

By Gina Joseph

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## Giving Back: People to be thankful for

### Charitable Giving by the numbers

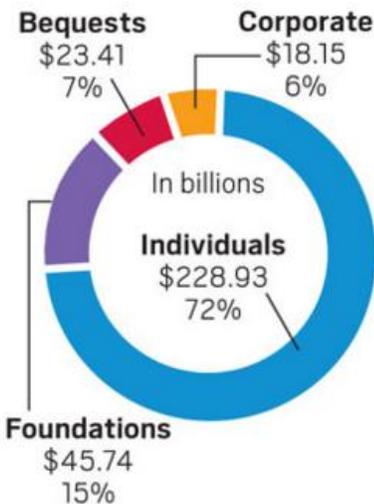
#### Average contribution in Michigan

From itemized tax returns in a sampling of counties from 2013



**SOURCE:** NATIONAL CENTER FOR CHARITABLE STATISTICS / GIVING USA 2013  
GRAPHIC / KEVIN MARTIN

#### National contributions



Charitable Giving – The average adjusted gross income of itemized tax returns by county in 2013 (the latest available), the number of itemized returns claiming charitable contributions, and the average itemized charitable contribution.

Use the dropdown menu to search by county. -- Presented by Charles Crumm

Average Contribution

**74,125**

**Average Adjusted Gross Income**

560

Itemized Returns

2,486

Average Contribution

Source: [National Center for Charitable Statistics](#) [Get the data](#)

Lynn Wert, 75, is member of the silent generation but she could easily pass for a boomer.

What's her secret for longevity?

Charitable giving.

"Helping people makes you feel good," said the Bloomfield Township widower and mother of three adult sons.

"It was important for me, especially after my husband died to keep busy and to step outside of my own little box," Wert said. "So, instead of saying, 'Poor me,' I looked to see what I could do for others."

She's not alone.

Retirees lead the nation in giving back.

As the boomer generation, ages 51-69, retires, they are expected to create an \$8 trillion surge – the total value of retirees giving and volunteering.

Leading the charge are retirees in the Great Lakes region, who have given the most in charitable donations, averaging \$1,891 a year more than \$400 over the national average."

That's according to the research study completed in July 2015 titled, "Giving in Retirement: America's Longevity Bonus," by Merrill Lynch and Age Wave.

Melissa "Missy" Spickler is not surprised by the state's generosity. She is managing director of Merrill Lynch's Spickler Wealth Management Group in Bloomfield Hills and she sees it every day.

"They (Michiganders) work hard for their money and they want to give back to the community," Spickler said. "I have a lot of clients who are supporting Detroit. They're trying to make it a special place to live and work."

Total charitable donations by Americans reached a record \$358 billion last year.

While corporations and foundations account for some of this amount, 80 percent of U.S. charitable donations came from individuals and families, according to the study.

"In addition, Americans contributed 7.7 billion hours in 2013 through volunteering for charities, nonprofits and causes," the study concluded. "Based on rates of charitable donations, volunteering and helping out neighbors and strangers in need, the U.S. ranks among the most generous nations in the world."

That's not to say young people are stingy. Americans ages 25-38 face many pressures when it comes to sharing their time, talent and treasure. These include work schedules and schooling, raising families, student debt, rising expenses and stagnant wages. Retirees have more time, more savings and skills they can share for free.

Of the people surveyed who give money/goods to charities, nonprofits, or causes, 58 percent were 25-34, 62 percent were 35-54, 73 percent were 55-64 and 80 percent were over 65.

Having more time retirees led the pack in volunteer hours: 133 hours for ages 65 and older, 126 hours for ages 55-64, 58 hours for ages 35-44, and 55 hours for ages 25-34.

Of those giving, 90 percent of women compared to 79 percent of men were more likely to say generosity defines success over wealth.

"Women are in more control of their inheritances and I think... more giving instinctively," Spickler said. "They also outlive men by six years."

## NEW PATHS

Besides giving more than younger age groups, retirees are giving differently.

"My mother's generation donated their time to their families," Wert said.

Her community involvement has a lot to do with her son, Corey, who has Down syndrome.

"He's the oldest of three boys. Now he's 37, a wonderful young man and except for the IQ, very much like his father, kind, gentle and funny," Wert said.

When Corey was younger, Lynn and Ray Wert received a great deal of support from the community. As Corey got older, they returned the favors by volunteering for a group that visits the parents of newly diagnosed special needs children.

"We showed them life can be good and their children can have value," Wert said.

They were motivated to help other couples like themselves.

Other motivations for giving among participants in the study varied but for retirees, 81 percent said the motivation was making a difference in the lives of others

Among those surveyed about their motivations, 61 percent said giving provides a meaning and purpose in life, 36 percent said it means being mentally and physically active and creating friendships and relationships, 34 percent linked giving to expressing or acting upon their religious beliefs, and 10 percent said giving provided charitable deductions.

Compared with how they gave before retirement, 77 percent said they have more time to figure out what charities they really care about, 72 percent said they're able to give how they want, instead of how others expect them to give, 64 percent said they have a better strategy for giving time and money, 59 percent said they're able to give back in a way that has more impact.

“Future generations of retirees may change the giving landscape,” according to the study. “Younger generations are less likely to give to religious or spiritual causes and more likely to give to animal rights, environment, and human rights causes.”

#### ONE GOOD DEED AT A TIME

Wert and her son, Corey, are Meals on Wheels volunteers. This not only enables her to devote her time to a charity but the health and well-being of her son.

“He’s my partner. He tells me where we’re going next and what the next person needs and he’s great company,” said Wert, who also volunteers at Henry Ford West Bloomfield Hospital. “It makes him feel that he’s contributing and that’s so important. Children with special needs receive services but it’s really beneficial for them to be able to give back.”

Wert also benefits from helping seniors.

“I have one lady who lives in a little apartment with her parrot and her little dog, Tibias,” Wert said. “I know she is always happy to see us and I know her dog is happy to see us because we bring it treats. Then we visit with her and play with her dog. It’s only for a few minutes but she feels better while we’re there.”

“I think everyone should give back to the extent their able,” she added. “You never know, one day you might be receiving these services.”

Many charitable organizations exist purely because of volunteers.

“Most of our Meals on Wheels programs depend on volunteer manpower to help pack and deliver the over 6,000 meals our providers need to send out each day. These meals simply just would not get out without them,” said Tina Abbate Marzolf, Area Agency on Aging 1-B CEO, which services a six-county region in southeast Michigan.

“What’s important to remember is that these volunteers are doing so much more than just delivering a meal,” Marzolf said. “Often, they take the time to visit with these seniors, get to know them and find out how they are doing and what they need. They are checking in on them each and every weekday.

“There have been many occasions when a Meals on Wheels volunteer has come to the door and realized a senior had fallen or was otherwise in need of help,” she said. “There has been more than one time when a Meals on Wheels volunteer has played a direct role in saving a senior’s life.”

John Iras dedicated his life to educating children as a principal for more than 37 years.

After retiring in 2004 he decided to help the students who, for one reason or another found themselves alone in the world. So he volunteered for Big Family of Michigan, a nonprofit organization serving the needs of Michigan foster children.

Founded by the late Jeanne Fowler, a former foster child herself, it provides support to children and young adults through a variety of outreach programs, scholarships and other means of support.

“These are children who will make important contributions to the future if they’re given a break,” Iras said.

For kids that have aged out of the foster care system that could mean household items for an apartment, books for college or a coat for the winter.

“I’m not out to change the world,” Iras said. “I just want to help one kid at a time. Last year, we helped 1,800 kids. How can you be part of something like that and not feel good?”

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