**Age Differences in Social Discounting and Charitable Giving in the U.S.**

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**Abstract**

**Objectives:** Social discounting describes the tendency to offer fewer resources to a recipient when the perceived social distance to them increases. Previous research suggests that older adults show more generosity to distant individuals (i.e., lower social discounting rates) than younger adults (Pornpattananangkul et al., 2019; Lin & Zhang, 2020), while such age differences were only reported in small samples and Asian contexts.

**Methods:** We recruited a piloting community-dwelling sample (n=67), and two national lifespan samples were collected via phone (n=870) and a combination of online and in-person (n=480). The social discounting measure was adapted from Jones and Rachlin (2006) and involved multiple social distances on a 100-point scale (0 = closest, l00 = most distant). For each social distance, participants were asked how much of $100 they would allocate to themselves versus a person at that distance. They then made the same decision for their favorite charity.

**Results:** Across two studies, we did not find significant age differences in the total amount of money forgone to individuals and favorite charities. Contrary to previous findings, we found a positive association between age and social discounting rates, indicating that older adults discounted more to socially distant recipients. The associations remained unchanged after controlling for demographics.

**Discussion.** Findings suggest that age differences in the tendency to discount generosity may be subjective to cultural contexts.

**Keywords.** Aging, Generosity, Social Discounting

Pilot study (n=67)

Thesis data, 5 social distances (1, 5, 10, 50, 100)

* *Showing that adults of all ages were able to understand the items without problems when they were administered in a lab context.*

Study 1 (n=870)

CNSS data, 4 social distances (1, 10, 50, 100), 20-minute phone survey, covariates including gender, race/ethnicity, education, and household income.

* *If four data points can capture meaningful patterns of social discounting and generalize the findings.*
* *giving verbal responses to an interviewer (instead of marking them on a questionnaire) may have made participants more likely to respond in socially desirable ways.*

Study 2 (n=480)

2023 data, 5 social distances (1, 5, 10, 50, 100), 30-60-minute online/in-person survey, covariates including gender, race/ethnicity, education, and individual annual income.

**Hypotheses & Results**

**H1: Advanced age is positively associated with the total amount of money given across all social distances.**

Pilot study: no significant association (*r* = .16, *p* = .209)

Study 1: no significant association (*r* = .06, *p* = .087)

Study 2: no significant association (*r* = - .08, *p* = .098)

**H2: Advanced age is negatively associated with the social discounting rate.**

Pilot study: no significant association (*r* = .12, *p* = .343)

Study 1: a significant positive association was found between social discounting rate and age (*r* = .08, *p* = .02)

Study 2: a significant positive association between age and social discounting rates (*r* = .11, *p* < .01)

**H3: Advanced age is positively associated with charitable giving.**

Pilot study: no age differences in charitable giving (*r* = .19, *p* = .132)

Study 1: no age differences in charitable giving (*r* = - .05, *p* = .175)

Study 2: no age differences in charitable giving (*r* = - .04, *p* = .367)

**Q1:** **Are variations in social discounting (both the total amount of money forgone and the social discounting rate) associated with charitable giving?**

Pilot study: Charitable giving was positively associated with the total amount of money forgone (*r* = .44, *p* < .001) *but not associated* with social discounting rates (*r* = - .05, *p* = .678)

Study 1: Charitable giving was positively associated with the total amount of money forgone (*r* = .41, *p* < .001) and negatively associated with social discounting rates (*r* = - .19, *p* < .001)

Study 2: Charitable giving was positively associated with the total amount of money forgone (*r* = .41, *p* < .001) and negatively associated with social discounting rates (*r* = - .19, *p* < .001) 🡨 estimates in study 1 and 2 rounded up to the same figures

**Q2: Do age differences remain significant after controlling for demographic covariates?**

Pilot study: no significant covariate effects.

Study 1: being female (*β* = 15.35, *p* < .01) was associated with a higher total amount forgone. being more educated (*β* = 0.37, *p* < .01) was associated with lower discounting rates.

Study 2: being financially affluent (*β* = 0.44, *p* = .01) is associated with lower discounting rates and more charitable giving.

**Covariates**

Gender: female =1, male = 0

Race/ethnicity: Non-Hispanic White = 1, Others = 0

Education:

Did not finish high school = 8

Graduated from high school = 10

Attended some college but did not finish a 4-year degree = 14

Graduated from a 4-year college or more = 16

Obtained a graduate/ professional degree = 18