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As the Year Draws to a Close, Deciding How to Slice Your Charitable Pie

By **RON LIEBER**

Each year at this time, out of some combination of generosity and procrastination, millions of Americans rush to make donations to the causes and institutions important to them.

It is a beautiful thing, but it is also something of a scramble. The solicitations pile up. The holiday to-do list is already long. There are last-minute tax moves to make. And somewhere along the way, people find a few minutes to make a series of hasty decisions and dash off a bunch of checks.

This year, I was determined that my family would be a bit more deliberate. We already automatically give modest amounts each month, via credit card, to institutions and causes that we have a personal connection to and educational or religious institutions that shaped us or shape us still.

But I wanted us to have a true charitable [asset allocation](#) — an actual pie chart so that we could be more deliberate about how we split things up. We also had a goal of giving more to people who are lacking in basic needs.

Our historical pie chart shows us to be a lot like other Americans, with a heavy tilt toward houses of worship and secondary or higher education. According to the annual [Giving USA study](#) of how Americans give, just 8 percent of donations go to international organizations, and not all of them work on basic issues like hunger and health.

Any serious discussion of this issue ought to include a careful consideration of “[The Life You Can Save](#),” a brief and provocative book by [Peter Singer](#), a Princeton University professor of bioethics. To lead a truly ethical life, he writes, we should be doing much more to help poor people in faraway places. Our money can go farther there, too, giving us more bang for our charitable buck.

It is hard to argue that there is anything more important than saving one additional child’s life. But where does that leave those of us who still have a strong affinity for causes and places closer to home?

EDUCATION Many of us would not be where we are were it not for the educational institutions that picked up the bill when we could not pay full freight. To my mind, that creates not just a debt of gratitude but a running tab that I hope to clear long before I die.

Mr. Singer sees no need for people like me to repay in full, though. “I think it’s open to you to say that the marginal difference my dollar can make to an organization that already has a large endowment is not as great as one given to an organization that helps people who have almost nothing,” he said.

Even some fund-raising professionals were willing to absolve me here. “If you think about what motivates the people who fund scholarships, their intention is not necessarily for you to pay it back,” said [Melissa A. Berman](#), the president and chief executive of Rockefeller Philanthropy Advisors. “The intention is for you to have a set of opportunities and to fulfill your potential without any strings attached.”

Strings or no, it would simply feel selfish not to give generously in this category. The one excuse Mr. Singer was willing to allow me was this one: The only way to justify giving something to educational institutions that are relatively well off (or to pay the \$50,000-plus in costs for universities like his) is if they produce people and knowledge that will help solve the world’s problems.

It is hard to prove conclusively that any one institution has or will make a measurable difference. And what does he give to Princeton? “Not one cent,” he said, adding that he believes that he has talked many alumni into giving less than they might have otherwise.

HOUSES OF WORSHIP Many religious communities depend on their members for much or all of their annual budget. They would not exist but for our (still tax-deductible, for now) donations.

Mr. Singer, who is an atheist, doesn’t have much patience for this. “Maybe they could scale down a bit,” he said. “They don’t need such a comfortable place to worship while other people don’t have shelter from the elements.”

But many communities have inherited ornate buildings, which can feel like both blessings and curses from God when they start falling to pieces. Letting them rot isn’t really an option. Once they’re fixed up, however, Mr. Singer does offer a nod to the fact that people who pray there tend also to give a bit more to charity than non-God-fearing types.

If you offer financial support to your own house of worship, at the very least you have a duty to make sure that your religious community is

making fellow members aware of the need to help people who have much less than you do.

CULTURAL INSTITUTIONS Here, Mr. Singer is perhaps at his most blunt. “Philanthropy for the arts or for cultural activities is, in a world like this one, morally dubious,” he writes in his book.

He has heard two counterarguments repeatedly since the book came out in 2009. One points to the work that, say, art museums do with disadvantaged children. “I can see how that would be a worthwhile thing to do,” he said. “I’m not sure how well it compares with saving kids from dying from diarrhea or malaria.”

Then, there are the crumbling buildings again. “I’m certainly not suggesting that when the roof of the Met starts to leak that you don’t repair it,” he said. “But I would not give a penny to the Met to buy another painting.”

A CHILD WEIGHS IN One other new twist in our household this year was bringing our 6-year-old daughter in on the discussion. To help with this, we used a card game called “Talk About Giving,” which is sold by the [Central Carolina Community Foundation](#) and is worth buying if you have children under 22 living with you.

The idea for the game came from [Cathy Monetti](#), the founder of Riggs Partners, a marketing firm that does work for the foundation, which distributes grants and scholarships and also assists local philanthropists. It was born of a desire to make giving money, and not spending it, something that was talked about at every dinner table. “As opposed to my table, where the conversation was, ‘When am I going to get the earrings that go with the shoes that go with the dress?’ ” she said. “All I had to do to change that was include my children in the conversation about giving, which we’d never thought to do.”

The 60 questions include zingers like, “What’s something you’re willing to do without right now, and what would you do with the money you saved?” And “Think back on the gifts you got on your last birthday. Which ones do you still use?” What Ms. Monetti said she and the foundation had realized was that if children were the drivers of the conversation, that in itself would change the behavior of the parents.

And so it goes with my family. Our daughter wanted to share: equal amounts for groups that help people far away and the groups we have given to in the past, she said. Some rough approximation of this seems like a good place to end up this year, as it both brings her into the process and gets us closer to our goal of an ideal allocation without necessarily bickering over the last few percentage points.

[Iris Krieg](#), an adviser in Chicago who helps donors, warned that any attempt to arrive at shared values within a family could involve hurt feelings or, at least, some difficult compromises. “But this still should be one of the more fun things that anyone gets to do,” she said. “It should be joyful, even when it’s difficult. The joyful part is to be able to say that I can make something better.”