

How Households Make Giving Decisions



RESEARCHED AND WRITTEN BY:

Women's Philanthropy Institute

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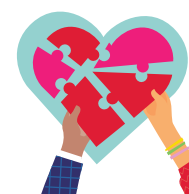
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Highlights

Who decides about charitable giving in households? Researchers have asked this question for decades, but over the last year as the Women’s Philanthropy Institute has sought to add to this topic, the world has seemingly turned upside-down. Households across the U.S. and around the world continue to grapple with multiple overlapping crises: the COVID-19 pandemic, the resulting economic downturn, political turmoil, a renewed movement for racial and social justice, and the ever-present threat of climate change.

In the midst of these crises, longstanding demographic and economic trends are shifting. Women’s labor force participation, which had been on the rise for decades, has plummeted during the “she-cession” that forced countless women out of their jobs in the wake of COVID-19. Will women regain their economic power as the pandemic wanes? Will charitable giving remain strong during this time of economic difficulty? The future remains uncertain. At the same time, gender equity is a central issue confronting society; as a result, charitable giving is an important topic, since women’s roles around charitable giving decisions have transformed in recent decades.

Amid this backdrop, *Women Give 2021* examines how households make charitable decisions. It places charitable decision making in context with other financial decisions that couples make, and explores how these decisions relate to the amount couples give. It unveils new information about how these conversations about giving take place, and whether couples are happy with their decision-making processes.

The question of “who decides?” matters because most charitable giving in the U.S. comes from individuals and families, whose giving has accounted for at least 70% of all charitable giving over the last 40 years.¹ Each household is unique and has different conversations about giving; this has real-world implications for how much households give, and to what causes and organizations.

Women Give 2021 builds on a body of research on gender differences in giving. When individuals form couples,¹ those women and men bring different motivations, preferences, and resources together to their conversations about giving. What do these conversations look like? Do different partners have more influence in these decisions? Are couples satisfied with their conversations about giving? In this era of adjusting to a “new normal,” this study addresses these questions and more to help donors and practitioners better understand how household dynamics affect giving.

¹LGBTQ+ individuals, including same-sex couples, are included in the sample for this study. The data and sample are discussed in more detail in the Study Methods section of the report, as well as the Methodological Appendix.

Key Findings

- 1.** More than six out of ten couples make charitable giving decisions jointly (61.5%). When one partner makes decisions for the household, women are slightly more likely to do so than men (15.3% and 12.1%, respectively). The remaining couples (11.1%) decide separately.
- 2.** Compared to other types of household financial decisions, charitable giving is most similar to short-term financial management, although more households make giving decisions separately.
- 3.** Certain demographic characteristics, such as age, religiosity, and relative education, are associated with how households decide about charitable giving.
- 4.** Charitable decision making is related to the average amount households give. On average, man-deciding households give the most, and separately deciding households give the least.
- 5.** Individuals have varying threshold amounts for giving without consulting their partners. Couples who decide separately, or where men solely decide, have the highest threshold for giving without consulting their partners; couples deciding jointly, or where women solely decide, have much lower thresholds for consultation.
- 6.** Most households seem satisfied with their charitable decision making, and partners broadly agree on their giving; around three-fourths of couples agree about the amount and recipients of their giving (74.6% and 77.5%, respectively).



Introduction

Research from the Women’s Philanthropy Institute (WPI) and others finds significant gender differences in the motivations for and patterns of giving. However, charitable giving decisions are often made within households, between married or cohabiting partners. While research has been conducted about the giving decisions couples make, there is still much to learn about the process behind those choices. Additionally, the demographics of U.S. households have shifted substantially in recent years. While previous research has examined the question of “who decides about charitable giving?” there is no recent answer.

Women participate in more and more decisions, both in the public sphere and within the home. Women are also increasingly present and prominent in the workforce. These changing patterns have affected many other areas of society, ranging from labor force participation to marriage. For example, long-term trends have shown a rise in the number of households headed by single women, an increase in the age of first marriage, and a growing tendency to never marry.²

While women had seen strong increases in workforce participation and wage growth, the COVID-19 pandemic and resulting economic crisis have affected these long-term gains. Dubbed a “she-cession” because of the disproportionate impact on women, this economic downturn has seen record job losses for women, particularly since women have often had to stay home to support their children in virtual schooling, or to take care of other family members who have fallen ill.³

While it is uncertain whether these changes are short- or long-term, they have structurally shifted the labor market and who is the breadwinner in households. Is household decision making about charitable giving changing as well?

Background

The Changing U.S. Household and Workforce

In order to understand giving by households, this study begins by overviewing key demographic trends that have transformed American families. Today's families look different than they did several decades ago. Men and women are delaying marriage and having children—or not doing these things at all.⁴ More young adults are also living at home.⁵ These trends are illustrated in Table 1.

Table 1: Demographic comparison of families in 1980, 2000, and 2020

	1980	2000	2020
Median age at first marriage – men ⁶	24.7	26.8	30.5
Median age at first marriage – women ⁷	22.0	25.1	28.1
Percent of population 15+ never married – men ⁸	29.6%	31.3%	35.8%
Percent of population 15+ never married – women ⁹	22.5%	25.1%	30.0%
Percent of young adults 18-34 living with parents ¹⁰	26.2%	27.7%	33.6%
Percent of adults 18+ living with a spouse or partner ¹¹	64.1%	59.9%	58.8%
Percent of households with married couple and children under 18 ¹²	41.9%	35.1%	28.2%

In recent decades, women's changing role within society and the family means the importance of women's income has grown.¹³ Women's labor force participation and median earnings have risen steadily.¹⁴ At the same time, men's labor force participation rates have dropped, and men's income has stayed roughly the same or declined.¹⁵ In 1980, the labor force participation rate was 77.4% for men and 51.5% for women.¹⁶ In 2016, the most recent year for which data are available, that rate was 69.2% for men and 56.8% for women.¹⁷ Women's income has become more important to families' economic well-being.¹⁸ Today, women are the primary breadwinners in around 40% of households with children, up from around 15% of such households 50 years ago. Younger women are taking control of their own finances and the finances of their households to a greater extent than in previous decades.²⁰

Household demographics are changing, as are women's roles in society and within households. Shifting marital dynamics, including more women breadwinners and women influencing household financial decisions to a greater extent, have implications for charitable giving. How will these changes affect giving in the future?



Household Financial and Charitable Decisions

In every household, different individuals bring their own preferences and resources to decision making. From outside the household, only the results of these decisions can be seen, for example how much households donate and to which charitable causes. Except for household members, no one knows exactly how those decisions were made, or which person had the most influence, and why.

Several theories explain household financial decision making, although few specifically address charitable giving. The theory of household bargaining assumes that people want to be the deciders for their household, so household members either compete or cooperate to make decisions.²¹ The theory of household division of labor assumes that partners specialize in certain tasks, so the person who makes financial decisions does so because that is the task allocation that works for the household.²² These theories, and this study’s additions to the evidence supporting them, are described in further detail toward the end of this report.

In answering the “who decides?” question, previous literature provides some baselines for comparison with the current study, as shown in Table 2. In general, most couples make charitable giving decisions jointly, ranging from a low of 53% in one study to a high of 76% in another. However, women are more likely than men to be the sole decider, with the size of this difference varying by study (the exception, a study on high-net-worth households, is discussed in more detail under Finding 2).

Table 2: Summary of literature on household decision making about charitable giving

Study	Man decides	Woman decides	Jointly decide	Separately decide
Andreoni, Brown, & Rischall (2003) ²³	19%	28%	53%	N/A
Brown (2005) ²⁴	3%	7%	74%	15%
Rooney, Brown, & Mesch (2007) (education subsector only) ²⁵	3%	6%	76%	15%
Wiepking & Bekkers (2010) (Netherlands) ²⁶	8%	15%	61%	16%
Yörük (2010) ²⁷	14%	16%	51%	9%
Lilly Family School of Philanthropy (2018) (high net worth) ²⁸	19%	6%	50%	25%

Evolving Questions about Who Decides

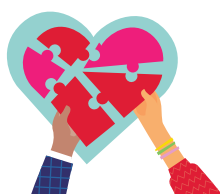
Gender matters in philanthropy: women and men have different patterns of giving, and those patterns shift as individuals join together in households and make giving decisions. *Women Give 2021* explores these decisions to answer the following questions:

- How do households, particularly married and cohabiting couples, make giving decisions? Are these dynamics changing over time?
- How does decision making about giving compare to other types of household financial decisions?
- What types of people and households tend to choose certain decision-making styles?
- Does decision-making style impact the amount people give, or how and when they consult their partner about giving?
- What is the process for making decisions about giving, and are households generally satisfied with their decision making?

Contributions of the Study

This study contributes to a deeper understanding of how couples make giving decisions in two ways. First, having new data about how the general U.S. population makes giving decisions is a noteworthy accomplishment. The last time the “who decides?” question was asked of everyday households was 2005, so previous research was becoming dated. In recent years, the little research produced on this topic has largely focused on high-net-worth households. This study provides the opportunity to understand how decision making about giving has shifted in the general U.S. population in the last 15 years.

Second, this study contributes much deeper information about the process of making household giving decisions. Earlier work on this subject was limited, and included how people categorized their own decision making and the amount they gave. This study adds greater detail about other household financial decisions, conversations about giving and who is involved, and more. This depth of data makes the research particularly salient and applicable for a broad audience, including donors and fundraisers.



Study Methods

This study uses data from a WPI survey on U.S. household charitable decision making. The survey built on previous studies of charitable decision making, while opening more options for diverse household arrangements. The survey also asked about other elements of the decision-making process, such as how giving conversations were initiated, who was involved, and the extent to which household members agreed on decisions. Finally, the study extends the theories of household decision making mentioned above by asking how other financial decisions are made in the household. To the extent possible, the survey language was based on questions about household decision making and charitable giving in the 2005 survey instrument for the Philanthropy Panel Study (PPS). The PPS is a module in the Panel Study of Income Dynamics and is the longest-running study of philanthropy in the U.S.

The WPI survey was conducted online among a general population sample of 3,499 respondents in mid-May 2020. Survey results were weighted based on the Census Population Survey, using age, income, race, ethnicity, and region of the country. This particular report only examines households that included married or cohabiting couples. A number of households had different arrangements—parents with adult children, multi-generational households, and more. While WPI plans to conduct further analysis on data from those households, the household dynamics of couples is the focus here, since they have the most potential to reveal gender differences in giving.

Of the 3,499 survey respondents, 2,115 (or 60.4%) were married or cohabiting with a partner; these households are the focus of this report. Several analyses focused more specifically on households that donated in 2019, in order to analyze how giving amounts and causes were related to giving decision-making style. Of the 2,115 married or partnered households, 1,693 (80.0%) reported donating in 2019.

In line with previous research, this study categorizes households into four decision-making methods:ⁱⁱ

- Man decides
- Woman decides
- Jointly decide
- Separately decide

ⁱⁱ These categories indicate who has primary responsibility for making various types of financial decisions in the household, and could be interpreted, for example, as “man mostly or entirely decides.” Previous literature sometimes refers to “husband decides” or “wife decides” categories; this study does not use those terms because it includes both married and cohabiting households. When “husband” and “wife” are used in this report, it is in reference to earlier studies. For more information on these terms and categories, including how LGBTQ+ couples are treated in the data, please see the Methodological Appendix.

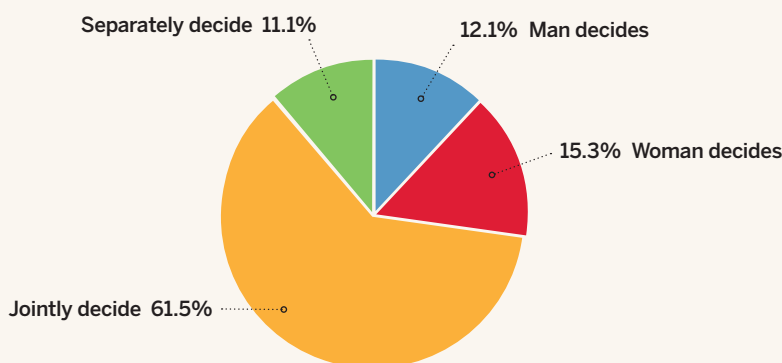
This report generally presents summary statistics, such as the percentage of households using a particular decision-making style or average dollars given by a household. Regression analysis is used to demonstrate that differences in raw numbers are not due to chance. Results discuss statistical significance as appropriate.ⁱⁱⁱ

See the Methodological Appendix at the end of this report for further detail on the data, methods, and terms, as well as limitations.

Findings

Finding 1: More than six out of ten couples make charitable giving decisions jointly (61.5%). When one partner makes decisions for the household, women are slightly more likely to do so than men (15.3% and 12.1%, respectively). The remaining couples (11.1%) decide separately.

Figure 1: U.S. households' decision-making styles about charitable giving



Notes: Percentages represent donor households reporting a certain charitable decision-making style. These figures are weighted summary statistics and do not control for other demographic factors. See the Methodological Appendix for more detail.

As shown in Figure 1, the largest proportion of households use joint decision making. In households where one partner makes the giving decisions—nearly 30% of households—more women are the sole deciders than men (15.3% and 12.1%, respectively). The remainder (11.1%) decide separately.

ⁱⁱⁱStatistical significance means that a particular result is not likely due to chance. Significance is a statistical term that states the level of certainty that a difference or relationship exists.

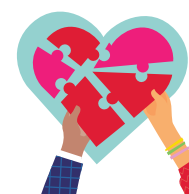
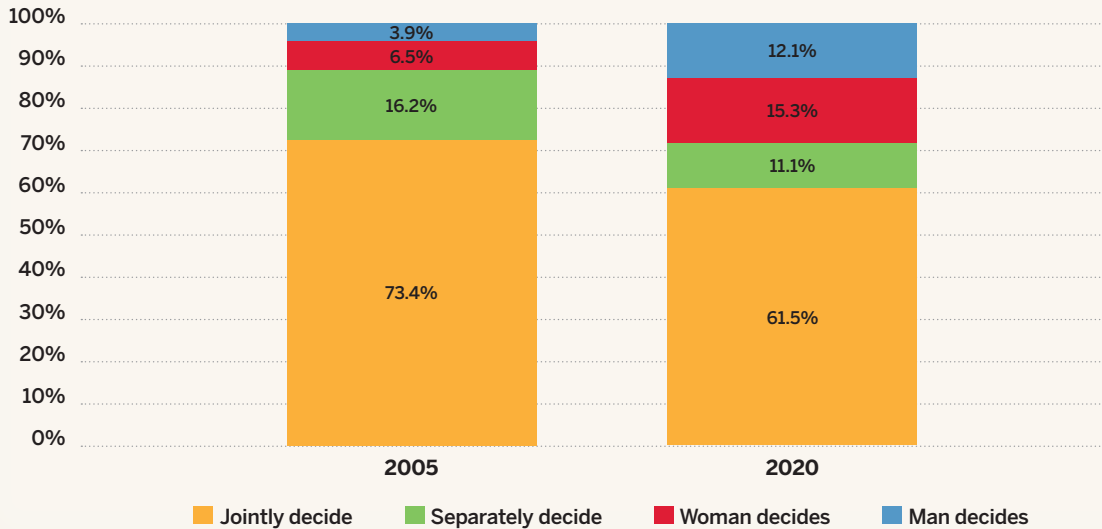


Figure 2: U.S. households' decision-making styles about charitable giving in 2005 and 2020



Notes: Percentages represent donor households reporting a certain charitable decision-making style. These figures are weighted summary statistics and do not control for other demographic factors. See the Methodological Appendix for more detail.

How do the 2020 figures compare with earlier measures of charitable decision making? Figure 2 compares the breakdown of charitable decision-making styles in this study to similar data from 2005. A key difference between 2005 and 2020 is the expansion of sole decision-makers, both men and women. Woman-only deciding households increased 8.8 percentage points from 6.5% in 2005 to 15.3% in 2020, and man-only deciding households increased 8.2 percentage points, from 3.9% in 2005 to 12.1% in 2020.^{iv} Households making charitable decisions jointly and separately decreased.

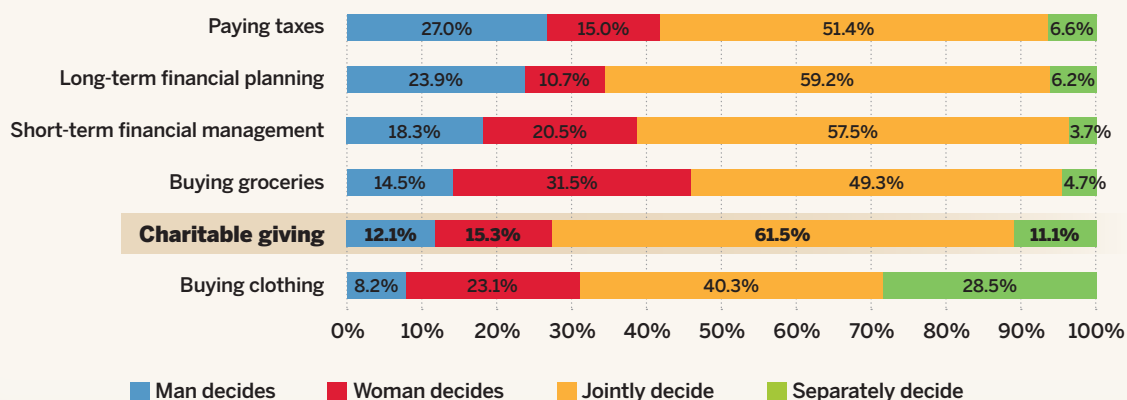
Data from studies on high-net-worth households is also available. In 2018, 49.9% of high-net-worth households made giving decisions jointly, 25.3% separately, 19.3% with the man deciding, and 5.6% with the woman deciding.²⁹ While the dynamics of these households are interesting, comparing high-net-worth households to the general population is challenging because of the strong influence of wealth and income on giving.

^{iv} A percentage point is the difference between two percentages; this is different from a percentage increase. For example, moving from 20% to 30% is a 10 percentage point increase, but is a 50% increase in what is being measured.

As an additional historical comparison, a 1974 survey asked a similar question of donors, finding that in 73.4% of households, women had some influence over giving decisions; in the other 26.6% of households, men were the sole deciders. *Women Give 2016* provides a more comprehensive look at changes between 1974 and 2005. Woman-influenced decision making grew significantly during that time period, and households where men made all the charitable giving decisions declined.³⁰

Finding 2: Compared to other types of household financial decisions, charitable giving is most similar to short-term financial management, although more households make giving decisions separately.

Figure 3: U.S. households' decision-making styles regarding various financial household decisions



Notes: Percentages represent households reporting a certain decision-making style for various household financial decisions. These figures are weighted summary statistics and do not control for other demographic factors. See the Methodological Appendix for more detail, including an expanded version of this figure.

Survey respondents were asked not only about their decision making about charitable giving, but also about a number of other types of financial decisions in the household. While more categories were included in the survey, Figure 3 shows a condensed list of how couples make some of the most common types of financial decisions.



Decisions about charitable giving appear closest in nature to short-term financial management, except that more households use separate decision making about giving. For most households, charitable giving seems to be a subset of short-term financial decisions. Previous research found that charitable decisions are often handled in the same way money is generally managed within the household, though it tends to occupy a more marginal position; the data from this study appear to confirm this finding.³¹

As seen in Figure 3, for each financial decision, the largest portion of households decide jointly; in this way, charitable giving is a somewhat typical financial decision, with 61.5% of households giving jointly. Around one in ten (11.1%) households decide separately about charitable giving, a relatively high share compared to other household financial decisions (the only higher figure is clothing purchases, which tend to be more of an individual pursuit, with 28.5% of households deciding separately). This may reflect that separately deciding households are not giving enormous sums and therefore may feel more comfortable making those decisions for themselves; this is explored in more depth in Finding 4.

To understand gender differences in giving decisions, it is helpful to compare households where men make financial decisions with those where women do so, focusing on the decisions with the largest differences between the two. Financial decisions where men are more likely than women to be the sole decision-makers include long-term financial planning (13.2 percentage point difference) and paying taxes (12.0 percentage points). Financial decisions where women are more likely than men to be the sole decision-makers include buying groceries (17.0 percentage point difference) and buying clothing (14.9 percentage points); however charitable giving has the third highest difference, at 3.2 percentage points. Overall, women are more likely to decide about day-to-day household expenses and management, whereas men are more likely to decide about larger purchases or longer-term financial management. By a more narrow margin, women are also more likely to be sole decision-makers when it comes to charitable giving.

Finding 3: Certain demographic characteristics, such as age, religiosity, and relative education, are associated with how households decide about charitable giving.

Older households, and households with children under 18 are more likely to make giving decisions jointly. Younger couples, and more religious couples are more likely to have the man make giving decisions alone. When there is an educational gap, the partner with greater education is more likely to make giving decisions alone, whether a man or a woman.

What demographic variables influence how households make giving decisions? Other studies have linked a number of factors to charitable decision making: education, religiosity, home ownership, religious beliefs, number of children, wealth, and age, among others.³² Previous research shows that when husbands have more education than their wives, they are more likely to make charitable giving decisions, but both members of the couple having a high level of education makes them more likely to decide jointly.³³ The person who earns more of the income also matters. If the primary earner is a man, he is also more likely to make the decisions about the household's giving.³⁴ However, results have been mixed; another study did not find relative financial resources to have an effect on charitable decision-making authority.³⁵

Women Give 2021 affirms the importance of some of these key variables, including age, having children (under 18), religiosity, and relative education. Table 3 summarizes these results, which are based on regression analysis and have a statistically significant relationship with decision-making style. A number of other variables were examined, including income, relative income, wealth, and age of the spouses/partners; these were not shown to significantly influence charitable decision-making styles. More detail, including the baseline regression model, is available in the Methodological Appendix at the end of this report.



Table 3: Demographic factors related to households' charitable decision-making styles

Decision-making style	Related demographic factors
Man decides	<ul style="list-style-type: none">• Age: More likely among younger households• Religiosity: More likely among households attending religious services frequently• Relative education: More likely when husband has more education than wife
Woman decides	<ul style="list-style-type: none">• Relative education: More likely when wife has more education than husband
Jointly decide	<ul style="list-style-type: none">• Age: More likely among older households• Children: More likely among households with children under 18
Separately decide	<ul style="list-style-type: none">• Age: More likely among younger households• Children: More likely among households without children under 18• Religiosity: More likely among households attending religious services less frequently

Notes: Relationships between decision-making style and demographic variables are based on logit regression analysis. Additional controls are used; see the Methodological Appendix for more detail, including the list of control variables and the baseline regression model.

Which causes benefit from different decision-making styles?

Previous research by WPI and others has shown that the gender of the charitable decision-maker is related to the causes households support. For example, woman-deciding households are more likely to give to health, education, and human services,³⁶ while man-deciding households are more likely to give to adult recreation.³⁷ A 2015 WPI study found that woman-deciding households are more likely to give to youth and family, health, and international causes, whereas man-deciding households are more likely to give to religion, education, and “other” causes.³⁸

This study largely aligns with previous research, with some exceptions.^v This analysis examined the percentage of household giving directed to specific charitable subsectors. Households where women make giving decisions put more of their giving toward basic needs. Households where men make giving decisions devote more of their giving to health, a difference from previous research. These households also direct more of their giving toward the arts, environment, and international causes.

^v A key difference between this study and previous work is that the present analysis examines the percentage of total giving going to a cause as a dependent variable. The cited previous research analyzes the incidence and/or amount of giving going to specific causes. However, those who give (or give higher amounts) overall are more likely to give (or tend to give more) to every cause. Thus, these previous studies may measure the influence of overall giving more than other factors, so it is important to keep in mind they may not be directly comparable to the present analysis.

A closer look at how age is related to decision making

As shown in Table 3, older households are more likely to make giving decisions jointly and younger households are more likely to make giving decisions separately, or have the man solely decide. On its face, this may seem counterintuitive; the popular assumption is that younger couples may be more egalitarian and would therefore share decision-making responsibilities.

To better understand the relationship between age and decision making, it must first be determined whether charitable decisions are unique, or if this is a pattern for other financial decisions. It turns out that younger households are more likely to have the man make other household financial decisions, as well. This is not universal, but it is the case for some key decisions including buying a house, buying furniture, buying clothing, and saving for a child's higher education. The exception is that there is a relationship between older age and man-only decision making with respect to paying taxes.

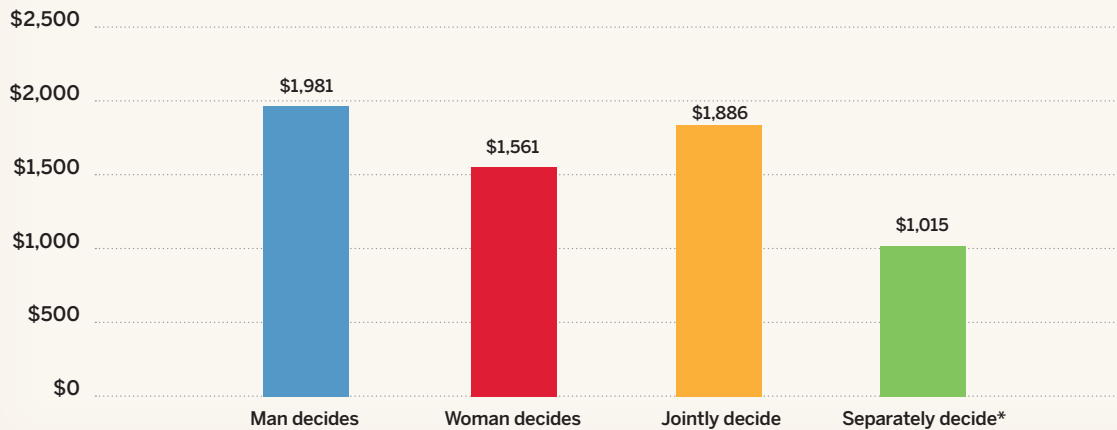
However, another consistent trend is that separate deciders tend to be younger for almost every type of financial decision, a highly statistically significant result. Joint decision making is more inconsistently related to age; older couples are more likely to jointly decide about giving, buying a house, buying a car, and buying furniture; younger couples are more likely to jointly pay bills.

While these results warrant further examination, one interpretation is that changing gender roles mean decisions may not all be joint, but rather split more between men and women. There is a relationship between younger age and man-only decision making with respect to stereotypical "women's activities," such as buying appliances and charitable giving. With these decisions, man-only decision making may be more prevalent among younger households because younger households are less gendered in this regard. One possible explanation is that perhaps younger men are taking on some of these traditional female roles. Man-deciding households might reflect either a model where men have more control over the household and decisions generally; this is supported by more religious households being more likely to have the man solely decide about giving. However, the influence of age is not related to religion and is consistent over different types of decision making, which means there is a second man-deciding model where men deciding is less about being in charge and more about sharing household tasks or chores with their partner.



Finding 4: Charitable decision making is related to the average amount households give. On average, man-deciding households give the most, and separately deciding households give the least.

Figure 4: Average amount given in 2019, by charitable decision-making style



Notes: “Man decides” is used as the comparison group for determining statistical significance via a tobit regression model; the relationship between amount given and decision-making style is descriptively clear and highly significant in t-tests. * = $p < 0.1$, ** = $p < 0.05$, *** = $p < 0.01$. See the Methodological Appendix for more detail.

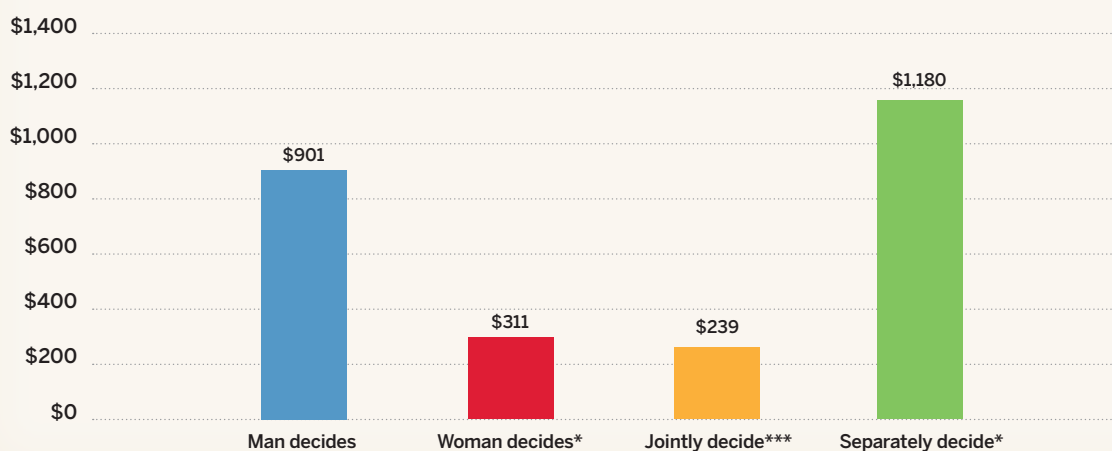
Decision-making style appears to be linked to the average amount that households give. According to Figure 4, households where the man decides tend to give the most (\$1,981), followed by joint deciders (\$1,886), then households where the woman decides (\$1,561). Separately deciding households give the smallest average amount, at \$1,015.

Previous research seems to bear this out. One study found that larger and planned or regular gifts tend to be joint decisions, whereas smaller and more spontaneous gifts tend to be individual decisions.³⁹ Another study found that households where the man decides make the largest donations; women deciders and joint deciders tend to be smaller donors, and separately deciding households donate the lowest amounts.⁴⁰ Couples who give jointly give 3.4% of their household income, significantly higher than the 2.9% of household income given when one partner makes the decision alone.⁴¹

WPI's research has consistently shown that single women give greater amounts than single men, holding other factors constant.⁴² With that in mind, why do married and cohabiting households give less when women make giving decisions? This may be influenced by other demographics. For example, Finding 3 showed that age matters when it comes to giving decisions, and that might also influence the amount households give.

Finding 5: Individuals have varying threshold amounts for giving without consulting their partners. Couples who decide separately, or where men solely decide, have the highest threshold for giving without consulting their partners; couples deciding jointly, or where women solely decide, have much lower thresholds for consultation.

Figure 5: Average amount an individual would feel comfortable giving without consulting their partner, by charitable decision-making style



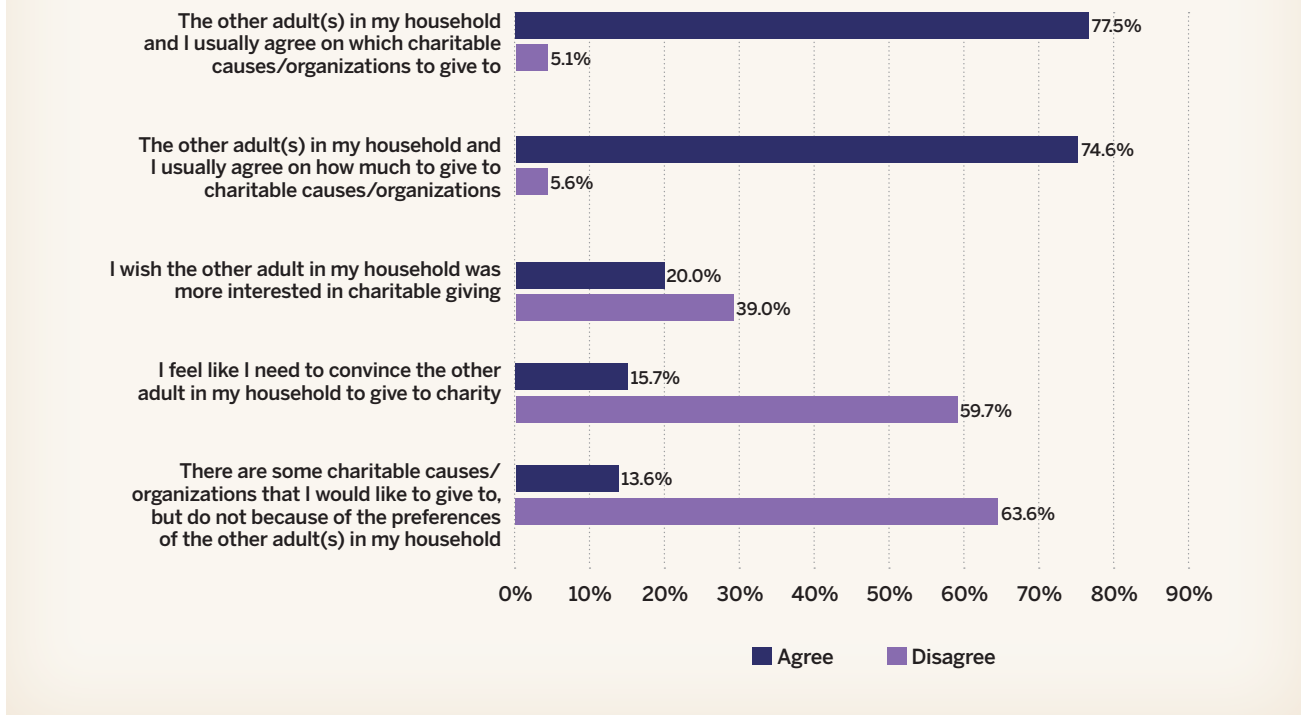
Notes: "Man decides" is used as the comparison group for determining statistical significance via a tobit regression model. * = $p < 0.1$, ** = $p < 0.05$, *** = $p < 0.01$. See the Methodological Appendix for more detail.

Decision-making style is also linked to the amount that individuals would feel comfortable giving without consulting their partners. This finding is an important new contribution to the literature. Previous research has shown that the answer to "who decides?" tends to be, "it depends."⁴³ And largely, it depends on the amount of the gift: individuals are more likely to decide on their own to give a \$20 gift than a \$2,000 gift. Figure 5 shows that separate deciders have the highest threshold of giving without consulting their partners (\$1,180), and joint deciders have the lowest average threshold (\$239). However, man-only deciders have a threshold nearly three times the level of woman-only deciders (\$901 compared to \$311, respectively). In short, men are more comfortable than women giving larger gifts without consultation.



Finding 6: Most households seem satisfied with their charitable decision making, and partners broadly agree on their giving; around three-fourths of couples agree about the amount and recipients of their giving (74.6% and 77.5%, respectively).

Figure 6: Couples' agreement around charitable giving decisions



Notes: Percentages represent households reporting that they agree or disagree with certain statements. “Agree” is a combination of responses “agree” and “strongly agree.” “Disagree” is a combination of responses “disagree” and “strongly disagree.” Responses of “neither agree nor disagree” are not included in the figure. These figures are weighted summary statistics and do not control for other demographic factors. See the Methodological Appendix for more detail.

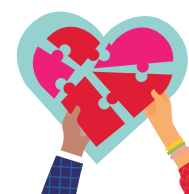
While households may make giving decisions differently, overall they appear to be satisfied with their chosen method. As shown in Figure 6, most couples indicate that they agree about how much to give to charity (74.6%) and which causes or organizations should benefit (77.5%). A very small fraction of couples indicate that they disagree with their partners in these areas (5.6% about how much to give, and 5.1% about where to give).

The survey also asked about any issues respondents have with their current decision-making model—for example, if they wish the other adult in their household were more interested in charitable giving, if they feel they need to convince the other adult that giving is important, and so forth. Here, too, the results show fairly broad satisfaction. Only a small portion of respondents said they wish the other adult in their household was more interested in giving (20.0%), they feel like they need to convince their partner to give (15.7%), or they do not give to certain causes or organizations they would like to because of their partner’s preferences (13.6%). Of course, while these are a small proportion of households, this still means that around one in seven couples *does* experience some tension and dissatisfaction around giving.^{vi}

This study also provides an opportunity to better understand the conversations taking place in households about charitable giving. Who is participating in these conversations? Giving decisions typically involve just one or both partners in a couple, and rarely others. When asked about who had *ever* been involved in household charitable decisions, the largest portion of respondents said themselves (85.3%) or their spouse/partner (78.7%). Only a few said their children (10.8%), other family members (4.0%), or a financial or philanthropic advisor (1.1%) had ever been involved.

How often are these conversations about giving taking place? The frequency of talking about giving within households varies widely. Around three in ten households (30.3%) have giving conversations relatively regularly (once a month or more). Most people talk to others in their household about giving *at least* a couple times a year (73.6%); only 15.2% do not talk to others in their household about giving. This information about who discusses giving, and how often, is new, and there is no baseline for comparison. However, it can provide insight for practitioners on what the decision-making process looks like.

^{vi}The study examined whether gender plays a role in who is dissatisfied by examining responses to the statement, “I feel like I need to convince my partner to give to charity” by gender. However, no gender differences were found.



Discussion

Household structures are changing over time. Today, more people remain single longer; more individuals are divorced or widowed; and one in five Americans lives in a multigenerational household.⁴⁴ These trends will undoubtedly impact charitable giving moving forward. Individuals will enter relationships and marriages having already managed their own household finances, including their own giving. It has long been understood that single women and single men have different patterns of giving: single women are more likely to give, and give more, compared to single men. Will this pattern change in future generations? Might men begin leaning into their generosity in new ways and enter relationships with new ideas and experiences around giving?

In response to the broad question, “who decides?” couples appear to answer “both of us” most of the time, though this figure has decreased over the last 15 years. Women tend to take responsibility for charitable decisions more than men, but separate deciders are still fairly prominent. *Women Give 2021* shows that households treat giving similarly to other short-term financial decisions. Age and education also matter for who decides. Older couples are more likely to give jointly, and younger couples are more likely to give separately or assign giving decisions to the man. When women and men have different education levels, the partner with more education is more likely to make giving decisions. Households’ decision-making styles are related to the amount they give, as well as the amount they feel comfortable giving without talking to their partners. Overall, households seem happy with their decision making, and broadly agree with their partners about how much they are giving and to what causes.

Many of these findings echo previous research, but some provide new information about how couples talk about giving. Here, respondents appear to see giving as relatively transactional, like paying a bill. What does this mean for donors as they think about their giving, and for fundraisers who want to engage donors where they are?

Do households bargain or divide labor?

As mentioned in the background of this report, the literature on household financial decision making tends to focus on two approaches: household bargaining and household division of labor. To what extent are these approaches supported by the current study?

The **household bargaining approach** assumes that individuals prefer to make decisions, and that the partner with more resources (income, education, etc.) usually gets the decision-making power. Within the household bargaining approach, there are two models that explain how households make giving decisions: the **competitive bargaining model** and the **cooperative bargaining model**. With competitive bargaining, the partner with more resources (income, education, etc.) has more power in the relationship and therefore more influence over household decisions.⁴⁵ Cooperative bargaining assumes that people who marry have similar spending preferences and therefore will have little conflict over spending.⁴⁶ Even if partners have different levels of income or education, they will largely agree on giving decisions.⁴⁷ Earlier research supported this general bargaining model of giving, finding that when married households compromise, they tend to resolve conflicts based on the husband's preferences; husbands have more influence than wives on the couple's giving.⁴⁸

The **household division of labor approach** focuses less on each person's resources and more on how partners take on different household tasks. Under this approach, perhaps individuals do not want to make all the decisions but actually prefer to delegate decision-making power to their partners.⁴⁹

Women Give 2021 provides some evidence for each approach. Regression results indicate that educational differences between partners are important for who decides, which seems to favor a bargaining model. On the other hand, the similarities between short-term budgeting and charitable giving indicate that giving might be treated like a regular bill for many households, underscoring the idea of a division of labor with one partner paying all the bills and therefore making the giving decisions.

To further examine this question, regression results for charitable decision making were compared to similar analyses for other household financial decisions. Generally, the decision-making style households use for one financial decision is strongly related to using that decision-making model for other financial decisions. In other words, households tend to have one primary mode of decision making and use that across various financial decisions, rather than having one partner make decisions in one area and the other make decisions in another area. This points to one partner making a lot of the decisions consistently; charitable giving is not unique among these decisions.



Implications

This study has implications for a variety of audiences. Donors can use the data to examine how their household makes giving decisions, and have conversations about giving with their spouses, partners, or other family members. Donors and their advisors can learn how to have, or facilitate, conversations about philanthropy and engage all household members in giving decisions.

Fundraisers and nonprofit leaders can use this study's findings to deepen donor relationships and increase giving. Every household is unique; in the same way, fundraising cannot be one-size-fits-all. Unfortunately, too many fundraisers still make the assumption that the man in the household controls giving decisions. This dynamic is changing as prominent women philanthropists like Dr. Priscilla Chan and MacKenzie Scott purposefully and visibly take a seat at the table.⁵⁰ Instead of assuming, fundraisers should ask donors about their decision-making process, who else is involved in giving decisions, and what they can do to support donors in talking to their families about giving. And other members of the household, especially women, should not just be invited to the table, but be listened to and respected.

Women Give 2021 shows that most people seem relatively satisfied with their giving. For the general population, giving decisions may be more transactional, and not involve deep thinking about impact and strategy. Given this reality, how can fundraisers meet everyday donors where they are and engage them at the level they want, while still aiming to increase giving? Discussing giving plans and involving more family members in these conversations is key to building deeper, longer-lasting relationships.

This study shows there are many opportunities for future research on this topic, including further analyses of the rich data that have already been collected. Top priorities for future research include:

- **Different household structures:** This report focuses on married or cohabiting partners. However, many households in the data have different structures, for example adult siblings living together, or adult children living with parents, which have unique implications for giving.
- **Different ways of measuring generosity:** This study examines dollars given, but previous WPI research emphasizes the importance of viewing generosity as more than just money. Volunteering, advocacy, and other forms of giving are also important, especially when financial resources may be constrained. Future research should seek to understand household dynamics surrounding these broader generous behaviors.
- **Different time periods:** Fielded in May 2020, the survey data for this study captured the beginning of the “she-cession” and could potentially be a snapshot of a point in time when women’s decision-making power is at its lowest level in recent years. Future research is necessary to understand whether this is a temporary ebb due to the pandemic and “she-cession,” or if this is a longer-term trend in charitable decision making.

For more than a decade, WPI has built a body of research that underscores the importance of gender in philanthropy. *Women Give 2021* continues this tradition by adding key information about how couples make decisions about their giving. In a time of interconnected and overlapping crises—the COVID-19 pandemic, the economic recession, political discord, a resurgent movement for racial and social justice, the threat of climate change, and more—this study provides key insights to move philanthropy forward. Focusing on couples, families, and households is essential to growing philanthropy and growing women’s philanthropy, particularly in this time of uncertainty in many areas of society and family life.

The Women Give Research Series

Women Give 2021 is the twelfth in a series of signature research reports conducted at the Women’s Philanthropy Institute that focus on gender differences in giving to charitable organizations. Each report explores unique questions about the factors that shape gender-based giving patterns—including age, religion, income, and marital status—in order to increase understanding about how gender influences philanthropy. The *Women Give* reports are available in the WPI research library: <https://philanthropy.iupui.edu/ResearchWPI>.



Methodological Appendix

Data

This study uses data from a Women's Philanthropy Institute survey on U.S. household charitable decision making. The survey built on earlier studies of charitable decision making by revisiting previous research questions while opening more options for diverse household arrangements. The survey also asked about other elements of the decision-making process, such as how conversations were initiated, who was involved, and the extent to which household members agreed on decisions. Finally, the study extends the theories of household decision making mentioned in the background section at the beginning of this report by asking how other financial decisions were made in the household. To the extent possible, the language in the survey was based on questions about household decision making and charitable giving from the Philanthropy Panel Study (PPS) in the 2005 survey instrument. The PPS is a module in the Panel Study of Income Dynamics and is the longest-running study of philanthropy in the U.S.

Sample

The survey was conducted online among a general population sample of 3,499 respondents in mid-May 2020. Survey results were weighted based on the Census Population Survey, using age, income, race, ethnicity, and region of the country. Weights were used within the analysis, but are not used for the raw statistics presented in this report. In this particular report, only those households that included married or cohabiting couples are analyzed. A number of households had different arrangements—a parent with adult children, multi-generational households, and more. While WPI plans to conduct further analysis on data from those households, this report focuses on couples and their household dynamics, since they have the most potential to reveal gender differences in giving.

Of the 3,499 respondents, 2,115 (or 60.4%) were married or cohabiting with a partner; these households are the main focus of this report. Several analyses focused more specifically on households that donated to charity in 2019 in order to analyze how giving amounts and causes were related to giving decision-making style. Of the 2,115 married or partnered households, 1,693 (80.0%) reported donating in 2019. Table A shows average statistics for key variables by decision-making category.

Table A: Average demographic statistics for each decision-making style and total sample

	Man decides	Woman decides	Jointly decide	Separately decide	Full sample
Income	\$ 108,000	\$ 95,000	\$ 95,000	\$ 99,000	\$ 97,000
Wealth	\$ 456,000	\$ 281,000	\$ 418,000	\$ 335,000	\$ 393,000
Age	46.8	50.5	51.5	48.6	50.5
Children under 18	50.8%	43.3%	42.4%	29.6%	42.1%
Bachelor's degree +	65.5%	45.0%	49.0%	48.2%	50.2%
LGBTQ+	7.6%	5.5%	5.3%	14.0%	6.5%
Race					
White	77.5%	87.5%	86.2%	79.6%	84.6%
Black	13.8%	8.5%	7.7%	14.3%	9.3%
Asian	7.6%	2.6%	4.5%	4.0%	4.5%
Other	1.1%	1.3%	1.7%	2.2%	1.6%
Ethnicity – Hispanic	16.6%	14.3%	12.7%	11.4%	13.3%
Region					
Northeast	22.3%	18.5%	17.5%	16.9%	18.2%
South	39.8%	41.6%	40.1%	38.6%	40.1%
Midwest	17.6%	23.6%	20.7%	22.7%	21.0%
West	20.3%	16.4%	21.7%	21.9%	20.7%

Note: These figures are weighted summary statistics and do not control for other demographic factors.



Decision-Making Categories

In line with previous research, this study categorizes households according to their decision-making style. The categories are:

- Man decides: The male partner in the household makes all or most decisions on behalf of the household (referred to as “husband decides” in some earlier literature).
- Woman decides: The female partner in the household makes all or most decisions on behalf of the household (referred to as “wife decides” in some earlier literature).
- Jointly decide: Both partners make all or most decisions together.
- Separately decide: Each partner makes their own decisions for themselves as individuals.

LGBTQ+ households were included in the survey data; they comprise 11.0% of all respondents, and 8.2% of married or partnered respondents. Sexual orientation of the respondent was included in the survey, but not the sex or orientation of the spouse/partner. This study infers that in an LGBTQ+ household, the spouse or partner is of the same sex; this is an imperfect method and will not be entirely accurate. In terms of coding for decision-making category, this means, for example, that if a male respondent indicated he was gay, then the household would be categorized as “man decides” if *either* the respondent *or* his spouse/partner was the sole decider. For the relative categories (e.g., “Male relative age to female partner”), LGBTQ+ households were given a value of “0” or “No difference.”

Charitable Cause Categories

Giving to charitable and nonprofit organizations is measured in gifts of money, assets, and property/goods to organizations whose primary purposes are one or more of the following:

1. Religious purposes or spiritual development (Religion), for example, to a church, synagogue, mosque, or TV or radio ministry. This giving is sometimes termed “giving to congregations” or “giving to religious congregations;”
2. Combined purposes (Combination), for example, the United Way, the United Jewish Appeal, Catholic Charities, or a local community foundation;
3. Help people in need of food, shelter, or other basic necessities (Basic Needs);
4. Health care or medical research organizations (Health), for example, to hospitals, nursing homes, mental health facilities, cancer, heart and lung associations, or telethons;
5. Education, for example, to colleges, grade schools, PTAs, libraries, or scholarship funds;
6. Youth or family services (Youth/Family), for example, scouting, boys’ and girls’ clubs, sports leagues, Big Brothers Big Sisters, foster care, or family counseling;
7. Arts, culture, or ethnic awareness (Arts), for example, museums, theatres, orchestras, public broadcasting, or ethnic cultural awareness;
8. Improve neighborhoods and communities (Neighborhood/Community), for example, community associations or service clubs;
9. Organizations that preserve the environment (Environment), for example, conservation efforts, animal protection, or parks;
10. International aid or to promote world peace (International), for example, international children’s funds, disaster relief, or human rights;
11. Other

When results describe cause areas or subsectors of giving, they refer to the 11 areas described above, which come from the PPS survey.



Statistical Methods

A variety of statistical models are used to determine specific findings and conclusions. Some data in the report are visualized using simple summary statistics (for example, the percentage of households using a certain decision-making style, or average dollars given by a household). Findings are confirmed via statistical methods like regression analysis, which allow for an examination of the role that decision-making style might play, separate from other factors that influence giving, like income or education.

This study refers to some results as being statistically significant. Statistical significance is a term used to describe results that are unlikely to have occurred by chance. Significance is a statistical term that states the level of certainty that a difference or relationship exists.

Findings 3, 4, and 5 are derived from regression analysis. Finding 3, on determining demographic relationships to charitable decision-making styles, uses logit models with each style as its own dependent variable. Findings 4 and 5 use a tobit model. These analyses controlled for the following characteristics:

- Log of income (imputed)
- Log of wealth (imputed)
- Race (categorical variable: White; Black; Asian; Other)
- Ethnicity (binary variable: Hispanic Y/N)
- Age (continuous)
- Education (categorical variable: < high school; high school; some college; bachelor's +)
- Geographic region (categorical variable: Northeast; South; Midwest; West)
- Children under 18 (binary variable: children < 18 Y/N)
- Sexual orientation (binary variable: LGBTQ+ Y/N)
- Religiosity (binary variable: attend religious services once a month or more Y/N)

Additionally, some models used controls based on relative differences between the partners' respective ages, education levels, and incomes.

Table B shows the baseline regression model used in this study. Robustness checks were conducted, including examining the biggest/most meaningful gift households made; and examining only households that gave large amounts (\$1,000 or more). These additional analyses did not show notable differences from the baseline model. These and other additional regression results are available upon request.

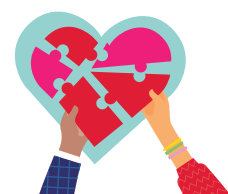


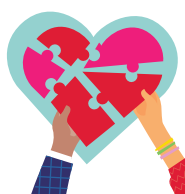
Table B: U.S. households' charitable decision-making styles logit regression model

	Man decides	Woman decides	Jointly decide	Separately decide
Income (Log + 1, imputed)	0.114 (0.135)	0.00887 (0.132)	-0.109 (0.0913)	0.132 (0.140)
Wealth (Log + 1, imputed)	0.0306 (0.0344)	-0.0374 (0.0330)	0.00892 (0.0235)	-0.00334 (0.0340)
Race (White omitted)				
Black	0.615** (0.250)	-0.218 (0.254)	-0.500*** (0.186)	0.650** (0.260)
Asian	0.129 (0.405)	-0.467 (0.383)	0.0507 (0.270)	0.183 (0.410)
Other	-0.421 (0.562)	-0.00323 (0.474)	-0.0567 (0.356)	0.365 (0.506)
Ethnicity – Hispanic	0.243 (0.210)	0.119 (0.210)	-0.151 (0.177)	-0.0903 (0.249)
Age	-0.0168** (0.00670)	0.00193 (0.00683)	0.0136*** (0.00514)	-0.0161** (0.00664)
Education (< high school omitted)				
High school	0.323 (1.148)	0.464 (0.826)	-0.661 (0.605)	0.796 (0.769)
Some college	0.508 (1.140)	0.390 (0.819)	-0.636 (0.601)	0.725 (0.761)
Bachelor's degree +	0.911 (1.147)	0.168 (0.826)	-0.661 (0.606)	0.635 (0.770)
Region (Northeast omitted)				
South	-0.242 (0.233)	0.0226 (0.234)	0.0533 (0.174)	0.138 (0.272)
Midwest	-0.273 (0.262)	0.0447 (0.242)	0.0425 (0.185)	0.182 (0.291)
West	-0.388 (0.248)	-0.217 (0.254)	0.207 (0.188)	0.197 (0.302)

Table B continued

	Man decides	Woman decides	Jointly decide	Separately decide
Children under 18	0.00934 (0.190)	0.159 (0.184)	0.270** (0.131)	-0.856*** (0.196)
LGBTQ+	-0.139 (0.342)	-0.525 (0.448)	-0.182 (0.259)	1.113*** (0.369)
Attend religious services once a month or more	0.521*** (0.173)	0.0786 (0.160)	-0.00729 (0.120)	-0.766*** (0.186)
Age difference (male partner age – female partner age)	0.0234 (0.0155)	-0.0113 (0.0143)	0.00752 (0.0106)	-0.0280* (0.0170)
Relative education (male less educated omitted)				
Male equally educated	1.118*** (0.324)	-0.336* (0.190)	-0.00253 (0.151)	-0.179 (0.235)
Male more educated	1.671*** (0.363)	-0.621** (0.288)	-0.154 (0.198)	-0.108 (0.308)
Male relative income (male less income omitted)				
Male income equal	0.400 (0.262)	0.160 (0.248)	-0.131 (0.186)	-0.519* (0.307)
Male income is more	-0.0217 (0.225)	-0.137 (0.185)	0.106 (0.142)	-0.0516 (0.222)
Constant	-4.857*** (1.831)	-1.458 (1.550)	1.436 (1.111)	-2.833* (1.568)
Observations	1,699	1,699	1,699	1,699

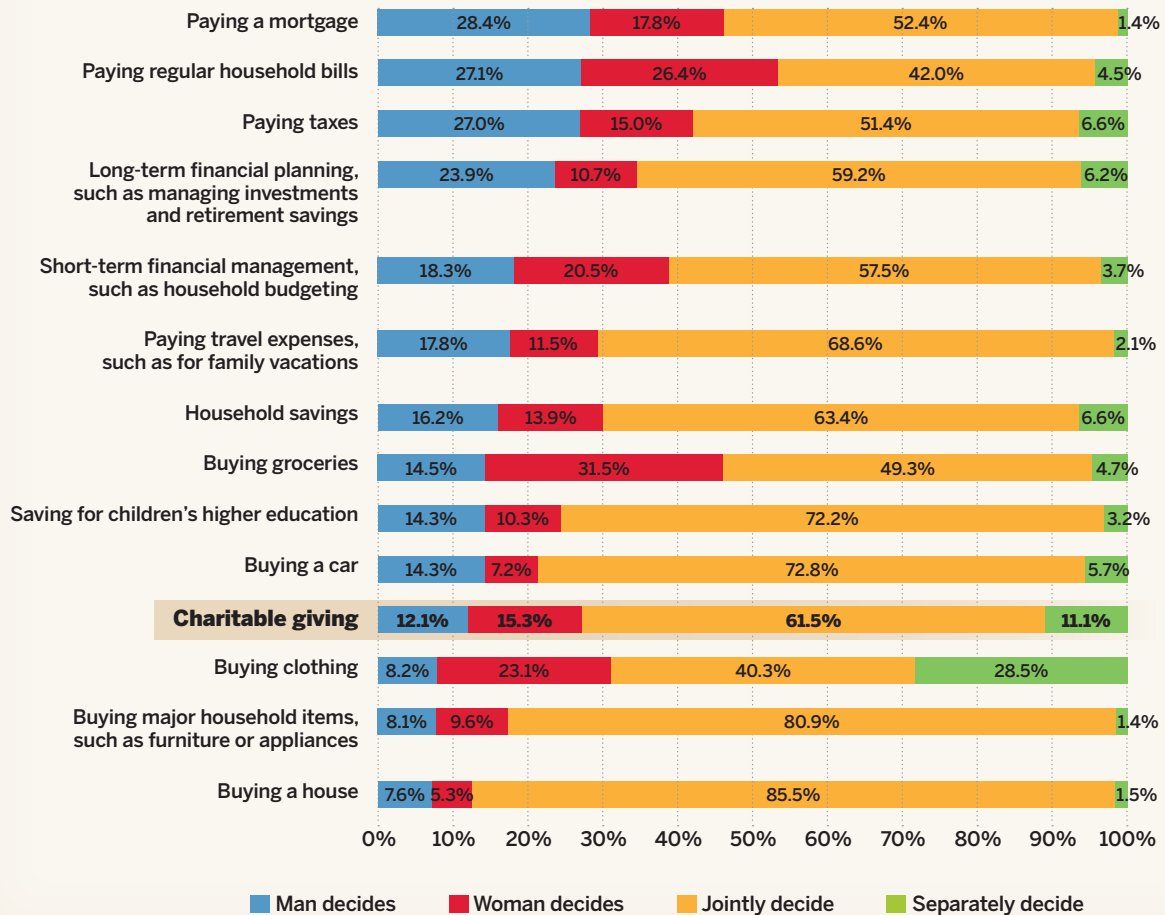
Notes: Robust standard errors in parentheses. * = $p < 0.1$, ** = $p < 0.05$, *** = $p < 0.01$.



Additional Analyses

Figure A offers an expanded version of Figure 3 in the report.

Figure A: U.S. households' decision-making styles for various household financial decisions (expanded)

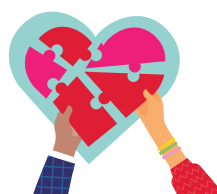


Notes: Percentages represent households reporting a certain decision-making style for various household financial decisions. These figures are weighted summary statistics and do not control for other demographic factors.

Table C highlights the differences from Figure A between the “man decides” and “woman decides” categories.

Table C: Difference between woman-deciding and man-deciding households for various household financial decisions

	“Man decides” – “woman decides”
Buying groceries	16.9%
Buying clothing	14.9%
Charitable giving	3.1%
Short-term financial management, such as household budgeting	2.2%
Buying major household items, such as furniture or appliances	1.5%
Paying regular household bills	-0.7%
Buying a house	-2.3%
Household savings	-2.3%
Saving for children’s higher education	-4.0%
Paying travel expenses, such as for family vacations	-6.3%
Buying a car	-7.2%
Paying a mortgage	-10.6%
Paying taxes	-12.0%
Long-term financial planning, such as managing investments and retirement savings	-13.2%



Limitations

Women Give 2021 is based on a nationally representative sample and broadens the information available about household charitable decision making. However, it is important to note several key limitations of the study.

First, the study focuses explicitly on donations of money and does not explore other definitions of generosity, such as donating time, advocating for causes, etc. Second, this report examines only married or cohabiting households, but there are many other types of households. These other households are included in the data and will be examined in future reports. Third, the data used for this study includes information about variables like race, ethnicity, sexual orientation, and more. Deeper analyses could be conducted to more closely examine differences in decision-making style according to these diverse dimensions.

Finally, the data for this study were collected at one moment in time; and in 2020, a number of simultaneous, overlapping crises were occurring. The data should be compared to similar data from other years to understand whether household decision making itself is changing, or whether any shifts might be due instead to a reaction to specific events, for example the COVID-19 pandemic and associated economic downturn.

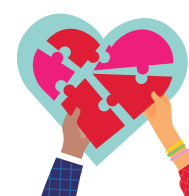
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- ⁶ U.S. Census Bureau. (2020a). Historical Marital Status Tables. Table MS-2: Estimated Median Age at First Marriage, by Sex: 1890 to the Present. <https://www.census.gov/data/tables/time-series/demo/families/marital.html>
- ⁷ U.S. Census Bureau, 2020a
- ⁸ U.S. Census Bureau. (2020b). Historical Marital Status Tables. Table MS-1: Marital Status of the Population 15 Years Old and Over, by Sex, Race and Hispanic Origin: 1950 to Present. <https://www.census.gov/data/tables/time-series/demo/families/marital.html>
- ⁹ U.S. Census Bureau, 2020b
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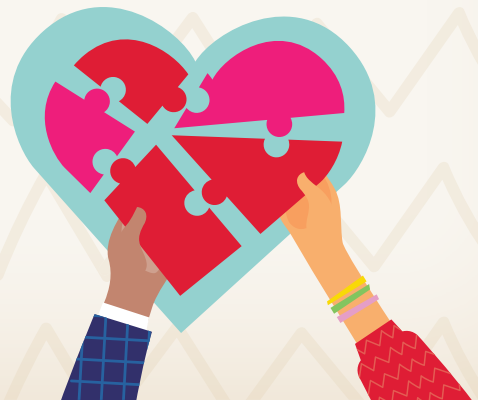
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