



The Disappearance of Charity...Can Caring Make a Comeback?

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The discarded wrapping paper has finally made its way to the trash heap and folks are quickly making their way back to the malls to take advantage of the after-Christmas/New Year's mega sales. Despite the stories about a rough economy in 2002, Americans are spending their way into 2003.

But are they giving?

Per capita charitable giving among Americans is lower today than during the Great Depression. This is true despite the fact that America currently has more wealth than at any other time in history.

Charitable giving trends in America over the past few decades have not been encouraging. Average incomes have gone up nine to 10 times in the last 20 years but charitable giving has been on the decline. Since 1975, average charitable giving by Americans has fluctuated between 1.6 percent and 2.16 percent of annual income. During the height of the Great Depression, charitable giving averaged 3.3 percent of annual income.

Why is this?

Many Americans are of a mindset that giving equates to loss. Money exits a bank account and, aside from momentary warm and fuzzy feelings and perhaps a bit of guilt that is assuaged, not much is personally gained. But this view overlooks the significant returns that come to us as individuals and as a society as a result of charitable giving.

In a very practical way, charitable giving serves as the touchstone of our civility as individuals and as a nation. Charitable giving is a reflection of what we value. Through our giving, we demonstrate that people have worth and significance, even people who have nothing to offer us in return for our generosity. Through our giving, a more civil society is not just hoped for but realized.

Many middle class families may believe themselves "too poor" to be charitable. Yet we see those with much more meager incomes are still finding the means and the will to give. Americans who earn less than \$20,000 per year have one of the highest charitable giving-to-income ratios of any group in United States. These Americans clearly disprove the notion that charitable giving is the sole purview of the wealthy.

We don't have to look far for examples of the more practical benefits accrued to society through the charitable giving. Millions of Americans are aided each day through the work of charitable organizations such as the Red Cross, the Salvation Army, and local churches and synagogues in communities across the nation. Children are mentored, tutored and fed; battered women are protected and cared for; men and women are given the needed tools and support for battling their addictions; and families are given hope for a brighter future.

So why is charitable giving on the decline?

After living through a period of uncertainty following the terrorist attacks on September 11, 2001 and the downturn in the economy, many Americans may be looking to create security where they can find it. By holding tight to financial resources, one might argue, Americans are hoping to ensure their own preparedness for future financial bumps in the road.

But hoarding our resources will not make us more secure, only more isolated. The truth is that the future is by definition uncertain. As with most things, if we wait until the "perfect time" to live a generous life, we will die waiting. We must adopt a lifestyle of charitable giving in the midst of our uncertainty. We do not choose to be charitable simply because we can afford to, but because we can't afford not to. True generosity is not measured by how much we give, but rather by how much we keep.

In a very real sense, charitable giving is a net gain proposition... a true "win-win" situation. Now if only we will have the courage to test it.

So as we make our New Year's resolutions, let's resolve to revive our charitable instincts. Let's recommit to investing our time, talents and financial resources in causes that are making a real difference in our communities and around the world. It is high time for each of us to resolve to do our part in breathing new life into charitable giving in America.