young and Old – Age 51 to 64*

A	B	C	D	E	F	G	H	I	J
Tax Year	Adjusted Gross Income	Number of Filers (for AGI group)	Salary and Non-Investment Income (per filer)	Start-of-Year Investment Assets (per filer)	Total Actual Gift (per filer)	Total Suggested Gift (per filer)	Actual Gift As % of Investment Assets (per filer)	Suggested Gift As % of Salary and Non-Investment Income (per filer)	Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	13,393,453	19,678	58,365	519	519	0.89%	2.64%	0.89%
2003	50,000 under 75,000	4,625,253	48,028	106,068	1,522	1,522	1.43%	3.17%	1.43%
2003	75,000 under 100,000	2,719,084	68,560	156,447	2,249	2,249	1.44%	3.28%	1.44%
2003	100,000 under 200,000	2,809,909	102,561	346,062	3,828	3,828	1.11%	3.73%	1.11%
2003	200,000 under 500,000	680,769	184,093	1,320,513	8,337	21,289	0.63%	11.56%	1.61%
2003	500,000 under 1,000,000	130,088	359,448	2,994,478	18,954	49,741	0.63%	13.84%	1.66%
2003	1,000,000 under 1,500,000	29,956	511,689	5,581,501	38,612	92,713	0.69%	18.12%	1.66%
2003	1,500,000 under 2,000,000	12,535	682,068	7,758,393	50,585	128,873	0.65%	18.89%	1.66%
2003	2,000,000 under 5,000,000	18,440	1,075,624	13,458,284	96,612	447,106	0.72%	41.57%	3.32%
2003	5,000,000 under 10,000,000	4,243	2,253,467	28,670,401	281,775	1,428,713	0.98%	63.40%	4.98%
2003	10,000,000 or More	2,361	6,284,412	109,138,668	1,346,080	5,438,636	1.23%	86.54%	4.98%
Total		24,426,091							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into “investment assets” the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor’s reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor’s after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets; 0.7% for filers with over \$500,000 up to \$1 million in assets; 1% for filers with over \$1 million up to \$10 million in assets; 2% for filers owning over \$10 million up to \$20 million in assets; and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 2: THE GENEROSITY OF YOUNG AND OLD

Table 4: *The Generosity of Young and Old – Age 65 and Older*

A	B	C	D	E	F	G	H	I	J
Tax Year	Adjusted Gross Income	Number of Filers (for AGI group)	Salary and Non-Investment Income (per filer)	Start-of-Year Investment Assets (per filer)	Total Actual Gift (per filer)	Total Suggested Gift (per filer)	Actual Gift As % of Investment Assets (per filer)	Suggested Gift As % of Salary and Non-Investment Income (per filer)	Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	13,737,774	4,979	113,759	500	500	0.44%	10.04%	0.44%
2003	50,000 under 75,000	2,256,091	18,131	273,892	2,026	2,026	0.74%	11.18%	0.74%
2003	75,000 under 100,000	1,262,658	30,220	394,000	3,559	3,559	0.90%	11.78%	0.90%
2003	100,000 under 200,000	1,128,261	43,797	856,226	5,210	8,576	0.61%	19.58%	1.00%
2003	200,000 under 500,000	273,420	68,996	2,464,794	15,679	39,801	0.64%	57.69%	1.61%
2003	500,000 under 1,000,000	57,908	142,487	5,759,870	42,601	92,863	0.74%	65.17%	1.61%
2003	1,000,000 under 1,500,000	14,645	210,732	10,325,108	75,286	332,928	0.73%	157.99%	3.22%
2003	1,500,000 under 2,000,000	6,458	310,782	14,739,308	127,419	489,663	0.86%	157.56%	3.32%
2003	2,000,000 under 5,000,000	9,257	497,299	24,065,981	218,574	1,152,353	0.91%	231.72%	4.79%
2003	5,000,000 under 10,000,000	2,371	1,031,636	57,223,862	521,534	2,767,458	0.91%	268.26%	4.84%
2003	10,000,000 or More	1,484	3,462,502	213,990,038	3,299,573	10,246,509	1.54%	295.93%	4.79%
Total		18,750,327							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets; 0.7% for filers with over \$500,000 up to \$1 million in assets; 1% for filers with over \$1 million up to \$10 million in assets; 2% for filers owning over \$10 million up to \$20 million in assets; and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 3: THE GENEROSITY OF SINGLES

Table 1: The Generosity of Singles – Male Single Filers

A Tax Year	B Adjusted Gross Income	C Number of Filers (for AGI group)	D Salary and Non-Investment Income (per filer)	E Start-of-Year Investment Assets (per filer)	F Total Actual Gift (per filer)	G Total Suggested Gift (per filer)	H Actual Gift As % of Investment Assets (per filer)	I Suggested Gift As % of Salary and Non-Investment Income (per filer)	J Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	31,261,693	16,122	28,698	158	158	0.55%	0.98%	0.55%
2003	50,000 under 75,000	2,878,884	50,739	88,131	1,012	1,012	1.15%	1.99%	1.15%
2003	75,000 under 100,000	849,141	70,596	170,049	1,514	1,514	0.89%	2.15%	0.89%
2003	100,000 under 200,000	667,803	96,644	409,235	2,984	3,513	0.73%	3.64%	0.86%
2003	200,000 under 500,000	156,417	161,419	1,439,815	7,497	21,651	0.52%	13.41%	1.50%
2003	500,000 under 1,000,000	30,395	318,017	3,638,943	18,178	60,445	0.50%	19.01%	1.66%
2003	1,000,000 under 1,500,000	8,174	458,478	5,385,592	35,747	89,459	0.66%	19.51%	1.66%
2003	1,500,000 under 2,000,000	3,004	700,843	7,709,249	67,826	128,056	0.88%	18.27%	1.66%
2003	2,000,000 under 10,000,000	5,780	1,189,184	17,469,139	112,169	580,352	0.64%	48.80%	3.32%
2003	10,000,000 or More	655	5,390,327	124,711,397	1,946,150	6,214,661	1.56%	115.29%	4.98%
Total		35,861,946							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets; 0.7% for filers with over \$500,000 up to \$1 million in assets; 1% for filers with over \$1 million up to \$10 million in assets; 2% for filers owning over \$10 million up to \$20 million in assets; and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 3: THE GENEROSITY OF SINGLES

Table 2: *The Generosity of Singles – Female Single Filers*

A Tax Year	B Adjusted Gross Income	C Number of Filers (for AGI group)	D Salary and Non-Investment Income (per filer)	E Start-of-Year Investment Assets (per filer)	F Total Actual Gift (per filer)	G Total Suggested Gift (per filer)	H Actual Gift As % of Investment Assets (per filer)	I Suggested Gift As % of Salary and Non-Investment Income (per filer)	J Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	36,394,088	14,459	34,940	245	245	0.70%	1.69%	0.70%
2003	50,000 under 75,000	2,876,351	46,798	112,144	1,583	1,583	1.41%	3.38%	1.41%
2003	75,000 under 100,000	813,329	62,195	263,450	3,585	3,585	1.36%	5.76%	1.36%
2003	100,000 under 200,000	512,398	79,069	674,905	4,376	4,376	0.65%	5.53%	0.65%
2003	200,000 under 500,000	107,841	117,588	1,971,149	10,749	29,640	0.55%	25.21%	1.50%
2003	500,000 under 1,000,000	17,915	195,440	4,293,893	29,793	69,227	0.69%	35.42%	1.61%
2003	1,000,000 under 1,500,000	4,197	230,113	8,947,335	42,857	148,622	0.48%	64.59%	1.66%
2003	1,500,000 under 2,000,000	1,532	343,969	13,704,151	93,452	455,273	0.68%	132.36%	3.32%
2003	2,000,000 under 10,000,000	2,730	485,504	30,342,892	243,721	1,424,284	0.80%	293.36%	4.69%
2003	10,000,000 or More	247	1,886,927	244,422,022	2,682,441	10,429,987	1.10%	552.75%	4.27%
Total		40,730,628							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets, 0.7% for filers with over \$500,000 up to \$1 million in assets, 1% for filers with over \$1 million up to \$10 million in assets, 2% for filers owning over \$10 million up to \$20 million in assets, and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 4: THE GENEROSITY OF FAMILIES

Table 1: The Generosity of Families – With Zero Dependents

A	B	C	D	E	F	G	H	I	J
Tax Year	Adjusted Gross Income	Number of Filers (for AGI group)	Salary and Non-Investment Income (per filer)	Start-of-Year Investment Assets (per filer)	Total Actual Gift (per filer)	Total Suggested Gift (per filer)	Actual Gift As % of Investment Assets (per filer)	Suggested Gift As % of Salary and Non-Investment Income (per filer)	Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	62,122,818	14,177	44,080	270	270	0.61%	1.90%	0.61%
2003	50,000 under 75,000	9,487,745	44,634	122,258	1,342	1,342	1.10%	3.01%	1.10%
2003	75,000 under 100,000	4,615,578	61,610	189,753	2,287	2,287	1.21%	3.71%	1.21%
2003	100,000 under 200,000	4,075,490	89,857	435,489	3,602	3,602	0.83%	4.01%	0.83%
2003	200,000 under 500,000	910,112	154,461	1,553,804	9,351	23,365	0.60%	15.13%	1.50%
2003	500,000 under 1,000,000	173,483	288,281	3,892,335	25,061	64,654	0.64%	22.43%	1.66%
2003	1,000,000 under 1,500,000	41,939	411,092	7,114,070	46,578	118,171	0.65%	28.75%	1.66%
2003	1,500,000 under 2,000,000	17,520	571,248	9,876,435	75,007	164,055	0.76%	28.72%	1.66%
2003	2,000,000 under 5,000,000	25,339	864,269	16,675,962	133,861	554,001	0.80%	64.10%	3.32%
2003	5,000,000 under 10,000,000	6,046	1,744,725	38,934,048	345,655	1,940,174	0.89%	111.20%	4.98%
2003	10,000,000 or More	3,353	4,733,851	138,913,987	2,096,296	6,922,410	1.51%	146.23%	4.98%
Total		81,479,423							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B, C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets, 0.7% for filers with over \$500,000 up to \$1 million in assets, 1% for filers with over \$1 million up to \$10 million in assets, 2% for filers owning over \$10 million up to \$20 million in assets, and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 4: THE GENEROSITY OF FAMILIES

Table 2: *The Generosity of Families – With One Dependent*

A	B	C	D	E	F	G	H	I	J
Tax Year	Adjusted Gross Income	Number of Filers (for AGI group)	Salary and Non-Investment Income (per filer)	Start-of-Year Investment Assets (per filer)	Total Actual Gift (per filer)	Total Suggested Gift (per filer)	Actual Gift As % of Investment Assets (per filer)	Suggested Gift As % of Salary and Non-Investment Income (per filer)	Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	14,137,467	20,621	35,128	286	286	0.81%	1.39%	0.81%
2003	50,000 under 75,000	3,392,527	55,387	58,403	1,321	1,321	2.26%	2.38%	2.26%
2003	75,000 under 100,000	1,914,420	77,630	99,139	1,871	1,871	1.89%	2.41%	1.89%
2003	100,000 under 200,000	1,715,048	111,695	252,553	3,231	3,231	1.28%	2.89%	1.28%
2003	200,000 under 500,000	351,691	202,107	971,068	6,540	10,958	0.67%	5.42%	1.13%
2003	500,000 under 1,000,000	52,070	390,778	2,659,097	15,842	44,170	0.60%	11.30%	1.66%
2003	1,000,000 under 1,500,000	10,696	580,080	4,582,796	35,186	76,124	0.77%	13.12%	1.66%
2003	1,500,000 under 2,000,000	4,207	763,781	5,970,651	37,287	99,178	0.62%	12.99%	1.66%
2003	2,000,000 under 5,000,000	5,928	1,186,266	12,180,444	74,501	404,654	0.61%	34.11%	3.32%
2003	5,000,000 under 10,000,000	1,318	2,468,002	24,237,269	237,241	1,207,800	0.98%	48.94%	4.98%
2003	10,000,000 or More	692	5,951,542	114,163,397	1,200,532	5,689,030	1.05%	95.59%	4.98%
Total		21,586,064							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B, C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets, 0.7% for filers with over \$500,000 up to \$1 million in assets, 1% for filers with over \$1 million up to \$10 million in assets, 2% for filers owning over \$10 million up to \$20 million in assets, and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 4: THE GENEROSITY OF FAMILIES

Table 3: *The Generosity of Families – With Two Dependents*

A Tax Year	B Adjusted Gross Income	C Number of Filers (for AGI group)	D Salary and Non-Investment Income (per filer)	E Start-of-Year Investment Assets (per filer)	F Total Actual Gift (per filer)	G Total Suggested Gift (per filer)	H Actual Gift As % of Investment Assets (per filer)	I Suggested Gift As % of Salary and Non-Investment Income (per filer)	J Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	10,734,123	21,539	41,835	273	273	0.65%	1.27%	0.65%
2003	50,000 under 75,000	2,990,950	57,298	68,213	1,239	1,239	1.82%	2.16%	1.82%
2003	75,000 under 100,000	1,985,585	79,947	109,683	1,970	1,970	1.80%	2.46%	1.80%
2003	100,000 under 200,000	2,098,197	116,704	241,375	3,177	3,177	1.32%	2.72%	1.32%
2003	200,000 under 500,000	461,030	213,848	868,214	6,898	9,797	0.79%	4.58%	1.13%
2003	500,000 under 1,000,000	74,645	422,542	2,253,690	15,357	37,436	0.68%	8.86%	1.66%
2003	1,000,000 under 1,500,000	16,283	654,818	4,056,635	31,906	67,383	0.79%	10.29%	1.66%
2003	1,500,000 under 2,000,000	6,887	833,663	5,982,552	33,393	99,376	0.56%	11.92%	1.66%
2003	2,000,000 under 5,000,000	9,530	1,283,079	10,213,690	74,262	339,315	0.73%	26.45%	3.32%
2003	5,000,000 under 10,000,000	2,057	2,718,650	23,922,670	200,787	1,192,123	0.84%	43.85%	4.98%
2003	10,000,000 or More	1,079	5,597,496	85,741,532	1,179,155	4,272,702	1.38%	76.33%	4.98%
Total		18,380,366							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets, 0.7% for filers with over \$500,000 up to \$1 million in assets, 1% for filers with over \$1 million up to \$10 million in assets, 2% for filers owning over \$10 million up to \$20 million in assets, and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 4: THE GENEROSITY OF FAMILIES

Table 4: *The Generosity of Families – With Three or More Dependents*

A	B	C	D	E	F	G	H	I	J
Tax Year	Adjusted Gross Income	Number of Filers (for AGI group)	Salary and Non-Investment Income (per filer)	Start-of-Year Investment Assets (per filer)	Total Actual Gift (per filer)	Total Suggested Gift (per filer)	Actual Gift As % of Investment Assets (per filer)	Suggested Gift As % of Salary and Non-Investment Income (per filer)	Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	5,099,043	23,934	52,476	353	353	0.67%	1.47%	0.67%
2003	50,000 under 75,000	1,501,270	56,702	63,205	1,519	1,519	2.40%	2.68%	2.40%
2003	75,000 under 100,000	1,027,015	79,614	107,909	2,434	2,434	2.26%	3.06%	2.26%
2003	100,000 under 200,000	989,908	114,668	262,017	3,976	2,249	1.52%	1.96%	0.86%
2003	200,000 under 500,000	276,182	210,682	994,632	8,955	11,224	0.90%	5.33%	1.13%
2003	500,000 under 1,000,000	55,942	415,796	2,092,177	19,396	34,753	0.93%	8.36%	1.66%
2003	1,000,000 under 1,500,000	12,777	661,300	3,901,869	31,581	64,814	0.81%	9.80%	1.66%
2003	1,500,000 under 2,000,000	5,403	774,673	5,879,395	52,702	97,661	0.90%	12.61%	1.66%
2003	2,000,000 under 5,000,000	7,482	1,309,165	10,769,874	98,596	357,791	0.92%	27.33%	3.32%
2003	5,000,000 under 10,000,000	1,747	2,686,830	23,739,949	232,903	1,183,017	0.98%	44.03%	4.98%
2003	10,000,000 or More	1,002	6,515,615	128,805,887	1,550,089	6,418,700	1.20%	98.51%	4.98%
Total		8,977,771							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets; 0.7% for filers with over \$500,000 up to \$1 million in assets; 1% for filers with over \$1 million up to \$10 million in assets; 2% for filers owning over \$10 million up to \$20 million in assets; and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 5: GENEROSITY BY MARITAL STATUS

Table 1: *Generosity by Marital Status – Single*

A	B	C	D	E	F	G	H	I	J
Tax Year	Adjusted Gross Income	Number of Filers (for AGI group)	Salary and Non-Investment Income (per filer)	Start-of-Year Investment Assets (per filer)	Total Actual Gift (per filer)	Total Suggested Gift (per filer)	Actual Gift As % of Investment Assets (per filer)	Suggested Gift As % of Salary and Non-Investment Income (per filer)	Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	50,214,407	13,862	34,886	204	204	0.58%	1.47%	0.58%
2003	50,000 under 75,000	4,283,940	46,964	122,263	1,247	1,247	1.02%	2.65%	1.02%
2003	75,000 under 100,000	1,273,563	64,293	243,969	2,666	2,666	1.09%	4.15%	1.09%
2003	100,000 under 200,000	947,006	85,283	580,476	3,770	5,813	0.65%	6.82%	1.00%
2003	200,000 under 500,000	220,214	137,993	1,735,300	9,238	26,095	0.53%	18.91%	1.50%
2003	500,000 under 1,000,000	40,835	267,626	4,078,884	23,331	67,754	0.57%	25.32%	1.66%
2003	1,000,000 under 1,500,000	10,737	369,710	6,892,483	41,300	114,490	0.60%	30.97%	1.66%
2003	1,500,000 under 2,000,000	3,901	557,808	10,406,864	84,979	345,732	0.82%	61.98%	3.32%
2003	2,000,000 under 5,000,000	5,951	769,711	17,743,994	122,712	589,483	0.69%	76.58%	3.32%
2003	5,000,000 under 10,000,000	1,442	1,718,105	40,046,762	309,156	1,995,624	0.77%	116.15%	4.98%
2003	10,000,000 or More	785	4,382,048	156,207,829	2,317,673	7,784,203	1.48%	177.64%	4.98%
Total		57,002,781							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets, 0.7% for filers with over \$500,000 up to \$1 million in assets, 1% for filers with over \$1 million up to \$10 million in assets, 2% for filers owning over \$10 million up to \$20 million in assets, and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 5: GENEROSITY BY MARITAL STATUS

Table 2: *Generosity by Marital Status – Married Filing Jointly*

A Tax Year	B Adjusted Gross Income	C Number of Filers (for AGI group)	D Salary and Non-Investment Income (per filer)	E Start-of-Year Investment Assets (per filer)	F Total Actual Gift (per filer)	G Total Suggested Gift (per filer)	H Actual Gift As % of Investment Assets (per filer)	I Suggested Gift As % of Salary and Non-Investment Income (per filer)	J Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	22,552,772	20,210	75,845	482	482	0.64%	2.38%	0.64%
2003	50,000 under 75,000	11,354,972	50,585	92,686	1,352	1,352	1.46%	2.67%	1.46%
2003	75,000 under 100,000	7,787,369	71,487	129,942	2,071	2,071	1.59%	2.90%	1.59%
2003	100,000 under 200,000	7,643,551	105,491	302,956	3,442	3,442	1.14%	3.26%	1.14%
2003	200,000 under 500,000	1,717,983	190,815	1,138,254	8,130	18,353	0.71%	9.62%	1.61%
2003	500,000 under 1,000,000	303,057	364,607	2,930,668	20,402	48,681	0.70%	13.35%	1.66%
2003	1,000,000 under 1,500,000	68,027	548,306	5,465,509	40,063	90,786	0.73%	16.56%	1.66%
2003	1,500,000 under 2,000,000	28,817	699,984	7,575,717	53,608	125,838	0.71%	17.98%	1.66%
2003	2,000,000 under 5,000,000	40,209	1,108,571	13,077,782	106,869	434,465	0.82%	39.19%	3.32%
2003	5,000,000 under 10,000,000	9,114	2,272,705	30,396,449	284,815	1,514,726	0.94%	66.65%	4.98%
2003	10,000,000 or More	4,908	5,496,707	116,077,512	1,638,318	5,784,414	1.41%	105.23%	4.98%
Total		51,510,779							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets, 0.7% for filers with over \$500,000 up to \$1 million in assets, 1% for filers with over \$1 million up to \$10 million in assets, 2% for filers owning over \$10 million up to \$20 million in assets, and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

STUDY 5: GENEROSITY BY MARITAL STATUS

Table 3: *Generosity by Marital Status – Head of Household*

A	B	C	D	E	F	G	H	I	J
Tax Year	Adjusted Gross Income	Number of Filers (for AGI group)	Salary and Non-Investment Income (per filer)	Start-of-Year Investment Assets (per filer)	Total Actual Gift (per filer)	Total Suggested Gift (per filer)	Actual Gift As % of Investment Assets (per filer)	Suggested Gift As % of Salary and Non-Investment Income (per filer)	Suggested Gift As % of Investment Assets (per filer)
2003	0 under 50,000	17,376,694	19,167	23,710	206	206	0.87%	1.08%	0.87%
2003	50,000 under 75,000	1,459,207	54,078	35,680	1,451	1,451	4.07%	2.68%	4.07%
2003	75,000 under 100,000	385,068	74,096	120,836	2,076	2,076	1.72%	2.80%	1.72%
2003	100,000 under 200,000	231,804	104,177	291,909	2,840	2,840	0.97%	2.73%	0.97%
2003	200,000 under 500,000	43,033	172,050	1,271,612	6,729	20,501	0.53%	11.92%	1.61%
2003	500,000 under 1,000,000	7,401	300,500	2,805,771	17,841	46,607	0.64%	15.51%	1.66%
2003	1,000,000 under 1,500,000	1,578	464,912	4,725,813	17,646	78,499	0.37%	16.88%	1.66%
2003	1,500,000 under 2,000,000	633	720,831	5,605,332	24,081	93,108	0.43%	12.92%	1.66%
2003	2,000,000 under 5,000,000	868	899,541	14,971,342	73,410	497,372	0.49%	55.29%	3.32%
2003	5,000,000 under 10,000,000	210	1,580,381	28,947,871	322,738	1,442,540	1.11%	91.28%	4.98%
2003	10,000,000 or More	114	4,714,702	167,513,244	1,033,526	8,347,577	0.62%	177.05%	4.98%
Total		19,506,610							

Col. A: Tax-year 2003 was the latest available data provided by the IRS.

Cols. B,C, D, F: Data for tax-year 2003 on # of filers, adjusted gross income range, salary, and charitable contributions are based on the IRS Statistics of Income Bulletin, tax-year 2003.

Col. E: NewTithing Group estimates the investment assets of average tax filers based on IRS income data for tax-year 2003, the latest available data, and market return rates for that year (elaboration in Appendix 1). To conservatively gauge giving capacity, NewTithing Group does not factor into "investment assets" the value of personal homes and possessions, pensions, or assets held in trust.

Col. G: Suggested giving levels are based on an estimate of a donor's reduced cost for making donations due to tax deductions on charitable contributions. The suggested giving levels are thus based on a donor's after-tax cost of a gift. It is this true cost to the donor that is estimated in dollars. The dollar amount of this donation cost is determined on a sliding scale: the donation cost equals: 0.6% for filers with \$500,000 or less in assets, 0.7% for filers with over \$500,000 up to \$1 million in assets, 1% for filers with over \$1 million up to \$10 million in assets, 2% for filers owning over \$10 million up to \$20 million in assets, and 3% for filers with over \$20 million in assets. For example the suggested donation level for a filer with \$5 million in assets would be a cost of 1% of \$5 million (\$50,000). Anticipated tax savings of \$33,000 are then added to the gift, making the total donation \$83,000 (\$50,000 plus \$33,000). Tax savings do not count the additional potential benefit of donating appreciated assets instead of selling those assets for a taxable gain.

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