

Chapter 9

The Charity Quotient

How Charitable are You, Truly?

Does the size of a donation determine the level of generosity of a giver? Posed with this dilemma, I sought to construct a charity quotient framework.

In this framework, there are two dimensions of charitableness. One measures the external manifestation of the giving of money, time and self—relative to the giver's capacity. The internal dimension measures the motivation for giving—whether it is for altruistic or selfish reasons.

Juxtaposing the two dimensions identifies four different kinds of givers: the Little Giver, the Value Giver, the Latent Giver and the Virtuous Giver. Unfortunately, most of the world seems to fit into the “Little Giver” category.

It was on the golf fairway that I made a pitch to Ng Kuo Pin, a partner at my former firm, to support a charity golf tournament. “You realize that many of those who signed up are doing it less out of a sense of charity than for reasons like networking?” he remarked.

Over the next few holes, we discussed Kuo Pin's skepticism of certain philanthropic gestures. He questioned whether charities should be

celebrating large donations when those donations are small to the donors (given their wealth and earning power) and come with strings attached. We debated the definition of “generosity” and whether the saying “the color of money is all the same no matter where it comes from” applies to charity.

Our discussion eventually centered on the question: how would you evaluate “charitableness”?

While there is common agreement that a person contributing to charity makes a positive impression, it is not clear how one would judge whether such a person is truly charitable or not.

I felt that a large part of the difficulty in answering the question lies in the fact that there is both a visible and invisible aspect to a person’s generosity. In other words, there are two dimensions of charitableness:

- External: how charitableness is manifested to charities and the outside world
- Internal: the motivation behind an individual’s charitable acts

External Manifestation

Often, when we say that a person is charitable, it is based on what we see, such as when a philanthropist donates a large sum of money to charity.

For example, most of us would regard Bill Gates as being very generous. He had given US\$30 billion away to charity, and intends to give most of the rest (an estimated US\$58 billion) ¹ away as well. Gates and his wife, Melinda, have said that they plan to give away 95 percent of their wealth during their lifetimes. While they have not decided how much of what is left will go to their three children, they will follow Warren Buffet’s philosophy to leave “enough to do anything, but not enough to do nothing.”² Without in any way diminishing the Gates’ largesse, five percent of several tens of billions of dollars is, of course, far from small change for most of us. Underlining this, my son, speculating on how much the Gates would leave their children, cheekily said to me, “Dad, I would fully support you following Bill Gates’ example: give away all your money to charity, just be sure to also follow him and leave a hundred million dollars or so to me.”

Bo Sanchez, a lay preacher and author, speaks of how, when he started out as a missionary, he struggled to give 10 percent of his earnings to charity.³ Now that he is successfully earning more money through books and talks, he gives 40 percent to charity while still living a spartan life. His aim is to earn more so that he can afford to give 90 percent and more of his wealth to charity.

The relative versus absolute value of a gift from the giver's standpoint is illustrated in the Bible's parable of the widow's mite.⁴ In the story, Jesus on witnessing the apparently large sums donated by rich men at the temple highlighted how a poor widow donated only two mites. A mite was the least valuable coin of that era, but this was everything she had, while the wealthy contributed only a small portion of their abundance.

In a recent charity collection at my church, one envelope out of the 7,000 donation envelopes stood out. It contained \$10 and the donor had scribbled on it: "I am sorry, but this is all I have." He should not have apologized as he had, in fact, probably given proportionately a lot more than many.

So, the point here is that it is not the absolute sum that measures a person's generosity, but the relative amount—relative to his capacity.

When we talk about generosity in giving, it is not just in terms of money but also of time. In many ways, especially for the better-off in society, time is more precious and more difficult to give. Nevertheless, the decision reflects our priorities, and even some of the mega-rich are choosing to follow their hearts. Bill Gates transitioned out of a day-to-day role with Microsoft in mid-2008 to devote more time to working with his foundation.

To give totally means giving more than money and time—we can give blood, an organ or any part of our body. That would be literally giving of oneself.

One example of such an extreme giver is Zell Kravinsky, a mathematician and an American professor. He amassed a US\$45 million real estate fortune expressly to give to charity. In 2003, he donated one of his kidneys to a complete stranger. He is said to be looking into other donations: his bone marrow, a lobe of a lung, "anything that someone might need."⁵

Thus, the external manifestation of charitableness is what we can see; a tangible determination of the proportion a man gives of his available capacity—his time, his money and himself.

Internal Motivation

However, true charity comes from the inside. It is, of course, hard to peer into a person's heart or mind when he gives, but motivation must count for an evaluation of how charitable a donor is.

People give to charity for a multitude of reasons. They may give because they want the publicity (visible giving), because of the tax deductions (tax-based giving), because they owe or want a favor from the person who asked (reciprocal giving), or because they were impressed with the sleekness of the event they attended which may have nothing to do with the cause (impulse giving). Many of these reasons are tied to the giver getting something back from his giving.

But to be truly charitable, some would argue that the basis for one's giving should not be based on any tangible return but be tied to pure feelings of altruism.

For some, especially the religious, pure giving sometimes go beyond any notion of feeling good. Rather, it is an obligation. A tenet of all great religions, including Christianity, Buddhism, Judaism and Islam, is that it is the duty of those who are well-off to aid the less fortunate of society. Christians, for example, are taught that they are mere stewards of God's creation, that they should take only enough for themselves and share the rest with those who need it.

Of course, there is the counter argument that even altruism confers benefits: feelings of fulfillment and goodness, rewards in the afterlife for the religious, and perhaps guilt reduction.

Whether it is out of duty or simple altruistic feelings, I would argue that motivations are pure when there is no intention by the giver of any material, social or political *quid pro quo*. In measuring this internal dimension, it is the intention of the giver that is important because often, charities may reward the giver with recognition, whether he or she seeks it or not.

The Charity Quotient

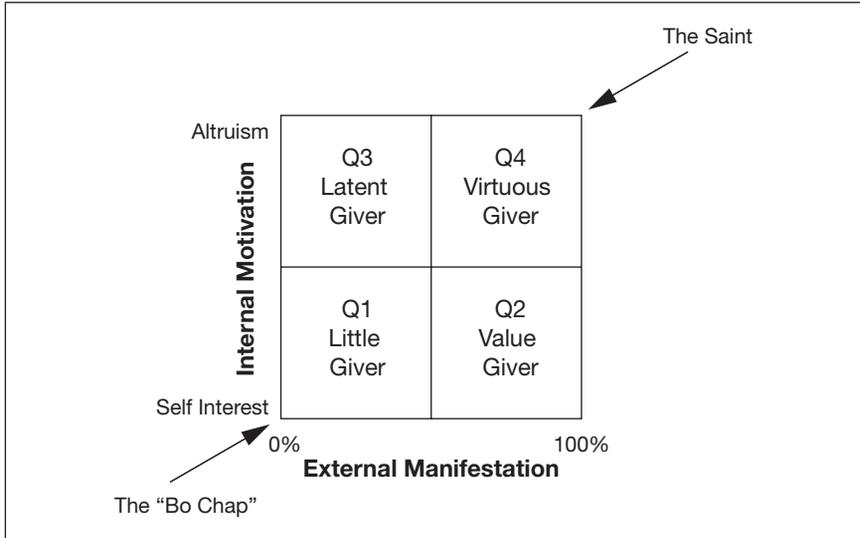
Can we effectively measure and combine these two dimensions of giving to produce a quotient for charitableness?

On the external aspect, if we are able to measure the level of giving, it would lie somewhere between giving zero to 100 percent of a person's capacity—his time, his money and his whole self to others.

On the internal dimension, the scale would range from a totally self-centered attitude to a pure altruistic heart.

Even if measurement is difficult, juxtaposing the two dimensions as shown in Figure 9.1 provides a useful conceptual framework to think about charitableness.

Figure 9.1 The Charity Quotient Chart



On this chart, we have two extremes. At the bottom left hand corner is the “bo chap” (a term taken from Hokkien, a Chinese dialect, meaning “don’t care”), a person who neither cares nor gives. At the top right hand corner is the “saint,” what mere mortals can only aspire to—giving all one has with no reservations or any expectation of returns.

Between these two extremes, the chart identifies four broad groups of givers:

Quadrant 1: Little Giver. This group generally believes in the edict that charity begins—and largely stays—at home. The Little Giver does give but it is usually spare change, and even then, there should be something given in return.

Quadrant 2: Value Giver. The people in this group give most of what they have away, but they believe in some give and take or, more aptly, give to take. They are also serving their enlightened self-interests.

Quadrant 3: Latent Giver. People in this group have a heart, but they have not yet given fully of their capacity.

Quadrant 4: Virtuous Giver. This group gives all it can for altruistic reasons. It is what ideally all givers should be. When you get into this quadrant, you are a true giver.

Those in Q1 (Little Giver) and Q2 (Value Giver) are motivated primarily by their self-interests. The difference between the two is how much proportionately they end up giving of their resources and themselves.

In modern society, where self and achievements are celebrated, many do give out of enlightened self-interest. We give to take something in exchange, even if the take may be less than the give. The take could manifest in tax breaks, special donor privileges, returning a favor or gaining one. In fact, the field of fundraising is replete with techniques to enhance “the power of the ask,” from understanding the motivations (no matter how crass) of the donor to constructing an “ask” with benefits that the potential donor will hopefully agree to.

Even simple recognition—when craved—is part of this give-to-take approach. When Ted Turner started the ball of competitive philanthropy rolling with his US\$1 billion pledge to the United Nations, he noted that in his conversations with his fellow mega-rich, they indicated they would give more if there “was a list of who did the giving rather than the having.”⁶ His remarks prompted *Slate* magazine to compile just such a list,⁷ which led to greater media coverage and more lists of mega-philanthropic giving.

Being a Value Giver is politically more acceptable than being a Little Giver, as it would be evident that a person is giving away a lot even if you may question his or her motivation.

Few would therefore admit to being a Little Giver. That would mean celebrating selfishness and caring little for charity. That is, unless you are Ayn Rand, author of *The Virtue of Selfishness*.⁸ She argued that each man should act in his own rational self-interest, which “does mean that he does not subordinate his life to the welfare of others, that he does not sacrifice himself to their needs, that the relief of their suffering is not his primary concern, [and] that any help he gives is an exception, not a rule.” Her belief is that altruism would be an “evil” betrayal against one’s own interests. To Rand, charity is neither a major virtue nor a moral duty. In the week of the 2004 Asian Tsunami, the Ayn Rand Institute, founded

by Rand and modeled on her philosophy, sent out a press release that was headed “U.S. Should Not Help Tsunami Victims.”⁹

Meanwhile, Q3 (Latent Giver) and Q4 (Virtuous Giver) people believe in altruism.

Some would argue that the Latent Giver is an oxymoron. How could you be altruistic but give away very little? Well, Q3 givers can exist if measured at a point in time of a person’s life. When *Fortune* interviewed Warren Buffett¹⁰ on the historic occasion of his pledge of more than US\$30 billion to the Bill & Melinda Gates Foundation, he was asked why he did not do so earlier. He responded that he had much less to give before then and that “someone who was compounding money at a high rate... was the better party to be taking care of philanthropy that was to be done 20 years out.” (Buffet’s investment company, Berkshire Hathaway had been earning an average annual return since 1990 that is twice that of the long-term average annual return of the Standard & Poor’s 500 stock index.)¹¹ He also noted that he and his late wife had always intended for his wealth to go back to society, and he had previously communicated as much to Berkshire Hathaway’s shareholders.

To be a Virtuous Giver suggests that the giver is close to sainthood, where motives are purer. Certainly, Mother Teresa who gave all of herself would be a paragon of sainted giving.

You could say that those who give much of what they have anonymously—foreclosing (or preempting) any possibility of recognition and benefits to themselves—could fall in this quadrant. *BusinessWeek*, in its annual philanthropy survey in 2003, ferreted out several major secret givers.¹²

Chief among them was Charles Feeney, who secretly donated his stake in Duty Free Shoppers to set up a charitable foundation while continuing to live a frugal life. At the time of the story, the foundation assets under his astute management were worth US\$3.7 billion while his own personal net worth was only US\$1.5 million. It was only with the sale of Duty Free Shoppers in 1997, some 13 years after he gave away his stake, that the existence and level of his giving became known.

A key difficulty with using this charity quotient framework lies in determining the internal dimension.

Who knows what lurks in the hearts of men? A secret giver whom one might place in Q4 (Virtuous Giver) could turn out to be doing so out of a guilt trip, or is simply avoiding the taxman or, worse, is supporting a charity that fronts a terrorist organization.

Corporate Charity Quotient

Applying the charity quotient model to a corporate context is easier. This is because the internal dimension of motivation, while difficult to determine for an individual human being, is obvious for an organization.

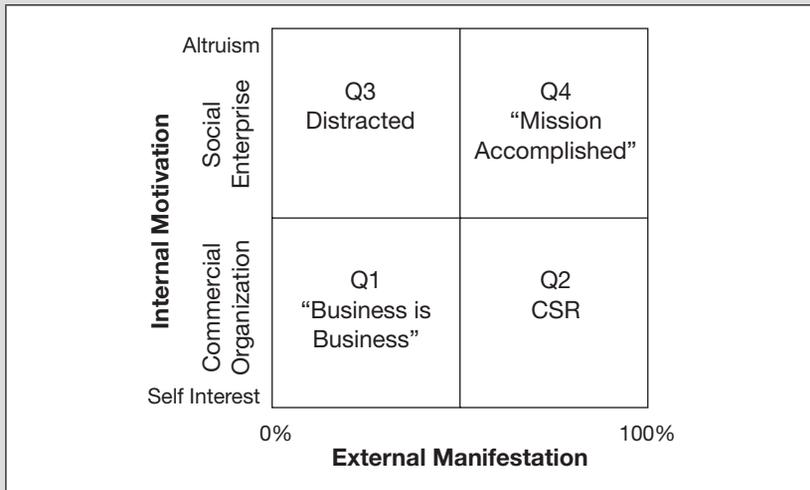
The constitution of an organization, the purpose for which it is set up, is known and open. For our purposes, there are two kinds of organizations: commercial organizations which exist primarily to make money for their owners, and social enterprises which are businesses with social missions. In that sense, commercial organizations, which are in the majority, are “selfish” as their ultimate interests lie with their shareholders. Social enterprises are altruistic as ultimately their profits benefit charities.

Applying the charity quotient framework in a corporate context enables us to identify these two types of organizations for the two halves of the y-axis.

For the x-axis, how much the corporation gives is similarly judged as people. It will be the amount of corporate philanthropy relative to its earnings and time spent by its employees with charitable causes.

The resultant chart is shown in Figure 9.2.

Figure 9.2 Charity Quotient for Corporations



If a commercial company gives away very little or nothing to the community (Q1), it has simply taken the view that “the business of business is just business” and it has not found any business value in giving much back to the community.

If a commercial company falls into Q2, it gives a lot back to the community. You could argue whether it could give away *all* or even most of its money since that would be against its constitution. The company is probably giving away a lot because it has determined that it is good business to do so. That is why many companies that practice CSR (or Corporate Social Responsibility) extol its benefits in terms

of branding, marketing synergy, employee motivation, etc. Thus, for a commercial company that is true to its constitution of maximizing profits for its shareholders, giving to the community is simply enlightened corporate self-interest.

Social enterprises, on the other hand, are set up specifically to benefit individual charities or charities in general. Some are set up by charities themselves, others by businessmen with a heart, and some are cooperatives serving a much larger community of stakeholders. Since their constitutions require them to give back all, doing so simply means that they are accomplishing their missions, and they naturally fall into Q4.

If a social enterprise fails to give all that it can (Q3), it means that it is distracted, has lost its way and failed to fulfill its mission.

Even if a person's intentions are pure, a paragon of virtue will eventually not go unnoticed in this connected world. Public attention and even adulation, such as in the case of Mother Teresa, may be inevitable. As Bill Gates Sr. noted with regards to the media attention accompanying the philanthropic giving of his son, Bill Gates III, an anonymous donation of that sheer size "was not an option my son had."¹³

Most of the time, we like to give the benefit of the doubt and assume the best of intentions. There are however situations, especially in business-related philanthropy, when businessmen run the risk of being accused of using their donations to further their business interests.¹⁴

I have developed this model of charity quotient in the context of individual (personal) giving, but it may also be applied to corporations (see box on "Corporate Charity Quotient").

Where Are We?

So, where would we be on this charity quotient chart?

Let us start with the x-axis. Where do we stand in terms of the external manifestation of giving? Table 8.3 provides data from various sources that can help us form a view on where the general population is in relation to the giving of time and money in, say, Singapore, the U.K. and the U.S.

As we discussed earlier, while the quantum of giving is important to the recipient, to determine charitableness, we need to compare the quantum given against the capacity of the individual to give.

Conceptually, a good measure of capacity for giving would be discretionary time and income. Economists define discretionary income as total income less taxes and the cost of necessities to maintain a suitable standard of living. Similarly, we can define discretionary time as the

Table 8.3 Giving of Time and Money

	Singapore	U.K.	U.S.
1. Giving of Time			
a. Volunteerism Rate ¹⁵	15.2%	28.0%	44%
b. Economic value of volunteerism as % of GDP ¹⁶	0.46%	2.97%	2.18%
d. Average annual volunteer hours per person ¹⁷	12 hours	58 hours	127 hours
e. Average annual leisure hours per person ¹⁸	657 hours	1,924 hours	1,825 hours
f. Ratio of leisure hours to volunteer hours (e) / (d)	55 : 1	33 : 1	14 : 1
2. Giving of Money			
a. Individual donations as % of per capita GNI ¹⁹	0.28%	0.73%	1.63%
b. Annual donations by all individuals & households ²⁰	US\$292m	US\$19b	US\$213b
c. Annual leisure expenditure by all households ²¹	US\$352m	US\$190b	US\$280b
d. Ratio of leisure expenditure to donations	1.2 : 1	10.0 : 1	1.3 : 1

waking hours available after time spent at work, and essential personal and household activities. However, data on discretionary time and income is not readily available. I have therefore sought to use leisure time and expenditure as a surrogate.

Thus, to measure charitableness in the giving of time, we can see how much time a person spends on volunteering versus leisure activities. For philanthropic giving, we can compare donations to leisure expenditure.

The U.S. is often viewed as being one of the most, if not the most, generous countries in the world,²² and the data generally bears this out. For example, its volunteerism rate is at a high 44 percent compared to the U.K.'s 28 percent and Singapore's 15 percent. Its individual donations make up 1.63 percent of its Gross National Income, which is more than twice the U.K.'s rate and nearly six times Singapore's 0.28 percent.

Yet, in all countries and even in the U.S., more can be done in relation to our giving capacity.

In terms of time, Americans spend 14 times as much on leisure activities as they do volunteering. In the U.K., it is 33 times and in Singapore, it is 55 times.

In terms of money, the ratio of donations to leisure expenditure seems a lot healthier, with only slightly more spent by households on leisure compared to donations in the U.S. and Singapore. It should be noted that the amount of leisure expenditure is generally understated, as it does not include various luxury items that could have been classified by the respective household expenditure surveys under food, transportation and household goods.

Taking time and money together, the average person, no matter the country, would seem to fall on the left-hand side of the x-axis, putting us in the category of Little Givers (Q1) or Latent Givers (Q3).

It is more difficult to determine where people would lie on the y-axis—the internal motivation for giving—because this is subjective. Many surveys of volunteers and donors are usually not very useful in this area because they tend to be superficial and ask respondents to tick feel-good boxes such as “giving back to society,” and others. Surveys of fundraisers and in-depth research by experts who study what motivates donors and volunteers provide a more accurate picture and are more useful, even if they may not always be very quantitative.

In its study of modern-day donors, nfpSynergy, a U.K.-based think tank and consultancy for the nonprofit sector, noted a trend towards “a more demanding, more reward driven and less dutiful generation of donors” and the need for “oven-ready, bite-size, fundraising niches” to succeed.²³ Similarly, nfpSynergy's analysis of volunteers noted that “while volunteers often cite altruistic motivations (belief in the cause and a desire to make a difference), some volunteer managers point to a worrying swing towards catering for the harder motivations and associated incentives for volunteering.”²⁴ It identified two key trends as being “the rise of the selfish volunteer” and “the productization of volunteering.”

A U.S. research of major donors and their motivations by Prince and File identified “seven faces of philanthropy.”²⁵ Table 8.4 sorts the authors’ segmentation of donors in sequence of how they might fit on the y-axis of our charity quotient chart.

Table 8.4 Seven Major Donor Types

Donor Type	Philosophy	Percentage
Altruists	It is right	9%
Devouts	It is God’s will	21%
Dynasts	It is a family tradition	8%
Repayer	Repaying a benefit out of loyalty or obligation	10%
Socialites	It is fun	11%
Investors	It helps with personal tax and estate duty	15%
Communitarians	It makes good business sense and helps the community prosper	26%

Source: Russ Alan Prince and Karen Maru File, *The Seven Faces of Philanthropy*

The first two or three donor types would likely fall into the top half of the chart, while the rest would be in lower half. That makes, at most, 38 percent who are more motivated by selfless reasons and 62 percent who expect to take, or have taken, something in return.

Even if the research is not conclusive, sad as it may appear, we can tentatively conclude that the majority of us fall into the “Little Giver” quadrant. The good news is that the potential to move up and right is very high.

Meanwhile, where do you think you are on the charity quotient chart?

Endnotes:

Adapted from: "The Charity Quotient: How charitable are you, truly?" *SALT*, No. 24, January-April 2008.

- 1 The remaining wealth of Bill Gates is from *Forbes'* most recent annual billionaire listing: Luisa Kroll, "The world's billionaires," *Forbes*, March 5, 2008.
- 2 Patricia Sellers, "Melinda Gates goes public... about living with Bill, working with Warren Buffet and giving away their billions," *Fortune*, January 7, 2008.
- 3 Bo Sanchez spoke at a conference, "Christ@Work 2007" in Singapore on December 1, 2007. For more on Bo Sanchez, see www.preacherinbluejeans.com and www.bosanchez.ph.
- 4 Parable of the Widow's Mite is in the *Bible*: Gospel of Mark, Chapter 12, Verses 38-44. It is also found in Gospel of Luke, Chapter 20, Verses 45-47 and Chapter 21, Verses 1-4.
- 5 Peter Singer, "What should a billionaire give—and what should you?" *The New York Times Magazine*, December 17, 2006; Jerry Schwartz, "Zell Kravinsky doesn't get it," *The Oregonian*, November 28, 2003.
- 6 Maureen Dowd, "Ted Turner urges 'ol' skinflints' to open their purse strings wider," *The New York Times*, August 23, 1996.
- 7 David Plotz, "Competitive Philanthropy: The History of the Slate 60," *Slate*, February 20, 2006.
- 8 Ayn Rand, *The Virtue of Selfishness: A New Concept of Egoism*, (Signet, 1964). The book is a collection of essays and papers by Ayn Rand and Nathaniel Branden. Its themes include defining egoism as a rational code of ethics, the destructiveness of altruism and the nature of a proper government. Ayn Rand's philosophy is known as objectivism and the Ayn Rand Institute (www.aynrand.org), also known as the Center for the Advancement of Objectivism, promotes her philosophy.
- 9 "U.S. Should Not Help Tsunami Victims" was an op-ed piece written by David Holcberg, a research associate at the Ayn Rand Institute and released on December 30, 2004. It was printed in several publications. The piece attracted some criticism. A subsequent update by David Holcberg, "Clarification of ARI's Position on Government Help in Tsunami Victims," on January 7, 2005, which was published in the January 8, 2005 issue of *Capitalism Magazine*, stated that his earlier piece was "inappropriate and did not accurately convey the Institute's position." The clarification softened its stand on the donations but reiterated the stand that the government's only legitimate role is to protect individual citizen's rights and not to support altruism.
- 10 Carol J. Loomis, "A Conversation with Warren Buffett," *Fortune*, June 25, 2006.
- 11 Matt Krantz, "Berkshire Hathaway: Almost a screaming buy at more than \$100,000 a share," *USA Today*, November 17, 2006.
- 12 Michelle Conlin and Jessi Hempel, with David Polek and Ron Grover, "Philanthropy 2003: The Secret Givers," *BusinessWeek*, December 1, 2003. See also Maureen Dowd, "One Life To Give," *The New York Times*, November 26, 1997, on a rare encounter with Charles Feeney.

- 13 Ibid.
- 14 For example, when Bill Gates gave \$100 million to fight HIV/AIDS in India in 2002, there were questions as to whether this was a public relations exercise to “strengthen his company’s brand and to keep people from dropping Microsoft Windows operating system and switching over to Linux.” See “It was 70% generosity and the rest business,” rediff.com, November 15, 2005 at www.rediff.com/money/2002/nov/15mess.htm; and Doc Searles, “SuitWatch: Views on Linux in Business,” *Linux Journal*, November 14, 2002 at www.linuxjournal.com/xstatic/suitwatch/2002/sw31.html.
- 15 Volunteerism rate for the three countries is from *The State of Giving* (National Volunteer & Philanthropy Center, 2005).
- 16 Economic value of volunteerism for Singapore is from *The State of Giving* (National Volunteer & Philanthropy Center, 2005). For U.K. and U.S., the figures are from “Private philanthropy across the world,” Johns Hopkins Comparative Nonprofit Sector Project, http://www.jhu.edu/cnp/pdf/comptable5_dec05.pdf.
- 17 Average annual volunteer hours person is computed as follows: Average annual hours per volunteer x Volunteerism rate. For Singapore, the data is from *The State of Giving* (National Volunteer & Philanthropy Center, 2005). For U.K., the data is from Elisha Evans and Joe Saxton, *The 21st Century Volunteer* (nfpSynergy, November 2005): page 4 shows that the 1997 national survey of volunteering is 4 hours per week for each volunteer, which works out to $4 \times 52 \times 28\% = 58$ annual volunteer hours per person. For U.S., the data is from *Giving & Volunteering in the United States* (Independent Sector, November 2001): the survey estimates 24 hours per month per volunteer, which works out to $24 \times 12 \times 44\% = 127$ annual volunteer hours per person.
- 18 Average annual leisure hours per person for Singapore is from *URA Survey of Lifestyles 2004* (Urban Renewal Authority of Singapore, 2004): leisure hours have been computed by taking the leisure time across five demographic segments and working out the national average. For U.K., the data is from Elisha Evans and Joe Saxton, *The 21st Century Volunteer* (nfpSynergy, Nov 2005): page 19 indicates that the average U.K. citizen spends 37 hours on leisure activities a week which works out to $37 \times 52 = 1924$ hours per year. For U.S., the data is from “American Time Use Survey—2006 Results,” Bureau of Labor Statistics, U.S. Department of Labor, June 28, 2007: the data shows that more than 96 percent of men spend 5.6 hours and women spend 4.9 hours per day on leisure; I have averaged this to about 5 hours per person per day.
- 19 Individual donations as a percentage of per capita GNI for the three countries are from *The State of Giving* (National Volunteer & Philanthropy Center, 2005).
- 20 Annual donations for all individuals and households for Singapore is taken from *The State of Giving* (National Volunteer & Philanthropy Center, 2005). For U.K., the data is from *U.K. Giving 2007* (National Council for Voluntary Organizations and Charities Aid Foundation, 2007): note that data is based on year 2005/2006. For U.S., the data is from *Giving USA 2007, The Annual Report on Philanthropy for the Year 2006* (Giving USA Foundation, researched and written by the Center on Philanthropy at Indiana University, 2007): data used is 2005 donations by individuals and households.
- 21 Annual leisure expenditure by all households for Singapore is taken from *Report on The Household Expenditure Survey 2002/2003* (Singapore Department of Statistics, 2003); by adding up 2003 data for the following items under Recreation & Others—recreation & entertainment, alcoholic drinks & tobacco, personal care, personal effects, holidays, hobbies—the amount spent on leisure was S\$523 per household. For U.K., the data

is from "Family Spending," Office of National Statistics, U.K., www.statistics.gov.uk; the average weekly expenditure by U.K. households in 2006 is £456 of which £58 is on recreation and culture. For U.S., the data is from "Consumer Expenditure in 2005," Bureau of Labor Statistics, U.S. Department of Labor, February 2007; only entertainment expenditure is used here, the other leisure expenditure such as travel, luxury goods are likely included in other categories and cannot be separated out.

- 22 Bhagyashree Garekar, "Why America is charity central," *The Straits Times*, November 18, 2007.
- 23 Joe Saxton, Michele Madden, Chris Greenwood & Brian Garvey, *The 21st Century Donor* (nfpSynergy, September 2007).
- 24 Elisha Evans and Joe Saxton, *The 21st Century Volunteer* (nfpSynergy, November 2005).
- 25 Russ Alan Prince and Karen Maru File, *The Seven Faces of Philanthropy* (John Wiley & Sons, 1994).