



# Do Women Give More?

## FINDINGS FROM THREE UNIQUE DATA SETS ON CHARITABLE GIVING

Understanding individual and group characteristics is key to understanding why and how people give to charity. Previous research on gender and philanthropy has shown that women and men tend to have different patterns of giving. This study adds to the literature by investigating how factors such as marital status, age, education, and income level affect giving by men and women.

**This study explores gender differences in the likelihood and amount of charitable giving – in other words, it looks at whether or not a person gives to charity, and then for donors, how much is given in dollar terms. By using three unique data sets, this study further investigates topics from previous research, helping to reframe or confirm the results. This study also examines new questions – both broadening and focusing how people understand the role of gender in charitable giving.**

### KEY FINDINGS

#### **How do age and income level affect giving by single men and women?**

- Consistent with prior research, single women are more likely than single men to give to charity. Single women donors on average give higher dollar amounts to charity than single men.
- Divorced/separated, never-married, and widowed women are more likely to give, and give higher amounts, than their male counterparts.
- As women's incomes rise, they become more likely to give to charity than their male counterparts. For the top 60 percent of income earners, women are more likely to give, and give more, to secular causes than their male counterparts.
- Millennial, Boomer, and older (Silent/Greatest Generation) women are more likely to give in general and to secular causes than their male counterparts.
- High net worth single women and single men do not significantly differ in their likelihood or amount of giving – either in total giving, or in giving to religious or secular causes.

#### **How does marriage impact giving among men and women?**

- Being married increases both the likelihood of giving and the amount of giving, regardless of gender.
- Single women are more likely to give to secular causes, and give more to those causes, compared to both single men and married couples.

- Among high net worth households, being married does not significantly affect whether or not people give to charity. However, married couples do tend to give higher amounts overall as well as specifically to secular causes, compared to single men and single women.

#### **How does household decision-making style influence charitable giving?**

- Households where the husband solely decides about the family's charitable giving are the most likely household types to give to religious causes; households where spouses decide separately about charitable giving are least likely to give to these causes. Households where the wife solely decides and households where spouses make separate decisions about their giving tend to give lower amounts to religious causes.
- Wife-only and separate-deciding households are more likely to give to secular causes. Compared to joint deciders, only separate deciders give higher amounts on average to secular causes.
- Decision-making style does not affect the incidence of giving in high net worth households. When either the wife or husband is a sole decision maker, the amount of giving for religious purposes is lower than for jointly-deciding households.



## How do husbands' and wives' incomes and educational levels influence giving in the household?

- The impact of husbands' and wives' incomes varies based on education and where they are on the income spectrum. However, in the general population, a husband having unearned income (from trusts or investments) makes it significantly more likely that a household will give to charity, whereas a wife having unearned income has no significant impact on whether the household donates.
- A husband's or wife's income seems to matter differently for different causes. An increase in the husband's income tends to increase the likelihood and amount of giving to nearly every subsector; an increase in the wife's income tends to increase the likelihood of giving to education, environment, and basic needs organizations.
- A husband's or a wife's respective income does not affect whether or not high net worth households give. The high net worth husband's income is positively related to the amount of giving from the household, both overall and to secular causes.
- Generally, differences in education between husband and wife do not impact the incidence or amount of giving, for either the general population or the high net worth sample.

## METHODS

The information used in this study comes primarily from two surveys on charitable giving: a comprehensive national survey of charitable giving (the Philanthropy Panel Study) and a study that focuses on high net worth households (the Bank of America/U.S. Trust Studies of High Net Worth Philanthropy). The study also draws from a database of publicly available data on million dollar-plus charitable donations from U.S. donors (the Million Dollar List), which helps provide additional information on large gifts.

Unless otherwise specified, all key findings listed are for the general population, obtained from Philanthropy Panel Study data.

## SIGNIFICANCE AND IMPLICATIONS

This study, by using multiple data sets and analyzing a variety of demographic factors, contributes to a more vibrant picture of how changes in American households affect giving, and explains how and why men and women give differently in a deeper and more detailed way.

Not all women are the same, and neither are all men. When research examines subgroups as divided by age, income, and education and as affected by marital status, it discovers differences, which can be small or dramatic. Research and fundraising strategies that ignore these differences are missing out on an important facet of what affects how and why people give. Paying heed to the differences noted in this study will support a better understanding of giving.

This summary was prepared by Kathryn Tolley, WPI Graduate Assistant, December 2016

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Note: The full report, released September 2015, is available online at:  
<https://philanthropy.iupui.edu/GenderGiving>