

# What Makes Immigrants Generous?: The Effects of Acculturative Stress and Resources

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**Abstract:** Although the literature in the field has examined why and how individuals give, there is still a lack of systematic research regarding immigrants' philanthropic giving behavior in the United States. This study pays attention to the influence of two major dimensions, the acculturative stress that immigrants undergo during the immigration process and the personal resources that they possess in the United States, on their giving. The empirical analysis presented here is based on a survey of 1,493 Korean immigrants and indicates that acculturative stress moves in negative direction as predicted but is not statistically significant in estimating giving. In terms of personal resources—human (education and income), social (marriage, homeownership, employment), and cultural (religiosity)—turn out to be significant indicators of giving.

**Keywords:** philanthropic giving, acculturative stress, human resources, social resources, cultural resources

## INTRODUCTION

Charities and other nonprofits contribute considerably to the provision of social and public services. These organizations work independently and in partnership with public agencies to provide services for disadvantaged citizens and communities as well as to promote well-being and justice. The role of these organizations has become more important than ever with rising levels of inequality (Clifford, 2017; Salamon, 1987).

These nonprofit and charitable organizations, however, tend to be financial vul-

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nerable and to face resource shortages, although the extent of this problem varies among organizations and over time (Cortis & Lee, 2019; Moon, 2017). Several scholars (Clifford, 2017; Hodgkinson, 2002; Salamon, 2002) have pointed to the erosion of financial resources as a primary challenge for nonprofit organizations, which is largely tied to changes in the institutional environment of these organizations, including a decrease in individual donation (as a percentage of total income) (Hodgkinson, 2002), cutbacks in government funding to nonprofits (Clifford, 2017; Salamon, 2002), marketization of nonprofit markets (Hodgkinson, 2002; Salamon, 2002), and the growing role nonprofits play in public service provision (Brooks, 2000; Van Slyke & Brooks, 2005).

To alleviate this problem, many scholars have suggested that nonprofit organizations diversify their donation constituents. Finding ways to attract donations from ethnic minorities and immigrants could help nonprofits diversify revenue streams and thus strengthen their financial situation (Carroll & Stater, 2008; Froelich, 1999; Van Slyke et al., 2007). Ethnic minority groups are typically underrepresented in the philanthropic arena and their philanthropic contributions to nonprofit organizations are minimal compared to that of the mainstream white population (Newman, 2002). In addition to helping ease financial woes, reaching out to ethnic immigrants and cultivating their participation in philanthropy can foster a vibrant civic and democratic society in which people with diverse backgrounds interact and work together toward collectivity (Putnam, 1995; Uslander & Conley, 2003). Nonprofits can play a special role as a conduit that enables citizens to engage in the public service process through philanthropic activities (Ferris, 1984).

Accordingly, a growing number of nonprofit managers and scholars have begun to pay attention to ethnic minorities as potential targets for donation (Agbayani-Siewert, 2004; Chao, 2001; Sundeen, Garcia, & Roskoff, 2009), and among ethnic minorities, Korean Americans are viewed as particularly important (Newman, 2002; Lee & Moon, 2011). This is related to the fact that they are among the fastest growing population in the United States that has achieved economic and educational success (Pettrey 2002). Even with the financial and human resources Korean immigrants possess, they are still underrepresented in nonprofits and philanthropic sectors.

To date, there is lack of fundraising efforts directed toward ethnic minorities and immigrants. This is largely related to the underlying perception that ethnic minorities are not potential donors but merely potential recipients of services in philanthropic arena (Newman, 2002). Also, there is a lack of understanding of how different immigrants are from the white population in terms of giving practices. As a result, fundraisers invested most of their time and resources in garnering support from the white population.

This study pays attention to two major dimensions: acculturative stress that immigrants undergo in the immigration process and personal resources (human, social, and cultural) that they bring when moving to the United States. Using survey data of 1,493 Korean immigrants, the study investigates their respective influence on giving. Korean immigrants can look attractive for fundraisers. Based on data from the U.S. Census Bureau (2010), Korean immigrants are among the immigrant groups with high socioeconomic status and generally considered a successful immigrant group. In addition, Korean immigrants in the United States are among the fastest growing immigrant population in the United States, although in recent years the number of the population growth has been slowed.

The following section will provide a brief background of Korean immigrants in the United States and the importance of their philanthropic giving for nonprofits. It also introduces the concept of acculturation and develops hypotheses that relate it to immigrant giving participation and level. In addition, we provide a literature review regarding other important determinants of giving. We then discuss a research method that describes data, samples, variable measures, and an empirical model. Finally, we present our findings, conclusion, and implications.

## **BACKGROUND**

Asian immigrants (including Koreans) began to flow to America with the passage of the Immigration and Naturalization Act of 1965 (also known as the Hart-Celler Act), which “abolished the national origins systems and substituted hemispheric quotas” and “gave high priority to the reunification of family” (Kitano & Daniel, 2001, p. 17). Since then, the population of Korean immigrants has increased dramatically. Between 1969 and 2004, their share of the total U.S. immigration population grew from 0.7% to 3.8%, rising from 357,393 in 1980 to 789,849 in 1990 (U.S. Census Bureau, 2007; Kitano & Daniel, 2001), and by 2010, there were an estimated 1.7 million Korean immigrants in the United States (U.S. Census Bureau, 2010). Korean immigrants are also considered “model minorities” owing to their educational and economic success. In 2007, about 53% of Korean immigrants had a college degree or higher (compared with 24% of non-Hispanic whites) (U.S. Census Bureau, 2007). The median household income of Korean immigrants, adjusted for inflation, was estimated to be \$52,729 in 2007, which is about \$2,000 higher than the median household income of the non-Hispanic white population (U.S. Census Bureau, 2007).

## ACCULTURATIVE STRESS

Immigrants experience acculturative stress when they arrive in a host country. This process involves psychological and behavioral adaptation that occurs in the course of continuous contact and interaction with people and culture of a host country (Berry, 1997; Moon, 2018; Phinney, Horenczyk, Liebkind, & Vedder, 2001). Acculturative stress is not inevitable for immigrants, and when it occurs, it is not uniform but is rather shaped by immigrants' personality and sociocultural backgrounds (Berry et al., 1987; Berry & Kim 1988). However, basic shared features are the initial hardship and stress related to learning a new language, dealing with cultural barriers and new foods, and coping with feelings of loneliness and isolation. This acculturative stress results in a compromised "mental health status (specifically confusion, anxiety, and depression), feelings of marginality and alienation, heightened psychosomatic symptom level, and identity confusion" (Berry, Kim, Minde, & Mok, 1987, p. 492).

Acculturative stress is a mental health issue that can prevent immigrants from being social engaged and economically productive. Several studies have underscored that a sense of emotional stability is a key ingredient in encouraging participation in philanthropic activities (Chao, 2001; Putnam, 2000). Emotional well-being can facilitate self-esteem and make one feel confident about interacting with others and thereby speed up one's incorporation into a host society. On the other hand, a higher level of acculturative stress can lead to emotional instability and thereby discourage engagement in social networks and lower economic productivity. Emotional instability can, in other words, lead to social and economic instability, which can in turn prevent participation in philanthropic giving. These ideas about the effects of acculturative stress support the speculation that Korean immigrants with a higher level of acculturative stress are less likely to participate in giving than those with a lower level of acculturative stress.

## HUMAN RESOURCES

Human resources generally refer to personal attributes that determine the ability to work and produce economic value. They include education and income. Most empirical studies generally suggest a positive relationship between education and giving (Brown, 1999; Feldstein & Clotfelter, 1976; Gittell & Tibal, 2006), although the relationship is more complex and subtle depending on the type of giving (religious versus secular) and education field of the donor (social science versus eco-

nomics and business). Economic, social learning, and sociological perspectives supply an explanation for these positive findings. From an economic point of view, higher levels of education provide the personal resources that help people to be economically productive and thus earn higher incomes, which can simultaneously increase the likelihood of giving (Schervish & Havens, 1997). Social learning theorists suggest that individuals with a higher education are likely to more cognizant of the world around them, to interact with others, and to appreciate the importance of others' well-being, which can enable them to value charitable activities (Monroe, 1994; Moon & Downey, 2011). Sociology views education as an important socializing platform that enables individuals to interact with others and establish the social networks needed to put them in a position where they can be solicited for donation (Brown, 1999). From these general observations about education, it can be hypothesized that Korean immigrants with a higher level of education are more likely to give than those with a lower level of education.

When it comes to income, there is a general consensus among scholars that it positively affects giving (Andreoni, Gale, & Scholz, 1996; Brown, 2001), although its precise effect on giving is still debated. Peter Frumkin (2006) has argued that the decision to give is an indirect result of a combination of factors relevant to income level, such as education and social pressures, and not the direct result of income level. Additionally, the effect of income level on giving varies with the data used to measure income level (i.e., income in the short term versus income over the long term) and giving (giving as a total amount versus giving as a share of personal income) (Brown, 2001; Moon & Downey, 2011). For example, the effect of income on the amount of giving is minimal when giving is measured as a share of personal income (Schervish & Havens, 1995). In light of these insights about income, we can posit that Korean immigrants with a greater level of income are more likely to give than those with a lower level of income.

## **SOCIAL RESOURCES**

Social resources refer to resources that make it possible for individuals to develop social relationships and the opportunity to form connections with others (Moon & Choi, 2013; Putnam, 2000). These resources, which marriage, owning a home, and being employed, provide networks that enable people to learn about charitable markets, facilitating the process of giving. Married individuals are more likely to give and make larger donations than single individuals (Mesch, Rooney, Steinberg, and Denton, 2006). Sociologists W. Keith Bryant, Haekyung Jeon-Slaughter, Hyo-

jin Kang, and Aaron Tax (2003) have argued that married couples tend to have wider social networks than single people and therefore are more likely to be asked to give. Married people have larger social networks because they tend to share each other's networks. Most studies have also found that homeownership, viewed as an indicator of wealth, is strongly and positively related to giving (Carroll, McCarthy, & Newman, 2006; Feldman, 2007). Homeowners are more likely than renters to have stable social networks and be connected with neighbors, which makes it easier to recruit them for donation. Most studies have also found that the employed give more than the unemployed (Banks & Tanner, 1999; Feldman, 2007), although this result is complicated by one's kind of employment—self-employment, public service employment, or private sector employment—and where one lives. Public service employees are more likely to participate in charitable giving than private sector employees in the United States (Houston, 2006) and in Japan (Yamauchi & Yokoyama, 2005). The self-employed are less likely to be generous in Ireland (Carroll et al., 2006), the United Kingdom (Banks & Tanner, 1999), and Japan (Yamauchi & Yokoyama, 2005), but not in the United States (Feldstein & Clotfelter, 1976). These observations suggests that Korean immigrants who are married are more likely to give than single immigrants, that Korean immigrants who are homeowners are more likely to give than immigrants who rent, and that Korean immigrants who are employed are more likely to give than those who are unemployed.

## CULTURAL RESOURCES

Religiosity is an important cultural resource in that it can shape the moral tastes and values that guide individuals in their preferences and actions (Wilson, 2000). Numerous studies suggest that individuals who identify themselves as religious are more likely to donate (Clotfelter, 1997; Hodgkinson & Weitzman, 1996). Religion can help individuals understand the importance of being generous to others and thus foster philanthropy (Frumkin, 2006). In addition, religious organizations provide associational networks through which individuals meet and interact with others with similar causes and values. This social setting can promote individuals' participation in philanthropic activities (Frumkin, 2006). This influence of church affiliation and religiosity is likely to be significant in the case of Korean immigrants, considering that a high percentage are churchgoers (about 75%) and that church is a community epicenter, playing a significant role in meeting their religious, cultural, economic, and social needs (Min, 1992). Given this, it seems reasonable to suppose that Korean immigrants with a higher level of religiosity will be

more likely to give than those with a lower level of religiosity.

### DATA AND VARIABLE MEASURES

This study relies on a Korean American immigration survey with the W. K Kellogg Foundation grant that was conducted in 2009 by a group of researchers that included me and that is available through Dorothy A. Johnson Center for Philanthropy at Grand Valley State. We adopted web-based survey in order to overcome the low number of responses researchers tend to get from ethnic minority groups, notably Korean immigrants, when they administer mail and phone surveys. The survey was prepared in both English and Korean and was administered by a major Korean media organization in the United States, the Korea Daily, a newspaper owned by the Joon-gAng Broadcasting Corporation. The survey was launched on the main website of the newspaper and was advertised through radio commercials as well as on the front

**Table 1.** Variable Coding

Variables	Coding
Participation in giving	1 when respondent gives to a philanthropic organizations, 0 otherwise.
Acculturative stress	combined scale using items associated with stress arising from receiving different social treatment, using English, and encountering a different culture.
Education	1= below BA, 1=BA, 2=graduate degree
Marital Status	0=single, 1=married
Household Income	1=\$0-24,999, 2=\$25,000-\$49,999, 3= \$50,000-\$74,999, 4=\$75,000-\$99,999; 5=\$100,000-\$149,999; 6=\$150,000-\$199,999 , 7=\$200,000 over
Homeownership	1=homeowner, 0 otherwise
Employment status	2=full-time, 1=part time, 0=unemployed
Gender	1=male, 0=female
Age	continuous variable (range from 21 to 76)
Immigration Generation	1=1st generation, 2=1.5 generation, 3=2nd generation
Citizenship Status	1=citizen, 0 otherwise
Religiosity	frequency of attending religious services (1= do not attend, 2= only major religious holidays, 3= about once a month, 4= about once a week, 5= more than once a week).

**Table 2.** Descriptive Statistics

Variables	% or Mean	Std. Dev.	Min	Max
Giving	53	0.4989	0	1
Education	1.79	0.7085	1	3
below BA	38			
BA	46			
Graduate degree	16			
Household income	3.29	1.3961	1	7
Married	82	0.3805	0	1
Homeowner	45	0.4984	0	1
Employment Status	1.53	0.7504	0	2
unemployed	16			
part time	16			
full time	68			
Religiosity	2.63	1.3604	0	4
Male	70	0.4558	0	1
Age	43.18	9.9935	21	76
Immigration generation	1.18	0.3869	1	3
1st generation	82			
1.5 generation	17			
2nd generation	1			
Citizen	42	0.4949	0	1
Acculturative Stress	3.20	0.7551	1	5

page of the online and paper forms of the newspaper. In addition, newspaper subscribers are asked to participate in the survey through email. The total number of responses was 1,493 after incomplete responses were thrown out. Table 1 provides a summary of variable coding scheme. Table 2 shows descriptive statistics.

### Dependent Variables

Giving was measured by asking whether immigrants gave money in 2008 to non-religious tax-exempt nonprofits (registered 501(c) (3) public charities) focused on arts, education, health care, and human services. To facilitate responses, we provided examples of what kind of organizations we were referring to with this description, mentioning the YMCA, Goodwill, and the Red Cross. Those who answered yes were given one point. Those who answered no were given zero points. Among the respondents, about 53% gave to such organizations at least once a year.



## **Independent Variables**

Acculturative stress was measured by asking whether the respondent had experienced stress arising from different social treatment, stress arising from using English, or stress arising from encountering a different culture. By averaging answers to these three questions, we were able to create a composite measure of acculturative stress ( $\alpha = .71$ ).

Human resources was measured by variables including education level and household income level. Education level refers to the highest level of education immigrants completed as of 2008; respondents received two points if they had a graduate degree, one point if they had a college degree, and zero points if they had no college degree. Household income refers to the total gross household income before taxes for 2008: a household income greater than \$200,000 received seven points, that between \$150,000 and \$199,999 six points, that between \$100,000 and \$149,999 five points, that between \$75,000 and \$99,999 four points, that between \$50,000 and \$74,999 three points, that between \$25,000 and \$49,999 two, and that between \$0 and \$24,999 one point.

Social resources were measured by variables including marital status, employment status, and homeownership. Married respondents were given one point, and single respondents were given zero points. Those who were employed full time were given two points, those who were employed part time one point, and those who were unemployed given zero points. Those who owned a house were given one point and those who did not were given zero points.

Religiosity was measured by how often respondents attended religious services. Those who attended religious services more than once a week were given four points. Those who attended about once a week were given three points. Those who attended about once a month were given two points. Those who attended only on major religious holidays were given one point, and those who did not ever attend religious services were given zero points.

## **Control Variables**

To code immigrant generation status, second-generation respondents—those who were born in the United States—were given two points. The 1.5 generation respondents—those who were born outside the United States and immigrated as minors—were given one point. First-generation respondents—those who were born outside the United States and immigrated as adults—were given zero points. About

82% of the survey respondents in our sample indicated that they were first generation, while 17% were 1.5 generation.

Gender was measured by asking whether the respondents were male or female. Males were given one point, while females were given zero points. 70% of the respondents were male and 30% female. Age was a continuous variable that ranged from 21 to 76 years old.

## EMPIRICAL MODEL AND ANALYSES

### Empirical Model

A probit regression model was constructed to measure the dependent binary variable of giving/not giving. Whether researchers choose to use a probit or logit model is largely a function of their preferences with respect to software and their discipline. The outcomes of the distinct models (e.g., slope coefficients, z-values) are almost identical other than the intercept (Long, 1997). Also, the two models make different assumptions about the probability distribution of error ( $\varepsilon$ ); while a probit model assumes a normal distribution of  $\varepsilon$  with  $\mu = 0$  and  $\sigma = 1$ , a logit model assumes a logistic distribution of  $\varepsilon$  with  $\mu = 0$  and  $\sigma = \pi/\sqrt{3}$  (Long, 1997).

The probit model is described as

$$y_i^* = \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \varepsilon_i$$

$$y_i = 1 \text{ if } y_i^* > 0$$

$$y_i = 0 \text{ if } y_i^* \leq 0$$

in which

$y_i$  is the probability of  $i$ th immigrants' participation in philanthropic giving,  $x_1$  is a vector of mental status such as the levels of immigrants' acculturative stress,

$x_2$  is a vector of resources that immigrants possess, including human resources (education and household income), social resources (marital status, employment status, and home ownership), and cultural resources (religiosity), and

$x_3$  is a vector of demographic factors, including immigrants' generation status and gender.

## **Empirical Analysis**

Table 2 displays the descriptive statistics that describe mean, frequency, and standard deviation. Table 3 provides the matrix of correlations and verifies the correlation between independent variables. There is no strong sign of correlation between independent variables. Results of the probit model are provided in Table 4; it reports the magnitudes of coefficients that were arrived at through a calculation of the marginal effects of the variables (Long, 1997). The chi-square statistics indicated the goodness of fit of the models (135.27, significant at  $p < .001$ ).

Acculturative stress moves in a negative direction, but it is not significant in estimating giving and level of giving. Concerning immigrants' resources, human resources (having a certain level of education and income), social resources (being married), and religiosity (higher church attendance) are good indicators of both giving and level of giving. Both education and household income are strong and positive predictors of giving ( $p < 0.005$ ). Additional levels of education and household income increase the probability of giving by 5.9% and 6.4%. These results are generally consistent with previous studies (Andreoni et al., 1996; Brown, 1999, 2001; Gittell & Tibal, 2006).

Among social resource variable measures, only marital status (being married) is positively and moderately related to both giving ( $p < 0.05$ ). Married immigrants are 9% more likely to give than their single counterparts. This result is also reported by other studies (Bryant et al., 2003; Mesch et al., 2006).

Finally, religiosity is a strong and positive predictor of giving ( $p < 0.005$ ). The likelihood of giving increase by 1% with each additional point an individual earns for religiosity. The results are also reported in previous studies (Clotfelter, 1997; Hodgkinson & Weitzman, 1996).

In addition, there is a strong negative relation between men and giving ( $p < 0.005$ ). Men are 11.7% less likely to give than women. This result is likewise consistent with previous studies (Mesch et al., 2006), suggesting that women are generally more empathic than men. Women may also have better social skills and wider networks than men and thus be more likely to be contacted for giving.

Age is positively and strongly related to giving. Older immigrants are 0.16% and 0.49% more likely to give than younger counterparts. This result is at odds with results reported from previous studies (Mathur, 1996; Nichols, 1992; Putnam, 2000). An explanation for this result would be that older adults tend to have more money available to give away than younger adults.

**Table 3.** Matrix of Correlation

Variables	Giving	Accul. Stress	Education	Income	Married	Home-owner	Employment	Male	Age	Gene-ration	Citizen	Religiosity
Giving	1											
Accul. Stress	-0.0264	1										
Education	0.0523	0.0498	1									
Income	0.0661	-0.1942	0.0942	1								
Married	0.0500	0.0349	0.0765	0.2037	1							
Homeowner	0.0997	0.0962	0.0541	0.3833	0.2501	1						
Employment	-0.0299	-0.0734	0.0531	0.2105	-0.0299	-0.0696	1					
Male	0.0081	-0.0593	0.1144	0.012	0.0926	-0.0365	10.266	1				
Age	0.1012	0.0277	0.0889	0.0154	0.2491	-0.2137	-0.1999	0.1225	1			
Generation	-0.0167	-0.2556	-0.2283	0.0918	-0.1214	-0.0371	0.1239	-0.0166	-0.3402	1		
Citizen	0.0187	-0.2258	-0.1643	0.2011	0.0817	-0.264	-0.0248	-0.0279	0.2751	10.2702	1	
Religiosity	0.1442	0.0154	0.0663	-0.0585	0.1277	0.0177	-0.0323	-0.0037	0.0604	-0.0216	0.0295	1

**Table 4.** Probit Regression Results for Immigrants' Participation in Giving

	Marginal effect	Coef.	Std. Err.
Acculturative stress	-0.0257	-0.0648	0.0188
Human Resources			
Education	0.0592	0.1491	0.0198***
household income	0.0638	0.1607	0.0112***
Social Resources			
Married	-0.0757	-0.1925	0.0367*
Homeowner	0.0542	0.1367	0.0300
Employment status	-0.0099	-0.0250	0.0195
Male	-0.1174	-0.2990	0.0305***
Age	0.0058	0.0146	0.0016***
Immigration generation	-0.0077	-0.0194	0.0412
Citizen	0.0133	0.0335	0.0319
Religiosity	0.0564	0.1421	0.0100***
Constant		-1.1409	0.3414
Number of observation	1,493		
$\chi^2$	135.27		
probability > $\chi^2$	0.0000		
log likelihood	-963.394		

Note: \*p<=.05, \*\*p<=.01, p\*\*\*<=.005

## CONCLUSION

This study focuses on immigrants' acculturative stress and their resources and evaluates their impact on giving. Contrary to the hypothesis that levels of acculturative stress would be predictive with respect to giving, the empirical results suggest that although acculturative stress moves in a negative direction as predicted, it is not statistically significant for the purposes of estimating giving. In terms of personal resources, human resources (education and income) and cultural resources (religiosity) are significant predictors of giving. Marital status (being married) is also positively and moderately related to giving.

The statistical insignificance of acculturative stress may be attributed to the fact that philanthropic giving does not require much social interaction or many contacts. As long as they have financial resources and a willingness to help, immigrants can make a contribution without feeling pressured to interact with the mainstream population. This is particularly true with the help of internet, because it is so easy to make a contribution that way. This kind of giving is nonsocial in nature, making it different from volunteering, which requires social interaction and skills. Therefore, acculturative stress is likely related to volunteering more than giving, a hypothesis a future study could explore.

Human resources such as education and income are as predicted strong and positive indicators of giving. Education plays an important role in encouraging the development of the moral standards and values associated with altruistic and compassionate behaviors (Moon & Downey, 2011). In addition, education provides access to social networks that facilitate individuals' interaction with others and their recruitment for donation (Brown, 2001; Putnam, 2000). Income is obviously required for giving but not precondition for it. Indeed, previous studies have suggested that income is not directly related to giving (Brown, 2001; Frumkin, 2006).

Finally, as predicted, religiosity plays a positive and significant role in giving. Religion can help individuals develop the sort of moral values and ethics that can lead to philanthropic activities such as giving. Religious immigrants are more likely to understand the importance of being generous to others and to be encouraged to act on this understanding. Also, religious immigrants are more likely to meet and interact with others with similar moral values and norms than immigrants who are not associated with a religion and who do not attend church (Clotfelter, 1997; Frumkin, 2006; Hodgkinson & Weitzman, 1996).

These findings have important implications. First, nonprofits need to be strategic about whom they ask for donations and about how they go about seeking more philanthropic support from immigrants. Nonprofit fundraising efforts should be

directed toward older married female immigrants who have education, income, religious affiliation, and religiosity. Second, it is important for nonprofits to develop trustful relationships with immigrant communities. One way to promote such relationships would be by providing assistance to immigrants as they try to adapt to American culture and society, including language services and counseling. Although this study suggests that acculturative stress is not directly related to giving, it is plausible to assume that such assistance would foster philanthropic giving indirectly by promoting emotional and social stability.

One possible limitation of this study is related to oversampling; to check this, we compared the characteristics of the sample and the characteristics of the population from which the sample was drawn (U.S. Census Bureau, 2008). The comparison showed that women were overrepresented by 26% and that married people were overrepresented by 13%. Educated people were also somewhat overrepresented. The results of the study may therefore be biased, and thus the research findings should be interpreted cautiously. Another possible problem is that the statistical model may suffer from endogeneity issues that leads it to suggest a potential correlation between certain independent variables and the error term in the model. The model may thus attribute the effect of the omitted variables to the estimated effects of the included variables and thus lead to bias in the estimates of parameters in a regression analysis. This potential bias indicates that the results be regarded as indicating correlational rather than causal relationship.

Future studies ought to pursue a comparison of the patterns of behavior associated with giving and volunteering. As mentioned earlier, giving and volunteering have different behavioral dynamics; volunteering involves social interactions and contacts and demands contribution of individuals' time, while giving requires less or no social engagement and only requires contribution of money. Different models are called for to estimate these different forms of philanthropic behavior. The social nature of volunteering might make it hard for immigrants experiencing acculturative stress difficult to get involved in it. Also, it is important to distinguish secular giving and volunteering from religious giving and volunteering and to understand the patterns of behavior associated with each type. Second, the data used in this study are outdated and need to be updated. Donative behavior tends to be sensitive to temporal contexts; it may change over time with changes in economic and financial situations. In general, the rate of donation is likely to decrease with a decline in economic conditions (Andreoni et al., 1996), although the effect of economic factors (e.g., income) is minimal on the size of giving (Schervish & Havens, 1995). Third, it would be interesting to test the interaction effects of acculturative stress on other independent variables, including age and gender. Previous research (Kim &

Kim, 2013) has suggested that older Asian immigrants tend experience greater acculturative stress, as they may find adaptation to a new culture more challenging than their younger counterparts, while other research has indicated that women are less likely to experience difficulty in adjusting to a new culture and learning a foreign language than their male counterparts (van der Slik, van Hout, & Schepens, 2015). Women generally outperform men in in learning foreign languages and in socializing with others, which could speed up their adjustment to a new culture. Fourth, we need to address the issue of retention of donation. This issue is important because nonprofit organizations need greater stability in their revenue structures, particularly small nonprofits, whose revenue sources are less diversified than those of larger and established nonprofits. Charitable donations are more likely to be the primary source of revenue for smaller organizations, while larger nonprofits typically have additional revenue streams, including grants, contracts for service, and sales of goods and services (Carroll & Stater, 2008).

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