

Women Give 2010

New Research about Women and Giving

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Introduction

ARE WOMEN MORE GENEROUS THAN MEN?

A growing body of research on charitable giving trends shows that women play a distinct and powerful role in philanthropy. The findings that tend to receive the most attention, however, focus on increased giving by affluent women. This creates a narrow understanding of giving by women, which this report seeks to broaden by providing a richer and more accurate analysis, and by answering the question, “Are there differences in philanthropic giving between men and women – across income levels?”

Previous studies on gender and philanthropy have relied on data related to giving by household and married couples. These data do not allow for distinguishing between male and female giving patterns. This study, the first of an annual series the Women’s Philanthropy Institute will release on women and philanthropy, accounts for this effect by analyzing and comparing philanthropic giving by single women relative to single men. Our research controls for different factors including income, wealth, education, and race among others. Our analysis also differentiates between groups within the “single” category such as divorced/separated, never married, and widow/widowers. This refined methodology, described in greater detail below, allows us to isolate, with the greatest possible clarity, the giving habits of women relative to men.

CONTRIBUTING FACTORS TO GROWTH IN WOMEN’S GIVING

Women’s philanthropy has been shaped to a significant extent by their shifting economic position and social roles. Income and education in particular are strong predictors of giving. Women have made notable gains in both over the past three decades. More women – 59.9 percent – are in the labor force today. The proportion of working women with a college degree roughly tripled from 1970 to 2008: Thirty-six percent of these women held college degrees in 2008, compared with 11 percent 30 years ago.

Women today are also earning more than ever before, although gender imbalances persist. In 1979, women working full time earned 62 percent of what men did; in 2008, women’s earnings were 80 percent of men’s. The proportion of wives earning more than their husbands also has grown. In two decades’ time (1987 to 2007), the percentage of working wives who earn more than their working husbands grew by 8 percent to a total of 26 percent.

Changes in marital status also play important roles. We know, for example, that married couples give more and are more likely to give than singles, in large part because married people tend to be more connected with social networks, which is linked to philanthropic giving. Marriage, however, is becoming a less dominant lifestyle. As of 2009, the number of unmarried and single Americans comprised 43 percent of the U.S. population 18 and older: 53 percent of that group is women.

A RICH DATA SET

The data used in this study is derived from the Center on Philanthropy Panel Study (COPPS). **The COPPS dataset is the best, most accurate resource for measuring giving and volunteering in the United States.** With its nationally representative sample of American philanthropy, the COPPS dataset provides the nation's largest snapshot study of philanthropy in a given year. By following a large number of the same families for long periods of time and gathering detailed information about their lives, COPPS provides a clear, research-based picture of what is happening in philanthropy currently and identifies emerging and changing patterns and trends in a way that no other study can. COPPS provides answers that help us understand the “why and how.” These answers improve and strengthen society and inform public policy in ways that stand-alone or short-term studies about philanthropic behavior cannot.

Methodology of Research

Our main research question was, “Are there differences in giving to charity between men and women across income levels?” We use the 2007 COPPS data – the most recent data set available. Because the data set looks exclusively at households, we examined only single-headed households in our research study (i.e., male and female-headed households). We exclude married couples from our analysis for several reasons. First and foremost, the data do not allow us to distinguish giving patterns between males and females for married households because the giving questions ask about *household* giving. As such, for married couples, we would not be able to distinguish male/female giving within a particular household. Second, we know from previous research that, in general, married households give more and are more likely to give than singles. The research literature is quite conclusive as to this finding. As such, for this research study, we focus *only* on male and female households which include the following singles: (1) never marrieds, (2) divorced/separated, and (3) widows/widowers. By focusing only on male and female single-headed households, the conclusions that we draw will be more definitive as to the differences between men and women's giving. To address the question of giving between men and women across income levels, we sorted the sample according to five different income groups: (1) \$23,509 or less, (2) >\$23,509 and <\$43,500, (3) >\$43,500 and <\$67,532, (4) >\$67,532 and <\$103,000, (5) >\$103,000. We then conducted the following analysis, controlling for factors that affect philanthropic behavior such as income, wealth, education, and others. The controls used in this study as listed in full in the Appendix.

- Total giving by income group by male and female head of household. Total giving includes both the likelihood of giving as well as dollar amount given.
- Total giving by marital status including both the likelihood of giving as well as dollar amount given.



In each of the five different income groups analyzed, female-headed households are **MORE LIKELY TO GIVE** to charity than male-headed households.

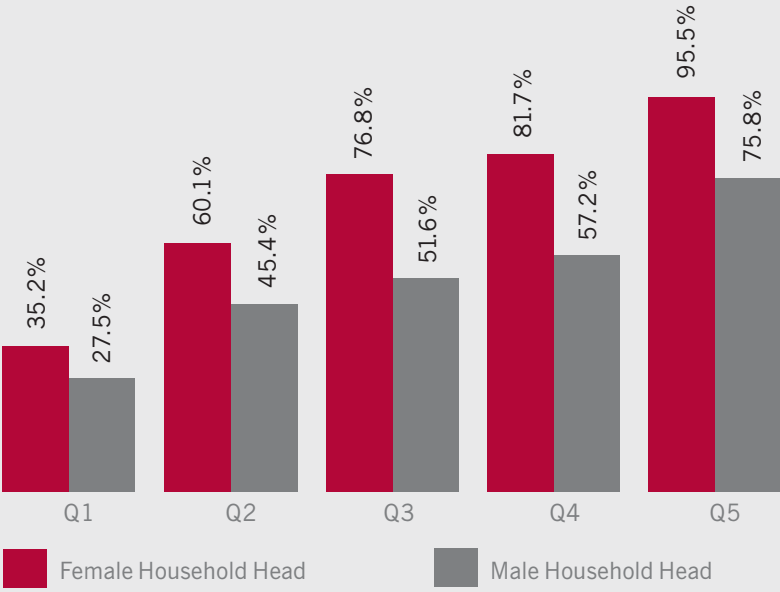
TOTAL GIVING BY INCOME GROUP BY GENDER

The charts and graphs below show female and male household giving – both the likelihood of giving as well as dollar amount given, according to five income groups.

INTERPRETATION OF DATA

In every income group from the lowest quintile (Q1) to the highest (Q5), female-headed households are more likely to give to charity than male-headed households. Specifically, in Q1, women are 28% more likely to give than men; in Q2, women are 32% more likely to give; in Q3, women are 49% more likely to give than men; in Q4, women are 43% more likely to give than men; and in Q5, women are 26% more likely to give than men.

Likelihood of Giving		
Income Group	Female Head of Household	Male Head of Household
Q1: \$23,509 or less	35.2%	27.5%
Q2: >\$23,509 and <\$43,500	60.1%	45.4%
Q3: >\$43,500 and <\$67,532	76.8%	51.6%
Q4: >\$67,532 and <\$103,000	81.7%	57.2%
Q5: >\$103,000	95.5%	75.8%



Women are often an overlooked or untapped resource for philanthropy. This research confirms that women at all income levels have the desire and capacity for giving and do give to charity.



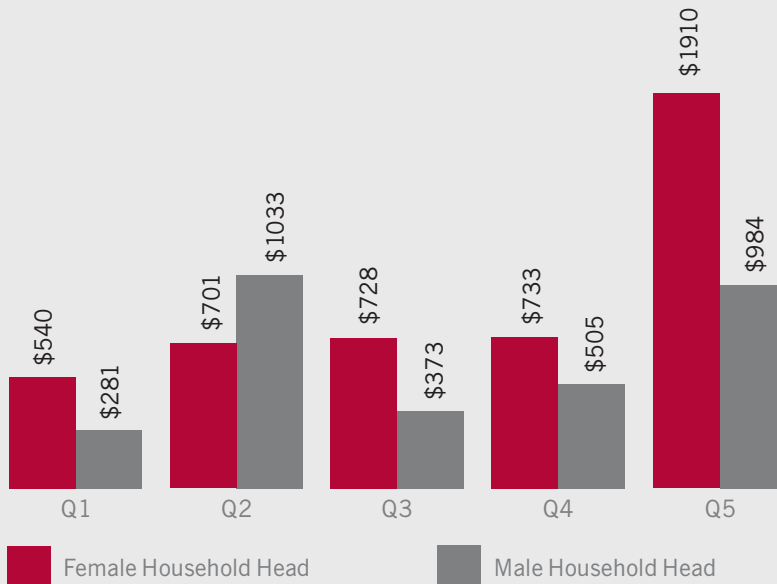
In every income group except for one, women GIVE MORE than men.

INTERPRETATION OF DATA

In every income group except for Q2, women give more than men. In Q1, women give 92% more (or almost twice as much) than men; in Q3, women give 95% more (or almost twice as much) than men; in Q4, women give almost 45% more (or almost one and a half times more) than men; and in Q5, women give 94% more (or almost twice as much) than men. It is only in the second lowest income group where women actually give 32% less than men.

Comparison of all male-headed households to all female-headed households by income group shows that it is not just the wealthy women who are giving. Our research shows that women across all income levels except for one, when compared to comparable men, are giving significantly more and are more likely to give than men of similar income and other demographic backgrounds.

Amount Given (\$)	Female Head of Household	Male Head of Household
Q1: \$23,509 or less	\$540	\$281
Q2: >\$23,509 and <\$43,500	\$701	\$1033
Q3: >\$43,500 and <\$67,532	\$728	\$373
Q4: >\$67,532 and <\$103,000	\$733	\$505
Q5: >\$103,000	\$1910	\$984



This study, the first of an annual series the Women's Philanthropy Institute will release on women and philanthropy, accounts for this effect by analyzing and comparing philanthropic giving by single women relative to single men.



Female headed households are **MORE LIKELY TO GIVE** than men in comparable households except for the widow/widower category.

TOTAL GIVING BY MARITAL STATUS

The charts and graphs below show giving according to type of marital status of singled-headed male and female households. The data show both the likelihood of giving as well as the dollar amount given.

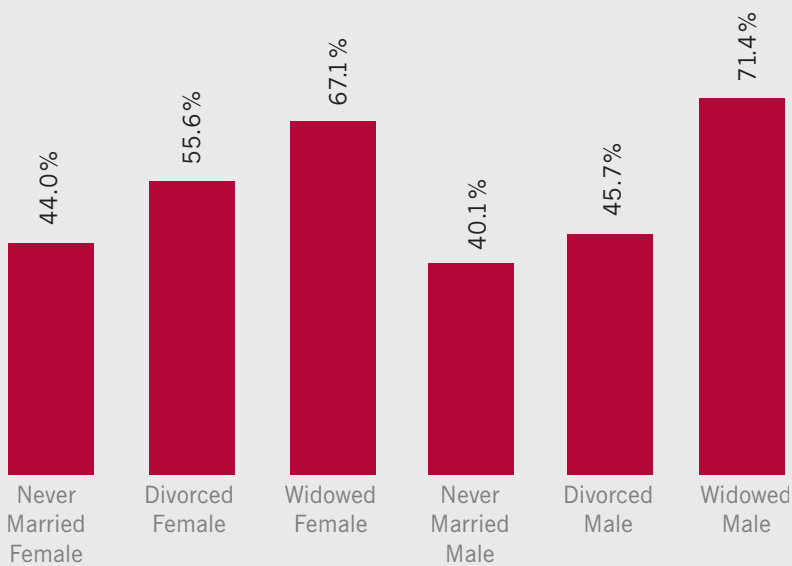
INTERPRETATION OF DATA

Female headed households are **MORE LIKELY TO GIVE** than men in comparable households except for the widow/widower category.

Likelihood of Giving

Marital Status

Marital Status	Likelihood of Giving
Never Married Female	44.0%
Divorced/Separated Female	55.6%
Widow Female	67.1%
Never Married Male	40.1%
Divorced/Separated Male	45.7%
Widower Male	71.4%



The data used in this study is derived from the Center on Philanthropy Panel Study (COPPS). The COPPS dataset is the best, most accurate resource for measuring giving and volunteering in the United States.



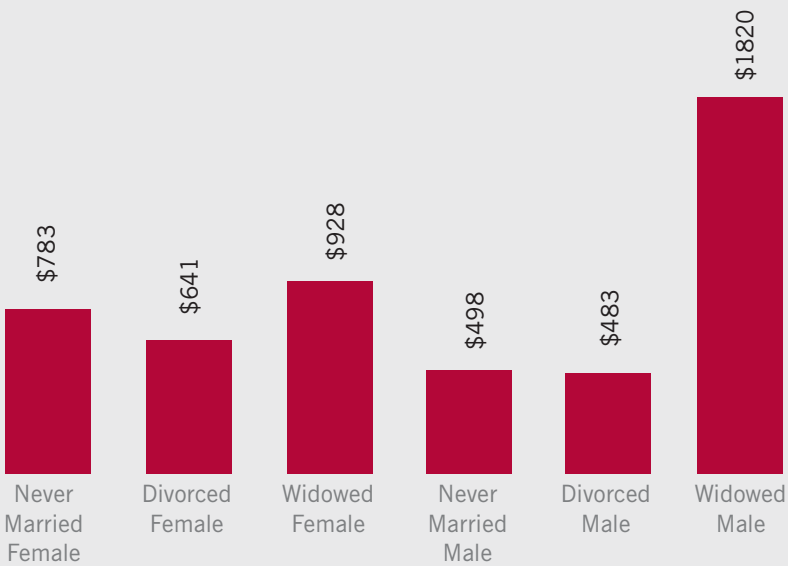
Female headed households GIVE MORE than men in comparable households except for the widow/widower category.

INTERPRETATION OF DATA

Female headed households GIVE MORE than men in comparable households except for the widow/widower category. We first look at the likelihood of giving by marital status. Comparing never married women to never married men, we see that women are almost 10% more likely to give than men; comparing divorced females to divorced men, women are 21% more likely to give than men; comparing widowers to widows, women are 6% less likely to give than men. These tables show that both widows and widowers are the most likely to give to charity – significantly more than the other types of single households. Never married males are the least likely to give to charity than all other groups. Never married women and divorced/separated women give significantly more than their male counterparts.

When we look at the predicted dollar amount given by marital status we see a similar pattern. Never married females give 57% more than never married males; divorced/separated females give 33% more than divorced/separated males; however widows give about half as much as widowers. The never married, divorced/separated men give the least amount to charity.

Marital Status	Amount of Giving
Never Married Female	\$783
Divorced/Separated Female	\$641
Widow Female	\$928
Never Married Male	\$498
Divorced/Separated Male	\$483
Widower Male	\$1820



Savvy nonprofit organizations and fundraisers will change the way they approach donors, will include more women in their fundraising strategies, and reach out to “half the sky” to fulfill their mission.

Impact of the Recession

The dataset used in this study is for 2007, the year prior to the recession. According to Giving USA 2010, the cumulative decline in giving for the years 2007 to 2009 is 2.2 percent for all giving and 2.6 percent for giving when bequests are removed from both years. There is no data on a breakdown by gender for these same years. During this recession more men than women lost their jobs because women tend to dominate two sectors that were not as adversely affected (healthcare and education) and men dominate areas that were hardest hit (construction and manufacturing). Further research is needed to assess the impact of the recession on giving by gender.

Conclusion

This richer portrait of giving by women supports the premise that gender matters in philanthropy. Women are often an overlooked or untapped resource for philanthropy. This research confirms that women at all income levels have the desire and capacity for giving and do give to charity. Savvy nonprofit organizations and fundraisers will change the way they approach donors, will include more women in their fundraising strategies, and reach out to “half the sky” to fulfill their mission. The results will give women in every income bracket additional confidence that they, too, are philanthropists. Bolstered by the research findings, more women will be able to stand up and say “I can make a difference with my giving.” These findings improve and strengthen society and inform practice to better reflect women’s new roles in the 21st century.

Acknowledgements

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Dr. Una Osili, Director of Research at the Center on Philanthropy at Indiana University, and a talented team of researchers and graduate students provided expertise, analysis,

encouragement, and painstaking effort to ensure that the data was clean and accurate. We are fortunate to work with dedicated and energetic colleagues who are committed to exploring the role of gender in philanthropy.

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**WOMEN'S PHILANTHROPY INSTITUTE AT THE CENTER ON PHILANTHROPY
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The mission of the Women's Philanthropy Institute is to further understanding of women's philanthropy through research, education, and knowledge dissemination. Our vision is to change the way people think about women and philanthropy.

By addressing significant and ground-breaking research questions and translating that research into increased understanding and improvements in practice, WPI helps to leverage new and expanded resources for the common good. WPI is the only organization to examine all aspects of women's philanthropy through a value-neutral lens.

WPI's work is bolstered by the Center's internationally respected research department, practical expertise of The Fund Raising School, and association with philanthropic partners around the globe.

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Appendix

The Center on Philanthropy Panel Study (COPPS) is the nation's first and only ongoing philanthropy study surveying the same families every two years. It tracks household giving and volunteering and the factors that influence those practices throughout lifetimes and across generations. It reveals how personal characteristics including but not limited to family structure, income, education, race, ethnicity and gender impact philanthropic behavior; under what conditions, when and how people give and volunteer; and how changes in personal, political, social, economic, financial, health and other circumstances influence levels and types of philanthropic engagement.

By following a large number of the same families for long periods of time and gathering detailed information about their lives, COPPS provides a clear, research-based picture of what is happening in philanthropy currently and identifies emerging and changing patterns and trends in a way that no other study can.

COPPS is part of the Panel Study of Income Dynamics (PSID), an extensive, longitudinal survey conducted every year or every other year since 1968 by the University of Michigan's Institute for Social Research. The PSID tracks nearly 8,000 U.S. single and family households, surveying up to three generations in some families.

COPPS giving and volunteering questions were added to the PSID in 2001 by the Center on Philanthropy at Indiana University. The PSID's large sample size and data give COPPS distinct advantages. It makes COPPS far more accurate than most other studies about philanthropic activity. COPPS enables the study of how giving and volunteering are influenced by race, gender, religious affiliation, age, education, health, family structure, marital status, parenting styles, values and more.

The combined breadth and depth of the COPPS segment of PSID data answers questions about aspects of philanthropic behavior. In addition to answering the "who, what, when and where" questions about giving and volunteering, COPPS provides answers that help us understand the "why and how." These answers improve and strengthen society and inform public policy in ways that stand-alone or short-term studies about philanthropic behavior cannot.

USE OF CONTROLS

Simply using descriptive statistics of mean or median giving across income groups by gender would not give us an accurate picture of giving patterns. For example, we cannot compare a single female, with children, earning \$30,000 with a widower who has an

advanced degree and has accumulated significant wealth. Looking at likelihood of giving and amount given to charity without controlling for factors that affect giving would be extremely misleading. The PSID allows us to take these factors into consideration when we examine differences between men and women's giving.

The controls that we used in our study are the following:

- Income
- Wealth
- Education
- Age
- Race
- # of children in household
- Age of the youngest child
- Employment status
- Health of head of household

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