EVERYDAY DONORS OF COLOR

—

Diverse Philanthropy During Times of Change

AUGUST 2021

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Introduction

The U.S. population is more racially and ethnically diverse than ever before and is experiencing significant demographic shifts as well. These changes have implications for philanthropy and the nonprofit sector. In particular, in response to the COVID-19 health crisis and widespread racial justice movements, communities of color are increasingly and deliberately investing their time, talent, treasure, and testimony to lead meaningful positive changes to the world we all share.

In the wake of the tragic murders of George Floyd, Ahmaud Arbery, Breonna Taylor, and many others in 2020, calls for racial equity were amplified still further. With the national reckoning on race, there is growing interest in how Americans across all racial and ethnic groups can work together to effect real change. In recent years before 2020, significant effort has focused on measuring and tracking corporations and foundations as they have attempted to expand and focus their commitment to social justice and racial equity. While this kind of leadership is important, there has been little research up to this point on the donors themselves as they, too, have expanded and redirected their commitment to social justice and racial equity—especially donors of color.

As communities of color have grappled with unprecedented health and economic shocks—crises that have clearly impacted communities of color to a greater extent than their Caucasian counterparts—they have mobilized new ways of practicing philanthropy for collective action in addition to the existing forms of solidarity. Mutual aid networks, a form of solidarity-based support that has long existed in underserved communities, proliferated across the country and gained mainstream momentum. Noteworthy strides have been made in raising awareness of Black, Hispanic, Asian, and Indigenous-led organizations and networks. Grassroots organizations are hosting forums for expression and collaboration. During the past year, there also has been more focus on the multiple ways that individuals provide support to each other, emphasizing gifts of time and expertise as well as the more traditional financial gifts both to strangers and those within a donor's social network.

Despite these trends, academic research on philanthropy across diverse communities has up to this point received limited attention. Many questions remain unknown, including what motivates the giving practices of diverse donors, where they choose to give, and what specific tools and techniques donors of color are utilizing to enhance their giving. In addition to focusing on the giving practices of diverse donors in general, this is also an opportune time to assess the specific ways that diverse donors gave in response to the ongoing and projected impact of COVID-19 on marginalized communities.

With the U.S's changing demographics, it is important to understand donors of color and the philanthropic landscape. This report examines the specific motivations and practices of philanthropy of these donors and concentrates on the ways that diverse populations participate in philanthropy. We will address these three big-picture questions:

- What motivates donors of color in the U.S. to give and where do they give?
- What are the specific tools and techniques that donors of color utilize to enhance their giving?
- Who gives to racial and social justice?

Several researchers have noted that philanthropy's quest to play a role in racial equity and social justice has been complex and uneven (Maurrasse et al., 2018). In 2002, urban policy analyst and professor Peter Drier stated that funding to social justice organizations was limited, and larger funders who did give to such causes, only gave small amounts in the short-term to "progressive" organizations (Drier, 2002). Nearly twenty years later, there are still significant challenges in the sector to support social justice, as noted in current literature.

Through an extensive systematic literature review of donors of color, a national survey study, a series of seven focus groups composed of diverse donors, and two case studies on mutual aid, this report provides a more thorough understanding of donors of color and their response to the philanthropic landscape that has been undertaken thus far. This report aims to combine key qualitative themes and draws from major themes in philanthropy as well as a national survey to focus more deeply on the motivations and behaviors of donors of color in recent years.

This report first identifies primary motivations for diverse donors' giving, especially during the pandemic, through a systematic literature review. Next, as survey data were analyzed, it is clear that donors of color are increasingly making use of new technology, like crowdfunding sites, to invest in their communities—and often specifically in support of racial and social justice causes. Third, the report presents insights gleaned through a series of focus groups with diverse donors. Finally, this report highlights the role of mutual aid groups in helping diverse communities during the pandemic.

The findings in this report highlight the importance of developing a more inclusive set of philanthropic practices for organizations in the aftermath of the pandemic. For instance, nonprofits can increase their success with building meaningful engagement with communities of color. To enhance success, organizations must demonstrate their support for communities of color so that they can build trust and confidence. A lack of trust and confidence may explain why many donors of color choose to self-organize to help each other in more efficient ways such as giving circles. Therefore, another vital aspect of reaching diverse donors is to engage communities of color and provide transparency and accountability about their work and its overall impact.

Key Findings

This section reports the key findings from an extensive systematic literature review of donors of color, a large national survey of U.S. households, a series of seven focus groups with diverse donors, and two case studies on mutual aid.

Overview from previously published literature on donors of color

A comprehensive literature review (more than 100 sources) was conducted to study the giving patterns of donors of color. Key findings from this review of literature are summarized below.

- Major motivations that drive donors of color to give:
  1. Faith: Philanthropy is often linked closely with the donor's religious beliefs, and has deep roots in religious traditions.
  2. Self-help: Philanthropy can be seen as an economic weapon to fight against racial oppression of the donor's racial or ethnic group.
  3. Reciprocity: Because they often feel excluded from mainstream culture, minority groups form their own communities to share economic reciprocity with one another.
  4. "Level the playing field": Donors feel they want to provide better pathways to success for younger generations, especially in terms of education.

- Additionally, donors of color have four principal kinds of organizations to which they prefer to give:
  1. Houses of worship and religious groups: At the heart of giving for many diverse donors, places of worship play an integral role in the lives of many minority groups. In addition, the faith traditions of many diverse donors inspire them to give, irrespective of whether their giving is directly to a specific religious organization.
  2. Universities and other education-related organizations: Diverse donors, especially among Black and Asian groups, prioritize giving to education organizations as the means to provide the path for future generations to succeed.
  3. Civil rights and arts organizations: Many donors of color prefer to give to organizations whose mission is to counteract racism directed at their own ethnic group.
  4. Ethnic financial institutions: Financial institutions (such as banks) that provide access to capital such as bank loans for diverse populations are especially popular amongst Hispanic donors.

- Principal channels that donors of color use to give to their communities:
  1. Giving through small groups or personal connections: Historically, distrust of mainstream philanthropic institutions has led Black and Hispanic communities, in particular, to give directly to people they know. They also prefer to avoid paying nonprofit overhead costs.
  2. Giving through giving circles: Giving circles provide direct, local, and immediate ways for members of an ethnic community to fund other members of their racial community in need of assistance.
  3. Giving through online platforms: Social media and crowdfunding platforms provide ways for donors of color to give to others in need, most often in crisis or emergencies.

- For nonprofits to attract donations from diverse donors, organizations need to deepen awareness and engagement of changing ethnic identities and to be aware of the needs and motivations of the communities from which they are seeking funds.

Principal findings from the national study fielded in Fall 2020

The school, in collaboration with the nonpartisan research organization NORC at the University of Chicago, conducted a national survey of American households in September 2020. A total of 1,535 households completed the survey. Data were weighted to be representative of average U.S. households. Key findings from the survey are summarized below.

- Donors of color are engaged in multiple forms of generosity. For example, 53 percent of donors of color volunteered in a given year, 34 percent donated blood, and 70 percent donated goods.
- About 34 percent of donors of color reported giving through crowdfunding sites in a given year. Around 90 percent had at least heard of a crowdfunding site, and 52 percent agreed that crowdfunding makes it easy for contributors to give to and support a cause.
- There is a growing awareness of racial and social justice among donors. Analyses show that Asian Americans and Black Americans were more likely to give to racial and social justice causes compared to their white counterparts.
- For those donors who gave to support racial and social justice causes in 2019, about 59 percent reported giving through crowdfunding in a given year.
- Informal giving is as important as formal giving. Analyses show that while donors across all racial and ethnic groups reported that they give directly to help people they know, Black Americans had a higher tendency than all others to give money also to strangers directly.

Key findings from focus groups

The school conducted a series of seven focus groups with 58 individuals, including Asian, Black, Hispanic, and Native American donors, along with philanthropic and nonprofit staff who work with these donors, and a mostly Protestant, but not exclusively, group of clergy and religiously affiliated or adjacent nonprofit leaders. Key findings from these interviews are shared below.

ASIAN AMERICANS

- Violence against Asian Americans has had deep historical roots. That violence and discrimination against Asians and Asian Americans has increased due to perceptions of blame for the COVID-19 pandemic. This xenophobia has led many Asian Americans to seek out Asian causes to support. The increase in violence also led to the founding of the Asian American Foundation, with pledges to date of more than $250 million.
- Asian American and Pacific Islander (AAPI) donors have also sought to identify organizations doing solidarity work with Black and Indigenous people.
- AAPI donors feel their communities have always tried to elevate historically marginalized communities and have directed funding to support communities in need.
- AAPI donors self-organize to support one another.
- AAPI donors are motivated to donate to causes that can stimulate a broader conversation on racial inequality.

BLACK AMERICANS

- After the killing of George Floyd in 2020, support for the Black Lives Matter movement and Black organizations spiked—with one focus group participant reporting that 50 percent of their donations went to Black-led organizations in 2020.
- Black donors are concerned about economic recovery efforts for Black communities following the COVID-19 pandemic and the resulting economic fallout.
- Black donors engage in major giving, with multiple Black families giving large gifts.

HISPANIC AMERICANS

- Hispanic American donors practicing "big gift" philanthropy tend to give to Hispanic American organizations, including the Smithsonian Latino Center.
- Economic recovery for Hispanic American communities is a high priority for Hispanic donors.
- Hispanic entrepreneurs, especially in the Los Angeles area, often participate in Hispanic community events and donate to nonprofits.
- Hispanic American donors also discussed how the pandemic has highlighted the importance of access to healthcare, education, and employment for their communities.
- A large portion of giving in Hispanic communities is reserved for giving to family members, including children giving to parents.

AMERICAN INDIANS

- American Indian donors described the importance of direct funds for not only "getting money to people during crisis," but also "supporting long-term economic recovery." To increase their collective impact, some Native donors expanded the scope of their giving from the local to the national level.
- Emphasis on mutual aid to support community needs is a tradition in indigenous communities. American Indian-led nonprofits, mutual aid, and grassroots organizations provided COVID-19 relief to their communities.
- American Indian donors do not feel they can rely on government or big philanthropy, and therefore, organize themselves to care for one another.
- The focus group participants observed new opportunities for cultivating allies as people from outside American Indian communities—many of whom had had little connection to or awareness of these communities before—generously gave millions of dollars to indigenous communities through numerous crowdfunding platforms.

RELIGIOUSLY AFFILIATED AMERICANS

- An expressed need to expand the definition of philanthropy to include informal giving featured prominently among the faith leaders' focus group.
- Social justice causes are being supported through funds set up by houses of worship and religious nonprofits. They have particularly highlighted Black-led and focused organizations.
- Faith leaders are supporting historically marginalized communities through education, taking on intermediary roles, and introducing new forms of giving.
- Churches have a particularly long history of sending money to mission projects for general use all over the world. In the past few years, however, they have started assessing and responding to local needs through a mission-motivated lens.

Principal findings from the mutual aid case studies

This report also includes two case studies that highlight the role of mutual aid in helping diverse communities during the pandemic. Key insights gained through the case studies are presented below.

- Since the onset of the COVID-19 pandemic, many mutual aid websites were created (such as Big Door Brigade and Mutual Aid Hub) to assist neighborhoods, communities, and cities in need. Supported projects have included buying masks, cleaning supplies, and prescription medications for the elderly.
- Many mutual aid groups relied on technology like crowdfunding and online payment methods. Some Indigenous communities have used tools such as GoFundMe to help other members of their community.
- Many of the mutual aid projects were started by people of color to serve their own communities, such as the People's Grab-N-Go in Chicago, a weekly, Black-led food distribution program that provides food for the community.
- Some even less formal efforts were also underway, including the creation of Google spreadsheet lists of people in need. Lists were shared within communities of color to raise funds for these individuals.
- The Hispanic American community also raised $10,000 for the Migrant Solidarity Fund, and the nonprofit El Pueblo raised $40,000 in mutual aid for immigrant families.
- For those seeking to donate to Black-led organizations, some organizations such as CLLCTIVLY had large databases to help direct donors, which included the Baltimore Ravens' defensive end Calais Campbell and the Rockefeller Foundation.
- Some Black-led organizations created grant competitions for other organizations to compete for $1,000 and $500 prizes, and allowed members of the community to pick their favorite organization to support.

A Systematic Literature Review of Philanthropy Research across Diverse Communities

With the changing US demographics, the landscape of philanthropy and the nonprofit sector are also beginning to shift. To that point, it is important to understand the behaviors of donors of color. However, many questions remain regarding donors of color: their motivations for giving, where they give, and how they give. This study first conducted an extensive literature review on donors of color from prior research (for the full review, see Chen, 2021a).

Here we summarize the major findings from this literature review. It identifies some major motivations that lead donors of color to give. First, donors of color are motivated to give based on their desire to help other members of the same racialized groups to fight against racial oppression, or a form of "self-help." Having a history going back to the days of abolitionist movements, this philanthropical form of self-help has been argued to not merely be a way for the giver to feel a warm glow, but to be used to gain freedom (Chen, 2021a; Shrestha, McKinley-Floyd, & Gillespie, 2007). The Black Church in particular has played an outsized role in this regard. From the very beginning of this nation's history, it empowered Black Americans to build strong institutions and communities and continued to play a pivotal role during the Civil Rights Movement in the mid-twentieth century (Franklin, 2005). Another key motivation is reciprocity. Due to historic discrimination in areas such as housing, employment, etc., racialized groups have bonded with each other over their shared experiences, which has led to many racialized groups sharing a sense of economic reciprocity with each other.

Also uncovered in this study are the strategic areas in which donors of color give. For instance, Blacks, Hispanics, and Asian Americans who identify with a particular faith tradition all give to their religious groups (Drezner, 2013; Shrestha et al., 2007). Additionally, donors of color like to give to cultural and educational institutions, including museums and higher education. Many Blacks feel that their alma maters were culturally and racially uplifting places (Gasman & Anderson-Thompkins, 2003; Jones & Watson, 2018). Meanwhile, Asian donors also support donating to higher education as much emphasis is placed on education in their communities and in hopes of being able to produce cultural exchange programs (Rovner, 2015; Tsunoda, 2013). Moreover, organizations that support racialized groups such as the NAACP are popular choices for Black Americans while Asian American and Hispanic communities all also support these choices as well (Agius Vallejo, 2015; Shrestha et al., 2007; Tsunoda, 2013).

This literature review also finds that donors of color have been increasingly using new channels of giving including giving circles, social media, and crowdfunding platforms, which allow for many to donate to a cause in exchange for small rewards such as pictures or personal notes. These practices have allowed for many new donors of color to partake in philanthropy (Chen, 2021b; Indiana University Lilly Family School of Philanthropy, 2021).

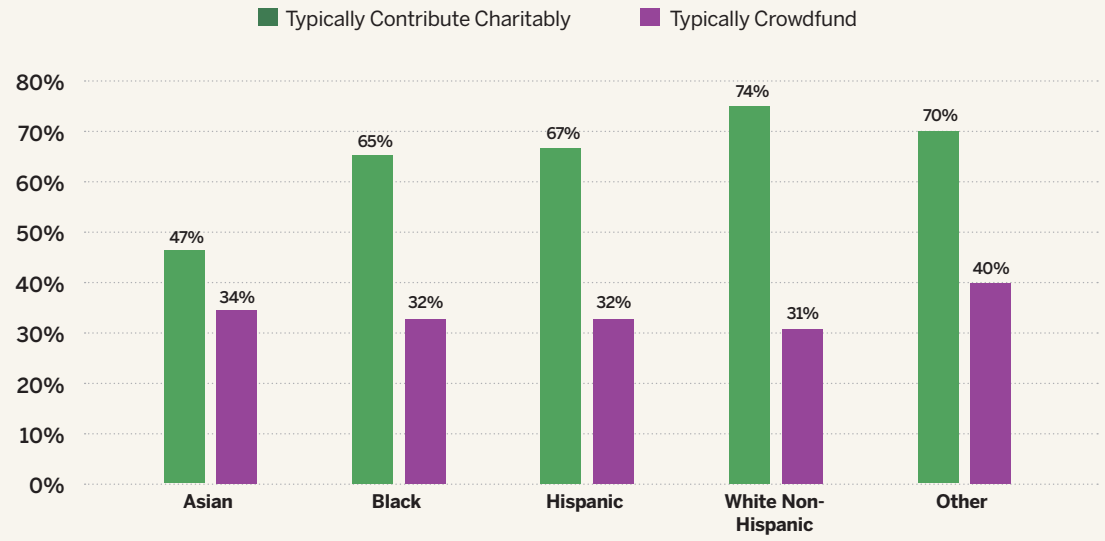
In sum, a persistent myth that has been dispelled is that donors of color were on the receiving end of philanthropy rather than the giving end. However, people of color have a long history of giving. This systematic literature review engages us in a timely conversation and advances our understanding of donors of color.

Findings from a National Household Survey

Generosity across Racial/Ethnic Groups

Figure 1 indicates that about two-thirds of Black and Hispanic households and nearly one half of Asian households gave to charity in a given year. After controlling for important factors that impact giving, such as education and income, there is no statistically significant difference in giving rates across racial and ethnic groups. While there is no difference in the fact that the majority in ethnic and racial groups give, there are some differences in how and where they give. Each group has distinct histories, resources, and challenges that shape their giving in particular ways.

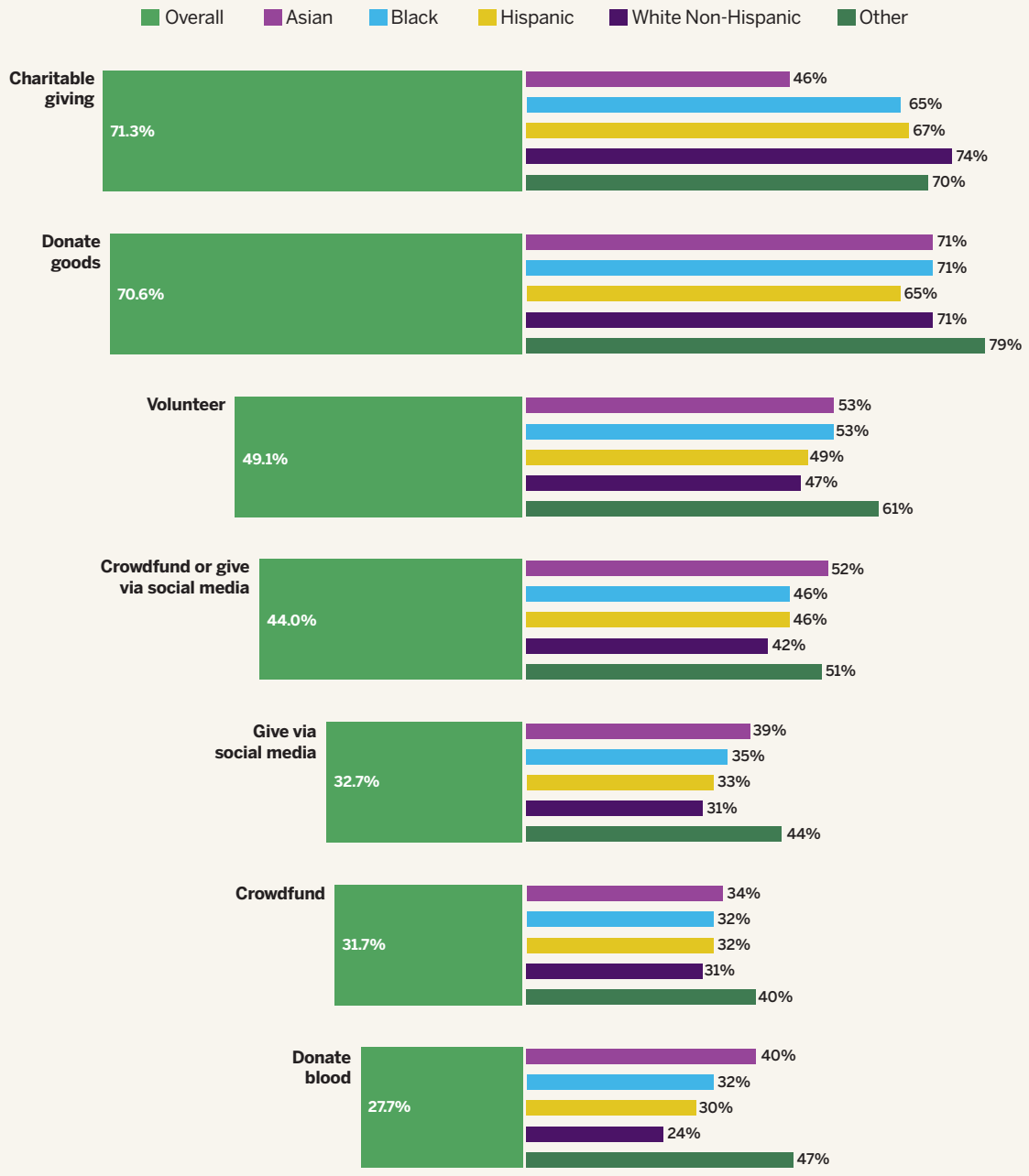
Figure 1. Giving rates across racial/ethnic groups



Note: Regression models used a variety of demographic controls such as income, wealth, religiosity, age, gender, marital status, race/ethnicity, LGBTQ status, geographic region, and education.

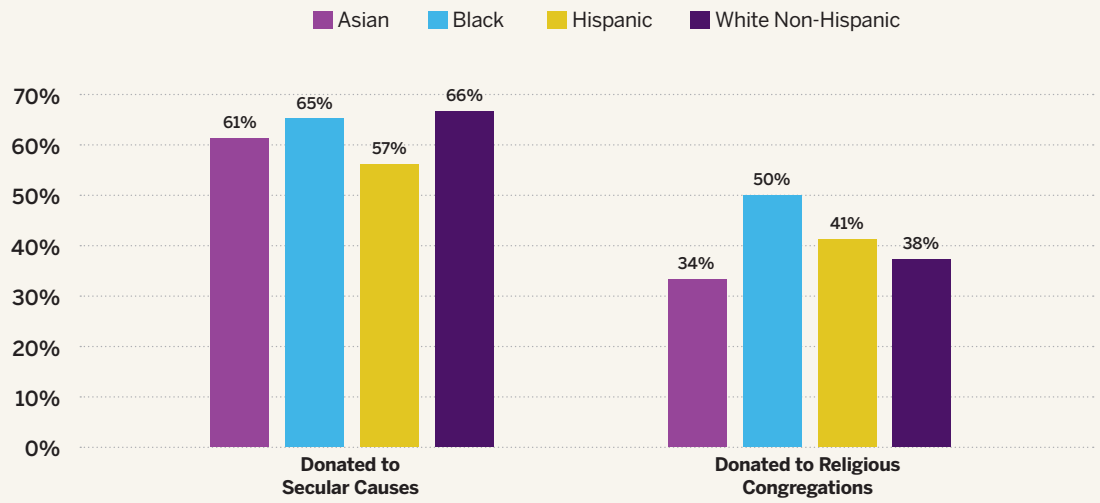
Figure 2 shows that Asian and Black households report donating goods to others at higher rates compared to monetary giving. Volunteer rates are fairly consistent across the groups. When it comes to giving blood, we see higher rates of giving among Asian, Black and Hispanic households. This speaks to the value of gifts of time and talent as important ways to meet community needs, but not often considered when we discuss giving in the United States.

Figure 2. Summary of giving affinity for racial and ethnic groups



At the heart of giving for many diverse donors, places of worship play an integral role in the lives of those across all racialized groups. Figure 3 demonstrates that Hispanic and Black households are more likely to give to religious congregations than other racial and ethnic groups.

Figure 3. Giving incidence across racial and ethnic groups

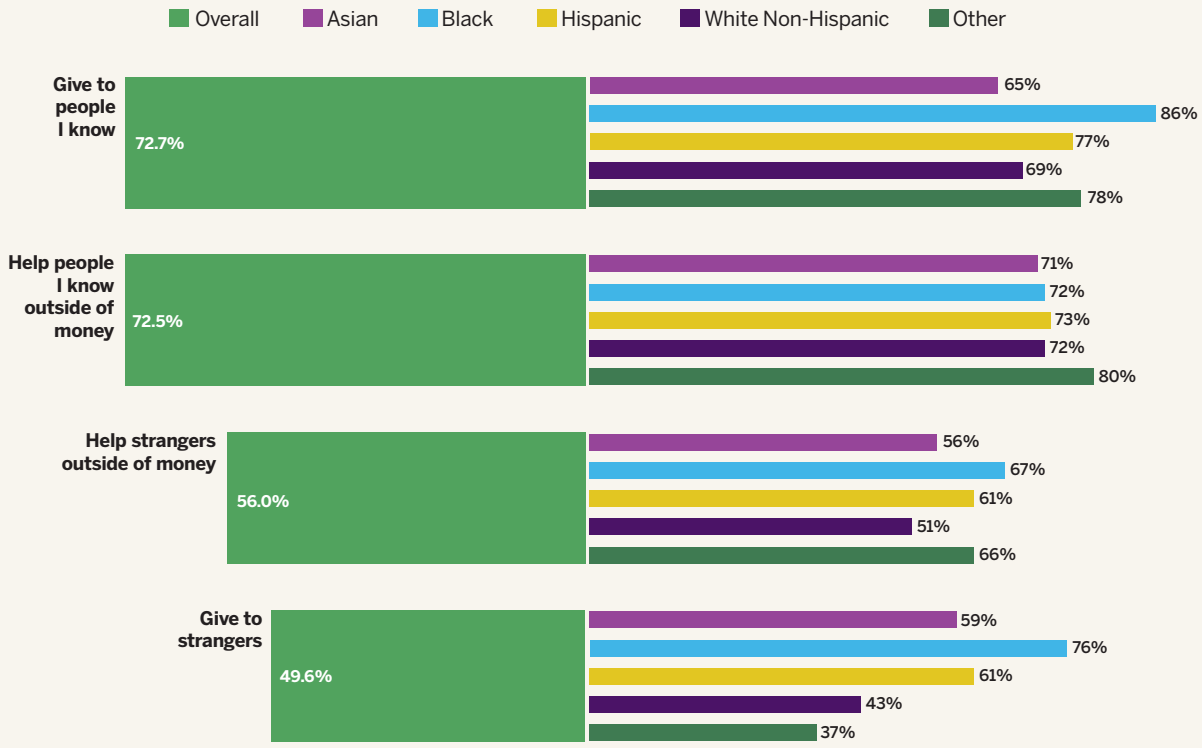


Mutual Aid and Solidarity Networks

The concept of mutual aid is not new; it has been embedded in historically marginalized communities for generations. Communities of color have historically considered giving to friends and family as part of their overall giving. When COVID-19 hit, mutual aid provided an immediate and direct response to urgent community needs, focusing less on reciprocity and more on redistribution.

Figure 4 demonstrates that Black and Hispanic households have the highest rate of giving money to people they know and to strangers in a given year, which explain why giving in communities of color may not be fully captured in existing data that don't typically track such informal giving. Over three-quarters of Black Americans reported giving money to strangers in a given year, and nearly 70 percent reported helping strangers outside of money. Approximately 60 percent of Hispanic Americans reported giving to strangers or helping strangers in a given year (see more in Table A3 in the Appendices).

Figure 4. Mutual aid across racial and ethnic groups



Crowdfunding and Social Media

Findings related to how people give focused on crowdfunding and social media platforms as tools and strategies. There is growing interest in how technology is reshaping or impacting giving. Nationally, more than one-third of donors of color reported giving through crowdfunding sites in a given year. More than half agreed that crowdfunding makes it easy for contributors to give and support a cause.

Against this backdrop, we see nearly 40 percent of Asian donors using social media to give, and over one-third of Black and Hispanic donors did so (see Figure 2). There is no statistically significant difference among racial/ethnicity groups in terms of the use of technology in philanthropy. People of all racial groups gave at the same rates via social media. Donors of color are increasingly using new technology like crowdfunding sites to invest in their communities—often in support of racial and social justice causes. Of donors who gave to social or racial justice causes in 2019, about 59 percent reported giving through crowdfunding in a given year.

Giving to Racial and Social Justice

Recent movements for racial justice, as well as an understanding of the historical and cultural origins of philanthropy in diverse communities, require a more expansive definition of giving than has traditionally been used in measuring charitable donations. This definition encompasses the breadth of individuals and institutions to which donors may give in their efforts to advance racial justice, extending beyond the contributions to 501(c)(3) charitable organizations that many data sources are limited to.

With this background in mind, giving to racial justice causes and organizations is organized in terms of three primary categories:

- Direct support for individuals and families affected by or addressing racial injustice (including through crowdfunding sites like GoFundMe and mutual aid groups);
- Grassroots organizations addressing specific issues related to racial equity (including social movements like bail funds, and organizations focused on criminal justice reform); and
- Nonprofits that focus on addressing broader issues related to racial equity and disparities such as education, health, or environment (e.g. Native American Rights Fund, Mexican American Legal Defense And Education Fund, NAACP Education Fund, Stop AAPI Hate the National Urban League, United Negro College Fund, Historically Black Colleges and Universities, UnidosUS).

Giving to social and racial justice causes has been growing: In 2019, around 13 percent of American households had given to support social or racial justice. Just one year later, the percentage increased to 16 percent.

Logistic regressions show that Asian and Black Americans are more likely than others to give to social justice causes (see more in Table A2 in the Appendices). The focus on prioritizing racial and ethnic minorities and racial justice in giving grows out of well-established giving practices within these groups.

Figure 5. Social and racial justice giving rates across racial and ethnic groups

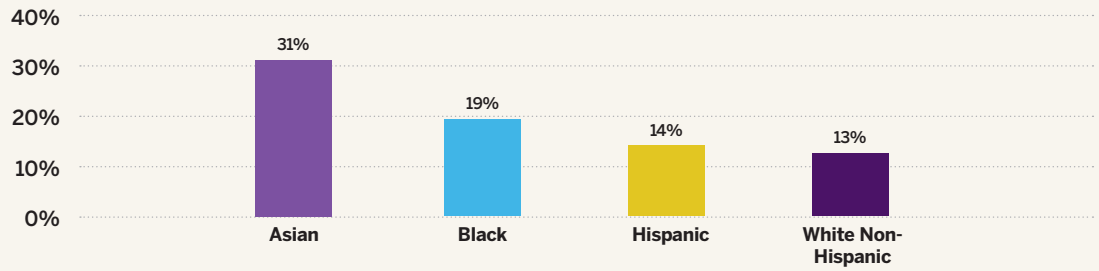


Table 1 demonstrates that donors to social justice tend to be younger, attend services less frequently, and not married compared to traditional charitable giving donors. These donors find it important to make an effort for the well-being of others.

Trust and Confidence

Compared with non-donors, donors place higher importance on almost all motivations for giving except for when they are asked by friend/family members outside of social media, asked by celebrities, and personal satisfaction. Donors are less likely to agree with the statement of "rather work for own than for others," but more likely to agree with all other trust-related statements, including "work for the wellbeingof society," "make an effort on behalf of others," "help the poor and people in need," and "most people can be trusted."

Historically, distrust of American philanthropic institutions has led Black and Hispanic communities to give directly to those in need without paying nonprofit overhead costs, and to give to people they know. Philanthropic traditions of self-help exist among many communities of color and were activated during the pandemic. Black Americans specifically are more likely than any other racial group to agree to work for the well-being of society and helping people in need. Black American and Hispanic people place more importance on requests from colleagues, celebrities, and directly from charities. Asian Americans are motivated mostly by their political or philosophical beliefs and least by their religious beliefs. (See Table 1A in the Appendices for details.).

The last four statements about trust are all related to altruism so we constructed a scale indicator (mean=3.63, sd=0.67; interitem correlation=0.72). Regression analysis shows that Black Americans have statistically significantly higher scales than all other racial/ethnicity groups (see Table A2 in the Appendices for more details).

Table 1. Summary statistics of traditional charitable giving donors and donors to social justice

	Traditional Charitable Giving Donors	Donors to Social Justice
Average total contributions in 2019	$2,318	$1,831
Age	49.9	43.6
Attend religious service at least once a month	43.19%	36.64%
Wealth	$248,974	$236,649
Married/Partnered	61.20%	51.44%
Race/Ethnicity		
Asian	1.19%	3.78%
Black	10.90%	15.53%
Hispanic	15.74%	15.64%
White	65.50%	53.48%
Other	6.67%	11.58%
Overall trust scale (item 2-5)	3.72	3.92
I would rather work for my own well-being than for that of others	3.03	2.77
I strive to work for the well-being of society	3.71	3.96
I find it important to make an effort on behalf of others	3.88	4.09
I find it important to give help to the poor and those who need it	4.07	4.23
In general, most people can be trusted	3.2	3.4

Focus Groups with Donors of Color

While there is a rich body of literature on philanthropy, research on donors of color is sparse, particularly on those who engage in philanthropy in the United States. This study aims to provide insight on the experiences and perspectives of donors of color, as they operate in the context of American philanthropy. Since the research took place during the global COVID-19 pandemic and in the aftermath of the 2020 uprisings around racial justice in the United States, it provides unique insight on the giving of donors of color during these unprecedented crises. Drawing on a series of seven focus groups including Asian, Black, Hispanic, and Native Americans, along with philanthropic and nonprofit staff who work with these donors, and a mostly Protestant (but not exclusively) group of clergy and religiously affiliated or adjacent nonprofit leaders, this research reveals how donors in these communities share commonalities, but are also motivated by unique needs and interests. In particular, four themes emerged from the focus groups:

- the diverse approaches to giving between and among donors of color;
- the prioritization of racial and ethnic minoritized communities and racial equity in the giving of donors of color;
- a recognition of the distinct histories, resources, and challenges that shapes the giving of donors of color; and,
- the ways that donors of color often serve as intermediaries between their communities and the broader philanthropic and nonprofit field.

In the pages that follow, this report describes these themes in more depth, outlines the strengths and challenges in the current philanthropic environment for sustaining and strengthening philanthropy among donors of color, and provides recommendations for supporting philanthropy by these groups. As the philanthropic and nonprofit sectors rise to address pandemic-related health and economic disparities and rising xenophobia, along with racial inequality in the criminal justice system and other institutions, donors of color are well-poised to provide leadership to respond to these challenges.

Findings

THEME 1: DIVERSE MODES OF GIVING

While philanthropy is often understood as "big gifts," the patterns of giving by donors of color often follow a broader pattern. During the unprecedented times that occurred in 2020, giving by donors of color took place through a wide range of modes. For example, donors of color participated in giving circles, gave small, individual gifts to nonprofits, gave to organizations through donor-advised funds, and joined with other donors in grassroots efforts, such as mutual aid support. To bolster collaborative endeavors around informal giving, some donors of color also started to utilize lists that tracked nonprofits and individuals involved in initiatives to address causes such as structural racism and white supremacy.

In order to meet the immediate needs of people impacted by the pandemic, donors of color also gave through rapid response efforts and issued direct payments. For example, American Indian donors described the importance of direct funds for not only "getting money to people during crisis" but also "supporting long-term economic recovery." To increase their collective impact, some donors of color expanded the scope of their giving from the local to the national level. Because of COVID-19 quarantine orders, several donors also shifted their giving to focus more on online platforms such as GoFundMe. Another notable change in modes of giving by donors of color over this period was a move by some to expand the sphere of their philanthropy to include political donations such as support for efforts to increase voter turnout and to help elect diverse politicians. For example, some donors of color gave to a pooled fund that supported state legislative candidates from minoritized communities. One faith organization, which supports a bail project, follows legislation to make sure the project stays active and is able to operate in the community.

While some of the modes of giving that donors of color engaged in over the past year were specifically driven by the crises, it is important to highlight that other approaches to giving, such as mutual aid, giving circles, and informal small gifts, have been long-standing philanthropic traditions within communities of color (See also Carson, 1993; Vaid & Maxton, 2017). For example, a participant in the American Indian focus group highlighted that while mutual aid may have become a more common mode of giving in the broader philanthropic sector during the crises, it is not a new form of giving among American Indian donors: "What I saw happening this past year is mutual funds were popping up all over the place, while that's been a tradition of giving in Native communities for a long time, but that really went mainstream this past year . . . "

THEME 2: PRIORITIZING RACIAL AND ETHNIC MINORITIES AND RACIAL JUSTICE IN GRANTMAKING

Philanthropy by donors of color during the crises prioritized giving to racial and ethnic minoritized communities and supporting racial justice efforts, including as championing diverse leadership in the philanthropic and nonprofit sector. For example, one donor described more deliberate efforts to address racial equity by considering the racial demographics of organizational leaders—including

executive directors and board members—before making donations. This donor saw this intentional effort as moving towards a "more racially-just giving strategy." Another participant noted how Black-led organizations have been a priority in giving, describing how "the giving that we've done this year, 50 percent has gone to Black-led organizations." Some donors also shifted their giving away from traditional service-oriented nonprofits to racial justice advocacy groups that address "root causes" rather than "immediate philanthropy asks." One faith organizational leader described the work that their denomination is doing as "repair work." They do not use the word reparations so that it can be more inviting to their largely white audience. This framing has successfully allowed them to set a foundation on how to talk about the role of the White church and its responsibility to be involved in repair work in the Black Community. They seek to make this effort Black-led, not wanting to "feed into traditional models of White charity that's given from a paternalistic kind of mindset, but really looking at the Black community as an asset to be engaging and partnering with."

Another notable development in the giving of donors of color during 2020 was an increased focus on philanthropy across ethnic and racial boundaries, in order to build coalitions and express solidarity. For example, in the Asian Americans and Pacific Islanders (AAPI) focus group, one donor described efforts to identify organizations doing "solidarity work with Black and Indigenous people of color." Some donors also pursued educational opportunities, such as informal learning groups, to share information about the organizational landscape across different communities of color. Still others have partnered with donors from other racial and ethnic groups to raise money for shared causes, such as economic recovery in Black American and Hispanic communities. As a participant in the Hispanic focus group reflected, there are "A lot of Brown folks coming together at a very high level…"

Just as it is important to highlight how some modes of giving practiced by donors of color in the past year are grounded in longstanding traditions among communities of color, it is also the case that the focus on prioritizing racial and ethnic minorities and racial justice in giving also grows out of well-established giving practices within these groups (See also Banks, 2019a, 2018; Carson, 1993; Freeman, 2020). For example, while there may have been more of a heightened focus on racial justice and building coalitions in the past year, participants in the AAPI group emphasized that "Racial equity and social justice has always been at the core of what we fund" and "Asian Americans and Pacific Islander communities have always been… trying to lift up marginalized issues or marginalized communities." One faith leader noted the obligation to give within his faith tradition and how his organization in the past year had conversations on how to focus this obligation on social justice. As he remarked, "What are the callings in scripture that identify charitable giving and to promote social justice and equity?" Similarly, philanthropic traditions of self-help exist among many communities of color and were activated in this period (See also Vaid & Maxton, 2017). As a donor in the American Indian focus group explains, "We understand that, as people of color, we can't rely on the government or big philanthropy to come in and rescue us. We organized ourselves to take care of our communities over the past year."

THEME 3: DISTINCT HISTORIES, RESOURCES, AND CHALLENGES WITHIN SPECIFIC ETHNORACIAL COMMUNITIES

While giving by donors of color shares some motivations and practices, there are also important differences across racial and ethnic groups. Each group has distinct histories, resources, and challenges that shape their giving in particular ways (See also Mottino & Miller, 2005; Vaid & Maxton, 2017). For example, each group differs with respect to their experiences with discrimination, prejudice and other forms of marginalization. The crises of the past year have taken on distinct manifestations among Asian Americans, Black Americans, American Indians and Hispanic Americans. For instance, since the beginning of the pandemic, there has been a significant rise in anti-Asian violence and bias, as Asian Americans were erroneously blamed for the worldwide spread of COVID-19 (Ruiz, Edwards & Lopez, 2021). This wave of violence and xenophobia has deep historical roots. In earlier periods, Asian Americans have been scapegoated and blamed for other crises in the United States (Mineo, 2021). Various groups have also experienced morbidity and mortality related to COVID-19 in different ways. For example, while American Indians are overrepresented among national COVID-19 deaths and cases, Asian Americans are not overrepresented in either category (CDC, 2021). Also, while the degree of impact varies, national data on COVID-19-related deaths and illness show that Hispanic Americans and Black Americans have been particularly impacted (CDC, 2021). Finally, over the past year, the problem of violence and policing has been felt especially acutely among Black Americans. This is by no means a new problem, as there is a long history of Black Americans experiencing marginalization within the criminal justice system (Alexander, 2020).

The different experiences that each group has had around these crises, along with the distinct cultures, networks, organizations, and socioeconomic resources within each community, contributed to variations in the philanthropic activity of donors of color over the past year. Asian American philanthropists, for instance, highlighted how the rise of anti-Asian violence had an impact on their giving to nonprofits that address hate towards the group. As one donor explains, "I can't tell you how many people have contacted me, 'I want to give to anti-Asian hate organizations, who do I give to? I don't necessarily know'." On one hand, there is a desire among Asian American donors to give to organizations that will help to protect them from racism. But, more broadly, these donors are also interested in placing Asian Americans in a more central place in the national conversation around racial inequality. In the Hispanic focus group, participants highlighted how the pandemic has created an increased need for long-term investments in health care, education, and employment within Hispanic communities. As one participant remarked, "Our needs are large; our communities are growing. If we don't concentrate on it right now, it is not going away, it will be a problem for the country." Similarly, another participant reflected, "Our success is the country's success. Hispanic success is U.S. success."

Not only are there some differences in the specific priorities of donors of color from different ethnoracial groups, but there is also some variation in the organizations and individuals who receive their support. For example, participants in the American Indian focus group highlighted how some of the philanthropic efforts to provide support during the pandemic have taken place within networks of American Indian-led nonprofits, mutual aid and grassroots organizations.

THEME 4: ACTING AS INTERMEDIARIES

Given the embeddedness of donors of color within organizational and individual networks in communities of color, along with other factors such as their identification with, and knowledge about communities of color, these donors often find themselves serving as intermediaries who advocate for communities of color within the broader philanthropic and nonprofit fields. This advocacy involves serving as a source of information for colleagues who have little understanding about the needs and interests of communities of color, along with providing information about the organizational landscape that exists within communities of color. The latter is sometimes necessary because even when colleagues may want to support communities of color, they do not always know where to give. One faith organization observed that grassroots organizations do not have the infrastructure in place to manage large contributions, so this faith organization serves as the fiduciary because of the long-held trust it has within the community.

A participant in the AAPI focus group, for instance, explained how advocacy efforts are often directed at helping to ensure that nonprofits in communities of color receive funding: "We, as a giving circle, will need to advocate for the group. They're not necessarily getting the funding . . . .and so we're going to play the dual [role] a little bit . . . ." Other donors describe urging white colleagues to support Black organizations in the wake of the uprisings in the summer of 2020. One donor explained that white colleagues were eager to support Black organizations during this period, but some were "disappointed that they wouldn't get a call back." She urged them to not "give up" and explained that many Black-led organizations were overwhelmed by the sudden increase in support. Other donors had a sense that if they did not advocate for communities of color in the moment, the momentum in the broader philanthropic community to support ethnoracial minorities and racial justice could be lost.

Strengths of Current Environment

The crises over the past year have highlighted the need for communities to receive different types of support—whether it was rapid response gifts and long-term grants, direct support and support via organizations, or individual gifts and mutual aid. Given that diverse traditions of giving exist within communities of color, donors of color have been well positioned to provide these different types of support to the communities that they serve.

Another strength in the current environment is the knowledge and networks that donors of color have regarding communities of color. As communities of color have experienced heightened levels of violence, discrimination, illness, and death, donors of color have had the networks and knowledge to quickly mobilize support for these communities. Donors of color have also been able to serve as a source of information about racial equity and the needs of communities of color for donors and funders in the broader philanthropic community. In the focus groups, some participants observed that, while predominantly white philanthropic groups and foundations struggled to identify new partners and organizations to support in order to further racial equity, because of their deep roots, they were able to draw on existing networks.

The growing interest in racial equity in the broader philanthropic community suggests that donors of color may have more opportunities to continue their long-standing work around these issues. During the focus groups, participants commented on this turn towards racial equity. For example, in the Hispanic group, one participant observed that "The uptick in giving has resulted in the establishment of five donor-advised funds for people of color [by non-Latinx donors]." A participant in another focus group reflected on how even the discourse around race and ethnicity in the broader philanthropic community has shifted: ". . . . [B]efore I had to say DEI and equity and now I can just say racism and white supremacy." Other participants highlighted how, to facilitate support for communities of color, there has been a shift in how grants are made—for example, increasing flexibility around unrestricted giving, "streamlining applications and report requirements," and "[g]iving more agency to partners." These broader changes in how philanthropy is being approached and implemented may help to create an environment where the work that donors of color have been doing to support communities of color and address racial inequity is more likely to thrive. Finally, the fact that this moment has also created interest in building coalitions among some donors of color is also a strength.

Challenges and Opportunities in Current Philanthropic Environment

While there are features of the current environment that may enhance the philanthropy of donors of color, other elements present challenges to giving by these groups. As the focus groups highlighted, there are rich traditions of giving through a wide-range of modes in communities of color. However, the capacity for one type of philanthropy—"big gifts"—is constrained in some communities of color because of wealth inequality (Shapiro, 2005; Oliver & Shapiro, 1995). There is a considerable wealth gap between whites and Blacks and whites and the Hispanic community. For example, in 2013 the white-to-Black wealth ratio was 12.9 and the white-to-Hispanic ratio was 10.3. That year, the median net worth of white households was $141,900, while it was $11,000 for Black households and $13,700 for Hispanic households (Kochhar & Fry, 2014).

To be sure, "big gift" philanthropy is practiced by wealthy Black and Hispanic Americans. For example, large gifts from Black Americans were an important source of funding for the National Museum of Black American History and Culture, which opened in 2016. Multiple Black American families gave $1,000,000 and two Black Americans, Oprah Winfrey and Robert F. Smith, each gave at the $20,000,000-and-above level (Banks, 2019b). Similarly, Hispanic donors also practice big gift philanthropy. For example, in 2018, C. David Molina and his family made a $10,000,000 lead gift to the Smithsonian's Latino Center. While big gift philanthropy is among the types of philanthropy practiced by Black and Hispanic donors, the lower stocks of wealth held by Black and Hispanic donors limit the capacity for this type of giving. Given that serving Black and Hispanic communities has often been a priority for Black and Hispanic donors, the racial wealth gap may perpetuate the problem of lower philanthropic investment in racialized communities (Dorsey et al., 2020).

The growing interest in race and ethnicity in the broader philanthropic community also poses challenges for donors of color. This deepening interest, along with donors of color often finding themselves serving in an intermediary role connecting communities of color to donors, funders, and others in the broader nonprofit field, could contribute to increased racial outsourcing and potential burnout among donors of color. Research on racial diversity in the healthcare industry describes how organizations often engage in *racial outsourcing* of their *racial equity work*. The latter refers to the "the various forms of labor associated with making organizations more accessible to minoritized communities" and the former refers to the ways that organizations rely on professionals of color to individually perform this work instead of "transforming their culture, norms and workforce" (Wingfield, 2019, p.34). One consequence of professionals of color performing this unpaid labor is that they may experience burnout when it is not adequately supported. If intermediary work by donors of color is a major vehicle through which "mainstream" organizations in the philanthropic sector address the need for greater racial equity, then donors of color could experience burnout.

It is also important to acknowledge that, although there may be increased interest in racial equity among some individuals and organizations in the broader philanthropic and nonprofit field, it is not a priority for others. For example, during the focus groups one participant commented that, "What racial equity means on the philanthropy side really depends on who you were talking to... some folks were uncomfortable talking about racial equity but were excited to talk about public health infrastructure." Similarly, another participant highlighted findings from a recent study on COVID-19-related giving. Despite the fact that morbidity and mortality have disproportionately impacted some communities of color (CDC, 2021), funding does not always reflect the heightened needs for support in those communities: "[L]ook at the new Candid study where it shows that less than 30% of the funding during COVID responses [went] to BIPOC (Black, Indigenous, People of Color) communities. . . . Another indicator that there's some structural things wrong...[in] dealing with BIPOC communities, and especially Indigenous communities." Research by Candid and the Center for Disaster Philanthropy on philanthropic dollars distributed for COVID-19 in 2020 offers perspective on this issue (Sato, et al., 2021). Among all money pledged to specified recipients by all donor types, 35% was designated for Black, Indigenous and other communities of color. However, among corporate donors, just 13% of dollars was directed to communities of color.

Not only is there evidence that even in this period of heightened focus on racial justice that inequitable funding may be taking place among some donor types, but there is also evidence suggesting that, more generally, the momentum around support for racial justice movements has waned. Survey research shows that after George Floyd was killed in May 2020, support for the Black Lives Matter Movement spiked across all racial and ethnic groups. However, over time, the support among all ethnoracial groups declined. Among whites, levels of support actually became lower than they were even before Floyd's death (Chudy & Jefferson, 2021). These realities suggest that donors of color may be operating in an environment where some segments of the philanthropic and nonprofit field are not receptive to their work around racial equity.

It is also the case that, while donors of color across different racial and ethnic groups may often share a concern with serving communities of color through their giving, the specific ways that this concern is prioritized varies, depending on the particular opportunities and threats facing each group. For example, as the focus groups revealed, stopping the escalation of anti-Asian hate is especially prioritized among Asian American donors, while economic recovery in the Hispanic community is particularly prioritized among Hispanic donors. Building long-term, sustainable coalitions among donors of color may be challenging given the distinct ways that communities of color are feeling most vulnerable.

Recommendations

To sustain and strengthen the philanthropy of donors of color, several steps should be taken:

- **Provide support to philanthropic efforts led by donors of color:** One way that the philanthropy of donors of color can be leveraged is through donors of color working together through organized efforts. A recent example of the effectiveness of donors of color organizing to mobilize resources around shared interests is the formation of The Asian American Foundation. As violence against Asian Americans surged in the midst of the COVID-19 global pandemic, a group of Asian American business leaders came together to help create the foundation. $250 million has been pledged to the effort, including $125 million from board members and $125 million from other donors, such as the Ford Foundation and The Andrew W. Mellon Foundation (Quiroz-Gutierrez, 2021). Providing financial support to fundraising initiatives led by philanthropists in other communities of color, such as the Black American and American Indian communities, can be a key way to bolster the philanthropic efforts of donors of color. Financial and other gifts to networks of donors of color can also support efforts such as opportunities to convene to learn from one another and develop strategic plans for giving.

- **Provide leadership opportunities for donors of color:** The broader philanthropic and nonprofit communities can also benefit from the leadership of donors of color. Providing more opportunities for donors of color to join and take on leadership roles within philanthropic and other organizations is a critical step, as groups move towards becoming more racially equitable. However, it is important that racial equity work is structurally supported across entire organizations, rather than being expected of, and left solely to, donors of color. Key to integrating donors of color into broader philanthropic networks is to recognize the wide-ranging cultural and social capital that they bring to the table, including that which is unrelated to racial justice and racialized communities.
- **Provide support for building wealth in communities of color:** The capacity for "big gift" philanthropy within some communities of color is constrained by wealth inequality. Supporting wealth-building initiatives in communities of color can help to address this need. Efforts such as giving grants to small businesses owned by racial and ethnic minority communities, providing funds to support business education at Historically Black Colleges and Universities (HBCUs), Hispanic-Serving Institutions (HPIs), and Native American-Serving Nontribal Institutions (NASNTIs), along with supporting nonprofits aimed at making start-up funding more racially equitable, can help to build wealth in communities of color.
- **Provide support for research on donors of color:** While this report helps to advance our understanding of donors of color, there is much more to be researched about the meanings and motivations that underlie giving by philanthropists of color. Moving forward, it will be imperative to support research on the philanthropic practices and perspectives of Black Americans, Asian Americans, Hispanic Americans, and American Indians. Particularly important areas of inquiry include exploring how funding priorities vary among donors of color along lines such as gender and age, how children are socialized around giving in families of color, and how activists of color think about philanthropy as a tool for social justice.

Case Study: Solidarity Not Charity: Mutual Aid during COVID-19

Maya Angelou described the act of giving as "I have more than I need, and you seem to have less than you need. Please accept some of my overflow" (Angelou, 2014). At the onset of the COVID-19 pandemic, individuals and small groups put Angelou's sentiment into action by coming together and organizing mutual aid to help those around them in need, especially the most vulnerable and marginalized. Very quickly, an ecosystem of mutual aid websites (e.g., Big Door Brigade, Mutual Aid Hub, and USA COVID Mutual Aid) provided resources to organize mutual aid in neighborhoods, communities, and cities across the country. The concept of mutual aid is not new; it has been embedded in marginalized communities for generations. In this iteration, mutual aid is "collective coordination to meet each other's needs, usually from an awareness that the systems we have in place are not going to meet them" (Spade, 2020).

Many of the mutual aid groups that formed were informal and relied on technology, including crowdfunding platforms and online payment apps, and social media to reach people in need as well as to raise funds and recruit volunteers. Many expected their efforts to be short-term. Many of the organizers lived in the neighborhoods or communities alongside the people they helped. Miriam Palacio, an immigrant from Peru who lives in Washington, DC, said, "What matters is the community, what matters is neighbors supporting each other. That's the most important thing" (Gathright, 2020). During COVID-19, mutual aid groups organized activities such as food drives; delivery of care packages including masks, cleaning supplies, and prescriptions for the elderly; and financial aid to help pay the rent.

This grassroots voluntary action has historical roots among free slaves and immigrant communities in the United States. The first members of the Free African Society, established in Philadelphia in 1778, were Black Americans who gained their freedom by serving in the Revolutionary War (Greenbaum, 1991). They paid fees to guarantee that their families would be cared for after their death. Another mutual aid group, the African Union Society, established in Newport, RI, in 1780, helped illiterate and untrained individuals find employment. By the Civil War, Black American mutual aid societies proliferated throughout the North and, after the Civil War, the movement grew in the South.

As immigrants streamed into America during the 19th and 20th centuries, mutual aid societies burgeoned, generally organized around shared ethnic or racial background, religion, occupation and geographic region. Benefits ranged from financial support for education and funding for life cycle events such as births, sickness, retirement, and funerals. Some mutual aid societies offered life insurance, disaster relief, old age care, and child care, with funds raised from members' monthly dues. More established members of mutual aid societies helped new immigrants find employment. A sense of belonging, trust, cooperation, and reciprocity defined mutual aid during this period.

When COVID-19 hit, mutual aid provided an immediate and direct response to urgent community needs, focusing less on reciprocity and more on redistribution. Mutual aid in 2020 "is about the collective redistribution of resources and creating interdependence" (Zhang, 2021).

Spurred on by a tweet from Trina Reynolds-Tyler, a member of the Black Youth Project 100, three other young activists joined her to form People's Grab-N-Go at Burke Elementary School in Washington Park on Chicago's South Side, after the Chicago Public Schools suspended their food distribution program following the civil unrest after George Floyd's death. Although none of the four leaders had organized food drives, they brought community organizing and community outreach experience to the project. Another leader, Dominique James, said, "One of the things that I valued most about our site is that it is Black-led and it is led by people from that area," a characteristic common to hundreds of mutual aid programs across the country in 2020 (Zhang, 2021).

The group leveraged social media to collect food and to announce the distribution location. Jihad Kheperu, another leader, said, "It was very simple – people coming up for what they needed, no requirements, few conversations around it other than, "How can we be of service?'" (Zhang, 2021). Early on, the group realized they needed more structure around their efforts, to better coordinate the volunteers who showed up to help, to rent a truck, and to be more deliberate and intentional about the donations they were willing to accept. They also identified the need to document their efforts "to create this narrative for the public that this is a moment of empowerment that is community-led, using social media—using Instagram—as a means of having that conversation" (Zhang, 2021).

Also in Chicago, poet and activist Alycia Kamil, whom philanthropist MacKenzie Scott said inspired her mega contributions in late 2020, saw a need, texted her friends and urged them to purchase supplies for people in their neighborhood who had lost their jobs because of COVID-19. Kamil created google forms, one for people in need and one for people who could help, and within two days raised $7,000. She said, "It's about the importance of understanding communal living. We should all be able to resource and depend on each other" (CST Editorial Board, 2020).

As in Black communities, mutual aid in Hispanic communities goes back many generations, dating to the late 19th and early 20th centuries. Mexican American societies, *Sociedades Mutualistas*, arose, often to help workers in various occupations. During COVID-19, the tradition continued. In North Carolina, several mutual aid funds provided emergency assistance and mutual aid to undocumented Hispanic migrants. The Migrant Solidarity Fund raised funds and regranted $10,000 to more than 100 Hispanic households in two counties.[1] The nonprofit El Pueblo raised about $40,000 for the Mutual Aid for Immigrant Families fund which supported 566 requests. Florence Simán, program director at El Pueblo, said, "The need is so great, and it has been powerful to see our communities coming together in solidarity."[2]

[1] Latinx-Led Mutual Aid Funds Fill Gaps, Meet Critical Community Needs During COVID-19. Kate B. Reynolds Charitable Trust. August 7, 2020. Retrieved from: https://kbr.org/news/latinx-led-mutual-aid-funds-fill-gaps-meet-critical-community-needs-during-covid-19/
[2] Ibid.

Across the country in California, a group organized the Central Valley Mutual Aid Fund in March 2020 to meet the needs of the most vulnerable community members in eight San Joaquin Valley counties. The organizers are from local agencies that work with low-income communities, undocumented individuals and families, workers, LGBTQ+, and communities of color. They state, "We do this from a place of love and care for our communities that have been surviving, living, and resisting here in the San Joaquin Valley. We hold a deep commitment of solidarity to the most at-risk communities in this unprecedented and historic moment of precarity."

Indigenous communities have a long history of mutual aid to help each other in crises. Indigenous Mutual Aid, a network of 21 mutual aid groups, states, "Basically, any time individuals and groups in our communities have taken direct action and supported others, not for their own self-interests, but out of love for their people, this is what we call 'mutual aid.'"[3] One group of eight people, Defend Our Community, in Leupp, AZ, raised $33,348 through a GoFundMe campaign to provide care packages to keep their elders safe.[4] Desi Rodriguez-Lonebear, a citizen of the Northern Cheyenne nation in Montana who is an Assistant Professor of Sociology and American Indian Studies at UCLA, raised $13,569 of a $10,000 goal from 239 gifts in one year on GoFundMe to support her own tribal communities. She said, "COVID-19 exposes what we have always known as Indigenous Peoples: we are our only defense."[5]

Hope for a more civically engaged citizenry has blossomed out of the pandemic chaos and fear, as some organizers and activists envision mutual aid as a permanent fixture in society. Everyday citizens, many of them who were already young activists like Alycia Kamil, found mutual aid work empowering. DC activist Natacia Knapper said, "It is very clear that the government is just not going to take care of us. So yes, let's hold them accountable and let's put some pressure on them. But let's create something entirely separate from them so we don't have to be so reliant on them anymore. I'm excited to build that new world" (Gathright, 2020).

[3] Ceremony & Solidarity, Not Charity on Stolen Lands. Indigenous Mutual Aid website, https://www.indigenousmutualaid.org/about/
[4] Defend Our Community – Leupp Elder Care Packages, GoFundMe. Retrieved May 2021, https://www.gofundme.com/f/defend-our-community?utm_campaign=p_cp_url&utm_medium=os&utm_source=customer
[5] Rodriguez-Lonebear, Desi. Northern Cheyenne Fight COVID-19. GoFundMe. Retrieved May 2021: https://charity.gofundme.com/o/en/campaign/cheyenne-fight-covid-19

"If you want to go fast, go alone.
If you want to go far, go together."

AFRICAN PROVERB

Case Study: CLLCTIVLY

In January 2019, Jamye Wooten, an established digital communication expert and social impact strategist, launched CLLCTIVLY as the first place-based social change organization to foster collaboration, increase social impact, and amplify the voices of Black-led organizations in Greater Baltimore. The organization's mission is *"to end fragmentation and duplication of programs, to learn from and about each other, and to be a resource for the Greater Baltimore community that seeks to find, fund and partner with Black social change organizations."* CLLCTIVLY fills a unique niche in the philanthropic sector by mobilizing resources to serve Black-led organizations.

CLLCTIVLY's Beginning

The origin story of CLLCTIVLY dates back to the 2015 Uprising sparked by the tragic death of Freddie Gray in the custody of the police. Wooten joined with a coalition of grassroots activists, faith-based leaders, and concerned citizens to found Baltimore United for Change. Just days after the Baltimore Uprising, he established a *skills bank* as an "on ramp" for community members looking for ways to serve. From mental health professionals to graphic designers, over 260 individuals and organizations responded to the call to serve and joined the skills bank. As foundations began to inquire about Black-led organizations serving the Greater Baltimore area, Wooten launched an *asset-directory* to search for these organizations based on their area of service and target neighborhood. The directory was launched in 2019 as the first phase of CLLCTIVLY's community-based platform.

CLLCTIVLY's Foundation of Black Giving

CLLCTIVLY builds upon over 200 years of the Black Church tradition of giving and a long history of cooperative movements within the Black community (Lincoln & Mamiya, 1990; Gates, 2021; Carson, 1993; Nembhard, 2014). Growing up in the church, Wooten watched the ways church members pooled resources to meet the needs of the community. As the former director of the Collective Banking Group (CBG), Wooten took note of the ways its founder, Rev. Dr. Weaver brought business sophistication to the traditions, rituals, and technology of the Black Church to mobilize over 200 congregations in Prince George's County to pool resources to meet the needs of their members and the broader community (Shanks, Boddie, & Wynn, 2014). Like the Black Church and Black American cooperative movements, CLLCTIVLY uses an asset-based framework. It draws upon the strengths and local assets of Black-led organizations as the primary building blocks for sustainable giving and community development. CLLCTIVLY extends Civil Rights activist Ella Baker's model of decentralized movement building based on participatory democracy by adding new technologies like social media (Miller, 2016). To ensure sustainable change, Wooten grounds this work in the seven Nguso Saba principles of Kwanzaa: *umoja* (unity), *kujichagulia* (self-determination), *ujima* (collective work and responsibility), *ujamaa* (cooperative economics), *nia* (purpose), *kuumba* (creativity), and *imani* (faith) (Johnson, 2001). These principles are integrated into all of CLLCTIVLY's projects to build an ecosystem that operates from shared principles and values.

Donors Response to Giving to Racial Equity Causes

At the onset of the coronavirus pandemic and the racial unrest following the murder of George Floyd, CLLCTIVLY was well-positioned as a source for those seeking Black-led organizations aligned with their values to come alongside to support and fund. With a database of over 140 Black-led organizations, Wooten launched Baltimore Black-led Solidarity Fund to provide "no strings attached" micro grants to support organizations and businesses that may have had to suspend programming due to the pandemic. In 2020, Raven defensive end Calais Campbell gave $125,000 in partnership with the Rockefeller Foundation's support of $75,000 to help CLLCTIVLY expand economic opportunities for Baltimore's Black-led organizations during the pandemic. In general, eighty percent of CLLCTIVLY's funding comes from foundations. Of these foundations, ninety percent have Black professionals in senior positions. The remaining funding comes from individuals.

Mechanisms Facilitating Giving to Racial Equity Causes

Wooten designed CLLCTIVLY as an ecosystem with six phases: asset map/directory, amplify/ multimedia project, skills bank, strategic partnerships/marketplace, social impact institute, and funds for black futures. So far the most robust phases of the ecosystem are the asset map/directory with 140 Black-led organizations, the Funds for Black Futures projects, and the Amplify projects.

Sparked by the increased needs during the pandemic, CLLCTIVLY has created the *Baltimore Black-led Solidarity Fund* and a series of other ways to raise funds and to support Black-led organizations. The *Black Futures Micro-Grant* is a monthly participatory grantmaking event that identifies winners through a community voting process based on a best 3-minute video. Each month there are two winners. The first-place winner receives $1,000 and the runner-up receives $500. All participants gain visibility that typically attracts new opportunities and resources including speaking engagements, new business, and volunteers. To date, $75,000 has been awarded to over 50 grantees. *CLLCTIV GIVE* is an annual day of giving held in August set aside to raise funds for Black Future projects. In 2019, CLLCTIVLY raised $5,000 in 24 hours and in 2020, $56,000 was raised. *Black Futures 360 Giving Circle* connects people with common causes to pool their time, talent, and money to support Black-led organizations with $360 each year. Currently there are about 6o members in the giving circle with $25,000 fund. *Got Your Back* is CLLCTIVLY's new guaranteed basic income, social capital, and social network campaign to support women changemakers. In partnership with a community of women changemakers and entrepreneurs, an individual will be integrated into this new community and supported with a $2,000 stipend toward living expenses for 12 months. According to Wooten, most philanthropy invests in projects and programs, instead CLLCTIVLY invests in people to make sure they are whole and have what they need to dream. This fall, *CLLCTIV SOUP* will be added as a micro-granting dinner series to celebrate and support Black-led social change organizations. Attendees will give a $10 donation and receive soup, salad, bread and a vote for one of four leaders sharing a 4-miute presentation. The winners will take home half of the funds raised and all presenters will have an opportunity to network and share resources with attendees from across the city.

The Amplify projects—*CLLCTIV CONVERSATIONS, CLLCTIVE Sound*, and *CLLCTIVE events*—seek to change the narrative of Black giving while raising awareness of the work of Black-led organizations in Greater Baltimore. *CLLCTIV CONVERSATIONS* features monthly speakers and community conversations highlighting topics that reimagine Black Philanthropy, Solidarity Economy, Racial Equity, and more. *CLLCTIVE Sound* is a 10-month Artist-in-Residence program supporting Black artists with a $10,000 stipend, a multimedia team, coaching, and professional development provided in partnership with SunSpot Studios. The program will culminate with a celebration and reunion roundtable highlighting the journey of the artist(s). *CLLCTIVE events* like Baltimore RISE, a three-day entrepreneurial rapid ideation skill share event, offers opportunities to partner with local business like Mindgrub and feature the ideas of other entrepreneurs.

Tools and Techniques Facilitating Giving to Racial Equity Causes

Wooten has established CLLCTIVLY as an evolving ecosystem and 100% participatory grantmaking model for Black-led organizations and Black communities in Greater Baltimore to participate in the grantmaking process (Gibson, 2017). CLLCTIVLY primarily leverages the technology of social media to build its network of over 15,000 subscribers. Using its website, Facebook page, Instagram, and Twitter account, CLLCTIVLY mobilizes resources through crowdfunding as well as crowdsourcing information to share the stories, new ideas, services and goods generated by Baltimore's Black-lead organizations and their leaders. Another valuable tool for this work is storytelling. Through CLLCTIVLY's videos and other Amplify projects, a narrative changing, multimedia storytelling process is used to center the brilliant work of Black-led organizations. Networking, conversations, and relationship building are also essential elements of this work. This relational work provides the time and space to foster healing and build the trust needed for Black solidarity and community ownership of this work.

Conclusion

While the dominant grantmaking model remains a hierarchical and data-driven, evidence-based process, Wooten has created a model that invites foundations to invest in Black-led organizations like they "want us to win" and "really believe in the work that we're doing." He is optimistic that the participatory grantmaking process elevated by CLLCTIVLY along with the shared power with community members in the decision-making process can serve as a model for other place-based giving. According to Wooten, this kind of grantmaking can help move us closer to racial equity.

Implications

Generosity spans categories of race or ethnicity—and it comes in many forms, including time, talent, treasure, and even testimony. Although there are no significant differences in rates of giving across racial and ethnic groups, the ways by which diverse donors give often go far beyond the avenues of institutional philanthropy. During a time when there is so much interest in the need to build community, it is encouraging to note that many donors of color embrace the spirit of collectivism, the value of lifting one another up, and the need to directly support their family, friends, and strangers alike through both formal, as well as informal, giving.

More than a year after the start of widespread racial justice protests, diverse donors are still playing an important role in developing and mobilizing real-time responses and solutions. Donors of color are now redefining the philanthropic space well beyond the borders of the U.S. This is a vital moment in a time when nonprofit organizations can reimagine their own fundraising and programmatic priorities to reach these diverse groups. To establish more inclusive and equitable philanthropic fundraising approaches, a variety of informal and formal giving practices needs to be considered.

Moving towards a more diverse and inclusive organization starts with an internal look. Recruiting staff and board members from underrepresented groups can bring new perspectives to the table and provide critical insights to an organization's strategy and mission. For existing staff, organizational training that centers on equity is important. Self-reflection and awareness can give rise to new systems and strategies that support inclusion. When the organization puts in the internal work to develop a more inclusive and equitable workplace, their external practices will be realigned with an equity lens.

Nonprofit organizations should emphasize authentic and meaningful ways to collaborate and to engage with donors of color as trusted advisors on programmatic impact and strategic steps for the organization. Identity-based giving mechanisms, such as giving circles, can provide leadership opportunities for donors of color and democratize the philanthropic process—as well as offer an avenue for donors to be directly involved in decision-making for the organization. During the process of integrating the traditions and values of diverse donors, the definition of giving to an organization should be broadened to include volunteering and in-kind contributions, as well as the concept of mutual aid. The fundraising cycle—from cultivation to stewardship practices—should be inclusive of all these forms of generosity.

In the wake of the pandemic health crisis and urgent calls for racial reckoning, emerging and existing nonprofits embraced mutual aid—a long-standing form of philanthropy in diverse communities. For those seeking to donate to Black-led organizations, several community foundations have developed resource guides and donor guides, and organizations such as CLLCTIVLY had large databases to help direct donors. Black-led organizations created grant competitions to support organizations whose missions support causes of equity and inclusion. Mutual aid websites and spreadsheets emerged to help people directly support others in need. Recognized annually in August, Black Philanthropy Month celebrated its 10th anniversary this year, and continued to reinforce the heightened awareness and celebration of Black philanthropic leadership. These key examples shed light on avenues where organizations can support mutual aid in the communities in which they reside, as well as expand collaboration with organizations led by people of color.

With the rapid development of digital fundraising technologies, donors of color, like other donors, are likely to participate in giving campaigns through social media and crowdfunding. Crowdfunding campaigns and social media stories can breathe life into a cause by showing donors the direct impact of their gifts. These campaigns also make giving more convenient and allow organizations the opportunity to mobilize quickly in the face of a crisis or an emergency. Crowdfunding has emerged as a popular vehicle to give to social and racial justice causes—a priority that is on the rise across all ethnic and racial groups. Overall, organizations should consider the ways in which they can programmatically support causes related to social and racial justice and economic recovery for communities of color.

The face of generosity is diverse—and as the United States heads towards an even more demographically diverse future, it is vital that nonprofit organizations work to learn from each other to develop an inclusive set of philanthropic practices that are dynamic and tailored to the interests, values, and traditions of donors of color. This *Everyday Donors of Color* report highlights some of the ways that organizations and donors of color can reshape the philanthropic landscape together.

Methodologies

This report shares findings from four components. First, the school conducted an extensive systematic literature review of donors of color (for the full review, see Chen, 2021a). The literature review research identifies over 40 search terms across all disciplines. Second, this report uses data from a large nationally representative survey of U.S. households conducted in September 2020. The survey was developed by the Lilly Family School of Philanthropy and fielded using the AmeriSpeak panel by the nonpartisan research organization NORC at the University of Chicago. The sample for this study is 1,535 adults; the sample was weighted to ensure the final sample and statistics in this report are representative of the general U.S. population. Generally, this report presents descriptive statistics. Any mention of statistical significance refers to weighted regression models, which use a variety of demographic controls, including income, wealth, religiosity, age, gender, marital status, race/ethnicity, LGBTQ status, geographic region, and education. Third, the school conducted a series of seven focus groups, including Black, Hispanic, Asian American and American Indian donors, along with philanthropic and nonprofit staff who work with these donors, and a mostly Protestant (but not exclusively) group of clergy and religiously affiliated or adjacent nonprofit leaders. Lastly, two case studies on mutual aid are shared in the report to highlight the role of mutual aid in helping diverse communities during the pandemic.

Limitations

Everyday Donors of Color is based on a nationally representative sample, literature review, focus groups, and two case studies to broaden the information available about giving in communities of color. However, it is important to note key limitations of the study.

In the context of this report, the term "donors of color" includes Black Americans, Asian Americans, Hispanic Americans, and American Indians. We acknowledge there are racial and ethnic groups unaccounted for—including multiracial groups—who also have rich histories and traditions of giving. Second, the data includes information about variables such as marital status, education, and gender. Further analysis can be conducted to examine the intersectionality and complex nature of these diverse identities.

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Appendices

Table A1. Comparing motivation and trust scales by race/ethnicity

	Mean	Asian	Black	Hispanic	White	Other	F-stat	
Importance of following statements (in regard to making a crowdfunding gift or gift on social media, 1 = least important, 4 = most important)								
Because a friend or family member posted on social media	2.84	2.53	2.96	2.92	2.83	2.69	1.32	
Because a friend or family member asked outside of social media	2.92	2.72	2.96	3.09	2.89	2.80	1.64	
Because an acquaintance posted on SM	2.30	2.02	2.62	2.49	2.20	2.42	5.45	***
Because an acquaintance asked non-SM	2.42	2.37	2.52	2.62	2.34	2.52	2.71	**
Because a celebrity posted on SM	1.61	1.44	1.93	1.99	1.42	1.92	16.87	***
Because a celebrity asked followers outside of SM	1.63	1.49	2.03	1.83	1.47	2.02	12.75	***
When asked by a charitable org directly	2.42	2.34	2.79	2.56	2.30	2.67	6.25	***
When you heard about a cause in the news or on SM	2.39	2.30	2.72	2.55	2.26	2.66	7.59	***
Spontaneously in response to a need	2.72	2.68	2.70	2.78	2.72	2.59	0.47	
When you believe your gift can make a difference	3.23	3.18	3.23	3.25	3.25	2.99	1.28	
To remedy issues that are close to you	3.03	3.29	3.13	3.01	3.01	2.98	0.67	
Because you believe in the mission of the org	3.41	3.65	3.43	3.28	3.45	3.21	2.33	*
Because of your political or philosophical beliefs	2.61	2.91	2.35	2.74	2.65	2.29	3.55	***
Because of your religious beliefs	2.39	1.69	2.79	2.38	2.34	2.48	4.12	***
In order to give back to your community	3.01	2.90	3.17	2.95	3.01	2.97	0.84	
In order to help address global issues	2.63	3.04	2.87	2.80	2.53	2.65	4.04	***
For personal satisfaction	2.64	2.51	2.90	2.76	2.58	2.62	2.26	*
N = 785								
1-5 Agreement with the following statements:(5- strongly agree)	3.13	2.85	3.21	3.19	3.10	3.22	1.17	
I would rather work for my own well-being than for that of others	3.65	3.63	3.78	3.64	3.62	3.71	1.28	
I strive to work for the well-being of society	3.81	3.80	4.05	3.63	3.83	3.75	6.31	***
I find it important to make an effort on behalf of others	3.99	3.93	4.19	3.95	3.97	4.00	2.61	**
I find it important to give help to the poor and those who need it	3.13	3.24	3.32	2.89	3.12	3.37	6.28	***
In general, most people can be trusted	3.13	2.85	3.21	3.19	3.10	3.22	1.17	
N= 1,519								

Note: * p < 0.10, ** p < 0.05, *** p < 0.01

Table A2. Full regression results on giving to social justice, neighborhood, and trust scale

	Social justice			Neighborhood			Trust scale
	Incidence – probit marginal effect	Log amount – OLS	Log amount – tobit marginal effect	Incidence – probit marginal effect	Log amount – OLS	Log amount – tobit marginal effect	OLS
Respondent age	-0.003***	-0.013***	-0.014***	-0.001	-0.004	-0.004	0.003**
	(0.001)	(0.005)	(0.004)	(0.001)	(0.004)	(0.004)	(0.002)
Gender and marital status: Single men is reference group							
Single Woman	0.039	0.247	0.192	0.081*	0.228	0.350	0.041
	(0.043)	(0.220)	(0.236)	(0.046)	(0.189)	(0.213)	(0.080)
Married / Partnered	-0.047	-0.252	-0.268	-0.030	-0.075	-0.123	0.007
	(0.034)	(0.197)	(0.183)	(0.031)	(0.132)	(0.137)	(0.069)
Race/ethnicity: Other race is reference group							
Asian	0.118	0.139	0.537	0.075	0.503	0.407	0.076
	(0.092)	(0.592)	(0.463)	(0.082)	(0.405)	(0.387)	(0.160)
Black	0.078	0.118	0.470	0.111*	0.709**	0.589**	0.248*
	(0.070)	(0.519)	(0.383)	(0.066)	(0.323)	(0.291)	(0.136)
Hispanic	-0.020	-0.414	-0.110	0.017	0.131	0.085	-0.050
	(0.063)	(0.506)	(0.315)	(0.052)	(0.239)	(0.200)	(0.129)
White	-0.018	-0.389	-0.113	0.022	0.273	0.134	-0.001
	(0.058)	(0.475)	(0.290)	(0.048)	(0.242)	(0.184)	(0.117)
Education: Less than high school is reference group							
High school graduate	-0.022	-0.168	-0.113	0.029	0.027	0.091	-0.137
	(0.040)	(0.257)	(0.183)	(0.044)	(0.254)	(0.191)	(0.113)
Vocational/tech school/ some college/associates	0.017	0.017	0.074	0.024	-0.018	0.067	-0.033
	(0.040)	(0.265)	(0.182)	(0.042)	(0.247)	(0.184)	(0.111)
Bachelor's degree	0.163***	0.725**	0.871***	0.127**	0.487*	0.561**	0.116
	(0.053)	(0.334)	(0.267)	(0.052)	(0.283)	(0.236)	(0.120)

	Social justice			Neighborhood			Trust scale
	Incidence – probit marginal effect	Log amount – OLS	Log amount – tobit marginal effect	Incidence – probit marginal effect	Log amount – OLS	Log amount – tobit marginal effect	OLS
Post grad study/ professional degree	0.115** (0.055)	0.458 (0.336)	0.623** (0.281)	0.111** (0.055)	0.417 (0.292)	0.483* (0.250)	0.193 (0.128)
Employed	-0.049* (0.027)	-0.323** (0.165)	-0.243* (0.136)	-0.040 (0.027)	-0.230* (0.122)	-0.182 (0.117)	-0.084 (0.054)
Household size (including children)	0.002 (0.008)	0.027 (0.048)	0.017 (0.041)	-0.005 (0.009)	-0.033 (0.037)	-0.033 (0.038)	-0.006 (0.017)
Log real family income	0.044** (0.017)	0.266*** (0.087)	0.238*** (0.086)	0.039** (0.017)	0.187*** (0.069)	0.181** (0.076)	0.040 (0.034)
Log Wealth	0.002 (0.005)	0.027 (0.031)	0.014 (0.028)	0.004 (0.006)	0.036 (0.025)	0.020 (0.030)	-0.006 (0.014)
Region: northeast is reference group							
Midwest	-0.015 (0.030)	-0.083 (0.161)	-0.079 (0.155)	-0.002 (0.031)	-0.008 (0.137)	-0.014 (0.135)	-0.057 (0.072)
South	0.026 (0.030)	0.111 (0.164)	0.120 (0.156)	0.037 (0.033)	0.198 (0.156)	0.170 (0.149)	0.083 (0.073)
West	0.060* (0.035)	0.261 (0.196)	0.330* (0.185)	0.011 (0.032)	0.089 (0.151)	0.061 (0.147)	-0.021 (0.074)
Constant	-3.017*** (0.799)	-1.950** (0.818)	-22.127*** (5.226)	-3.590*** (1.013)	-1.715** (0.775)	-24.544*** (6.411)	3.140*** (0.394)
Observations	1376	1376	1376	1376	1261	1261	1370
R2		0.092			0.059		0.074

Notes: Robust Standard errors in parentheses

* p < 0.10, ** p < 0.05, *** p < 0.01

Table A3. Full regression results for all types of philanthropic behaviors

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Probit marginal effect										Poisson marginal effect
	Donate to charity	Donate via social media	Volunteer	Donate blood	Donate to food bank/ need	Contribute to crowd funding	Give money to people known	Help people in need who you know	Give money to strangers	Help strangers	Count of the 10 philanthropic behaviors
Respondent age	0.002**	-0.003**	0.002	-0.002	0.003**	-0.005***	-0.001	-0.003***	-0.001	-0.003***	-0.011*
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.006)
Gender and marital status: Single men is reference group											
Single Woman	-0.005	0.104*	0.063	-0.082*	0.067	-0.020	-0.011	0.068	0.057	0.039	0.279
	(0.046)	(0.053)	(0.055)	(0.049)	(0.049)	(0.053)	(0.044)	(0.045)	(0.056)	(0.056)	(0.279)
Married/ Partnered	-0.005	0.001	-0.042	-0.062	0.025	-0.094**	-0.044	0.001	-0.047	0.011	-0.247
	(0.041)	(0.043)	(0.049)	(0.044)	(0.044)	(0.047)	(0.039)	(0.041)	(0.049)	(0.048)	(0.254)
Race/ethnicity: White is reference group											
Asian	-0.136	-0.043	0.055	-0.067	0.006	-0.046	0.021	-0.063	-0.071	0.280**	-0.121
	(0.115)	(0.112)	(0.121)	(0.130)	(0.102)	(0.107)	(0.120)	(0.105)	(0.110)	(0.122)	(0.659)
Black	0.080	0.036	0.042	-0.198*	-0.037	0.023	0.054	0.051	-0.047	0.425***	0.398
	(0.094)	(0.096)	(0.102)	(0.104)	(0.086)	(0.091)	(0.098)	(0.080)	(0.081)	(0.097)	(0.574)
Hispanic	0.064	-0.044	-0.007	-0.203**	-0.111	-0.011	-0.007	-0.012	-0.090	0.286***	-0.188
	(0.089)	(0.091)	(0.097)	(0.100)	(0.084)	(0.088)	(0.094)	(0.073)	(0.076)	(0.097)	(0.557)
White	0.088	-0.026	-0.055	-0.274***	-0.059	-0.006	0.003	-0.066	-0.035	0.129	-0.382
	(0.084)	(0.084)	(0.090)	(0.093)	(0.076)	(0.080)	(0.086)	(0.066)	(0.067)	(0.087)	(0.509)
Education: Less than high school is reference group											
High school graduate	-0.121**	0.009	-0.037	0.131***	-0.014	0.086	0.079	0.107	0.049	0.066	0.339
	(0.060)	(0.070)	(0.077)	(0.050)	(0.071)	(0.060)	(0.067)	(0.069)	(0.082)	(0.078)	(0.361)
Vocational/ tech school/ some college/ associates	-0.067	0.020	0.010	0.185***	0.047	0.081	0.016	0.111*	-0.028	0.036	0.402
	(0.056)	(0.067)	(0.074)	(0.046)	(0.067)	(0.056)	(0.066)	(0.067)	(0.079)	(0.075)	(0.357)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Probit marginal effect										Poisson marginal effect
	Donate to charity	Donate via social media	Volunteer	Donate blood	Donate to food bank/ need	Contribute to crowd funding	Give money to people known	Help people in need who you know	Give money to strangers	Help strangers	Count of the 10 philanthropic behaviors
Bachelor's degree	0.009 (0.063)	0.086 (0.077)	0.090 (0.081)	0.192*** (0.057)	0.089 (0.075)	0.172*** (0.067)	-0.076 (0.074)	0.049 (0.075)	-0.031 (0.088)	-0.001 (0.083)	0.556 (0.403)
Post grad study/ professional degree	0.027 (0.067)	0.205** (0.082)	0.149* (0.087)	0.136** (0.060)	0.057 (0.081)	0.245*** (0.073)	0.028 (0.076)	0.076 (0.078)	0.058 (0.091)	0.086 (0.086)	1.042** (0.436)
Employed	-0.021 (0.034)	-0.027 (0.037)	-0.021 (0.040)	-0.030 (0.037)	-0.035 (0.037)	-0.020 (0.037)	-0.068** (0.033)	-0.030 (0.036)	0.047 (0.040)	-0.077** (0.039)	-0.268 (0.195)
Household size (including children)	-0.019* (0.011)	-0.004 (0.011)	0.034*** (0.012)	0.016 (0.011)	0.029** (0.012)	-0.005 (0.011)	0.005 (0.010)	0.021** (0.011)	0.010 (0.012)	0.010 (0.012)	0.090 (0.059)
Log real family income	0.082*** (0.020)	0.052** (0.023)	0.067*** (0.024)	-0.012 (0.022)	0.040* (0.022)	0.037 (0.023)	0.008 (0.022)	0.040* (0.020)	0.004 (0.026)	-0.002 (0.025)	0.318** (0.135)
Log Wealth	0.019*** (0.007)	0.009 (0.008)	0.006 (0.008)	0.009 (0.008)	0.008 (0.007)	0.007 (0.008)	-0.002 (0.008)	0.013* (0.007)	0.002 (0.009)	-0.006 (0.009)	0.071 (0.047)
Region: northeast is reference group											
Midwest	-0.065 (0.045)	0.006 (0.048)	0.086* (0.052)	0.006 (0.047)	0.063 (0.052)	-0.022 (0.049)	0.029 (0.049)	0.033 (0.047)	-0.014 (0.052)	0.027 (0.055)	0.152 (0.250)
South	-0.007 (0.043)	0.021 (0.049)	0.135*** (0.051)	0.012 (0.046)	0.066 (0.050)	-0.000 (0.048)	0.123*** (0.045)	0.043 (0.046)	0.139*** (0.051)	0.052 (0.053)	0.588** (0.259)
West	-0.050 (0.046)	0.071 (0.049)	0.066 (0.053)	-0.057 (0.047)	0.031 (0.052)	0.052 (0.050)	0.012 (0.049)	0.010 (0.047)	0.094* (0.052)	0.043 (0.054)	0.274 (0.278)
Observations	1375	1375	1376	1376	1376	1376	1376	1376	1376	1376	1376

Notes: Robust Standard errors in parentheses
* p < 0.10, ** p < 0.05, *** p < 0.01

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