

New Evidence about Women and Philanthropy: Findings from Metro Atlanta

By

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Executive Summary

This report explores women's philanthropic behavior. The question of how women and men differ in their patterns and motivations for giving and volunteering is also examined. Specifically, several questions guided this study. They include:

- How do women differ from men in their giving and volunteering patterns?
- How do women and men differ in their motivations for giving and volunteering?
- How are women different from one another in their patterns of giving and volunteering by race, level of education, income, age, and other demographic characteristics?

There is a dearth of research that systematically analyzes women in terms of giving and volunteering. This study, commissioned by the United Way of Metropolitan Atlanta's Women's Legacy, analyzes public opinion data on giving and volunteering administered to 1724 individuals in a thirteen county area in the Metropolitan Atlanta region using a fifty-three-question interview instrument.

The data are examined using bivariate and multivariate analysis to assess whether there are systematic differences between women and men, and among women by race and ethnicity, employment status, education, income, and whether or not they have donated and/or volunteered in the past year. The data are also analyzed across a range of individual characteristics, such as the percent donated, mean amount given, the types of organizations that received donations, specific reasons for giving, information sources used to learn about nonprofit causes, solicitation preferences, and personal expectations from giving and volunteering.

The findings show that both men and women give at comparable rates, and, in models that control for gender, these differences are not significant. Disaggregating the sample by gender, something that no other study has done in the past, reveals that the predictors of giving for men and women are significantly different. The results show that women feel stronger than men about their reasons to give and that receiving information on how their gift is used is more important for women than men. Women of all races cite helping the community as the most important reason to give, with education acting as a strong predictor of both women's giving and volunteering. White women were found to give to a greater number of different types of charities than African American women, and employment increased the variety of charities selected by women for donations. Age, being white, education, being registered as a republican, and religious attendance all were associated with larger donations. Women who felt that it was the government's responsibility to take care of community problems donated smaller amounts. This is important information because it can support the work of nonprofit organizations and their fundraisers in better understanding the motivations of donors and the tools and preferences that can be used to cultivate women donors.

New Evidence about Women and their Philanthropic Activities: Findings from Metro Atlanta

Introduction

As the professional and scholarly fields of philanthropy grow and mature, practitioners and academics are similarly concerned with understanding the attitudes and behaviors that motivate and influence individuals to give. One assumption is that with increased recognition of the different characteristics of donors, institutions and their fundraisers can better target and cultivate individuals to support nonprofit causes. Institutions and fundraisers have recently begun to focus attention on women and the role they play in making philanthropic decisions concerning a household's charitable contributions, as well as the untapped potential that women represent as a donor segment yet to be fully cultivated.

Findings from several national and regional surveys reveal that women give and volunteer to charitable organizations in greater percentages than men. More contemporary and journalistic sources of information assert that there are differences in giving patterns between wealthy men and women.¹ A number of scholarly and professional articles suggest that giving is different among "women of business achievement;" that women give to women's causes; women respond to different solicitation techniques than men; women are motivated to give for reasons other than tax advantages; and women of business achievement represent an untapped donor market.²

The empirical evidence about giving patterns among average women (those that are not wealthy or of notable business achievement) is scant and has not been analyzed systematically. In fact, Kaplan and Hayes (1993, p.5) ask the question "What [do] we know about women as donors?" In this study, based on research in the Metropolitan Atlanta area, we examine charitable giving patterns among women by using both bivariate and multivariate analysis to determine whether there are systematic differences among women by race and ethnicity, employment status, education, income, whether or not they have donated in the past year, and whether or not they have volunteered in the past year. We analyze these differences across a range of demographic and individual characteristics (such as the % donated, mean amount given, etc.), as well as the types of organizations to which women donate, specific reasons for giving, the information sources used by women, solicitation preferences, and personal expectations about giving and volunteering. This paper concludes with findings about the differences between women and men in their patterns and motivations for giving and volunteering. These differences provide new insights for cultivating both women and men donors.

Background

As an academic enterprise, economists have largely focused their studies of philanthropy on the tax implications of charitable giving and the effect of government funding on private giving levels³. Psychologists, sociologists, and nonprofit scholars from other disciplines have examined the motivations for giving as well as the context and culture of the giver, the recipient organizations, and their clients.⁴ At the same time, marketing researchers have begun to look at the effectiveness of certain solicitation techniques and market segmentation approaches in connecting donors with causes.⁵ There is also a growing literature that examines giving by the wealthy and the forthcoming transfer of wealth.⁶

From a professional fundraiser's perspective one tool that has been used by those that work in and serve nonprofit organizations, especially as it relates to making decisions about raising donor funds, is the use of data generated from several national sources on charitable giving. These include the widely cited Independent Sector *Giving and Volunteering* (ISGV) study, the American Association of Fundraising Counsel (AAFRC) "Giving USA" study, which focuses on the aggregate contributions donated to charities by individuals, corporations, and foundations, and the Federal Reserve Board's Survey of Consumer Finances (SCF). The data from each of these sources are valuable and useful in demonstrating the economic impact of private philanthropy as a percentage of the Gross Domestic Product, the economic value of volunteer time, and in identifying the level of charitable contributions by sub sector over time.

What we know from the findings of the (ISGV) and AAFRC surveys is that about 70% of all households give an average of 2% of their household income to charitable causes. Other findings are that 84% of givers make in-kind donations, 80% purchase goods or services to raise money, and 79% contribute cash. Those who give do so largely because they were asked by someone they know well, they have volunteered at the organization in the past, were asked by religious leaders to give, they read/heard a story with an appeal to give, or were asked by someone at work to give. Moreover, the percent of individuals volunteering for a charitable cause is highest among the 35-44-age category who volunteer approximately four hours a week.

African-Americans and Hispanics have lower giving and participation rates than Whites. Household income and education levels both predict increases in the percent given as a percentage of household income. Finally, there is a strong correlation between religious involvement and giving and volunteering, with religious organizations garnering 60% of all individual charitable donations.⁷ Yet, even with the availability of these data, there is considerable disagreement about the appropriate unit of measurement (individual versus household income), the unit of time in terms of giving and volunteering (weekly, quarterly,

and annually), and particularly the use of appropriate methodology (long vs. short telephone surveys, mail surveys, the representativeness of the survey samples, and the number of prompts used to assist in a survey respondents recall).

None of these studies has looked specifically at women's giving and volunteering, other than to generally suggest that women give and volunteer at higher levels than men, and that women are an untapped donor market. We know little about women who give and volunteer and how they vary by race/ethnicity, level of education, age, employment status, income, and whether or not the woman has given or volunteered in the past year. Understanding how and when to use charitable giving data is important because so many nonprofit organizations rely on private philanthropy for a substantial portion of their revenue. Clotfelter (1997) suggests that there has been little empirical investigation of individual motives behind giving, understanding the effectiveness of fundraising appeals, and the interdependence of giving behavior. To that end, this paper seeks to better explain women's giving and volunteering for charitable causes.

Women and Philanthropy

While women have long been central to nonprofit organizations in terms of leadership, volunteering, giving, and encouraging their loved ones to participate in these activities, they have been almost completely ignored or assumed to be like men in studies of philanthropy. Is women's philanthropy any different from the commonly accepted philanthropic axioms about men that they give because of tax benefits, work place pressures, and general warm glow effects? McCarthy (2001) asserts that women have been involved in philanthropic activities since the eighteenth century when they were developing charities to aid the disadvantaged and indigent while promoting positive social change. Diebolt (2001), in her study of women and philanthropy, suggests that this area of inquiry has not been taken seriously or addressed analytically until very recently and asserts that the work to date has been largely historical with women's philanthropic roles linked principally to religious organizations and their causes. And Ostrower (1995) states that being engaged and active in philanthropic activities is an important method for building and maintaining social and professional networks. Finally, Arlene Kaplan Daniels (1988) suggests that women's involvement in philanthropic activities is important because it provides a context for their "invisible careers."

Within the last decade there has been a real interest in learning more about women and philanthropy largely because they possess financial resources, that up until recently have not been leveraged efficiently or effectively on behalf of philanthropic causes, even for female specific causes. Kaplan and Hayes (1993) suggest that women may be motivated to give and volunteer for reasons that are different than men's reasons. Clary and Snyder (1995) in their research find that giving and volunteering can be motivated by a range of psychological functions, such as one's interest in serving others, advancing in their careers, guilt, self-esteem, and experiential learning. Kaplan and Hayes (1993, p.7) find that while "men cherish

recognition and status, women want to be involved with organizations to which they contribute money.” Bartling’s (1999) suggested guidelines about the “psychology of asking and giving” highlight the importance of giving back to community as well as the desire to enact positive social change. This is consistent with the study conducted by Ostrander and Fisher (1995) in which they suggest that in cultivating women philanthropists it is important to emphasize the cause to which gifts of time and money are being sought, as well as stressing the impact that giving and volunteering can have on one’s connectedness to community, an important element of social capital and a motivating factor that resonates more for women than men. Shaw (1991) asserts that it is also important to explicitly communicate images, roles, and values that are shared by many women when seeking to cultivate women as donors. Within the context of soliciting gifts, such communication techniques might include a focus on family, community involvement, and the demands of balancing family and work. Kaplan and Hayes (1993) point out, “the role women play as donors is just beginning to be understood” (p.18), and must be investigated further.

Women and their philanthropic activities: An incomplete picture

Several national organizations have made forays into studying the role of women and philanthropy. Most notable among these is the Women’s Philanthropy Institute (WPI). The WPI has produced several reports that highlight the different preferences and needs that women donors have, as well as techniques that are effective in attracting and retaining women leaders as volunteers and donors. The WPI has also sponsored research that focuses on the percent of women that hold seats on corporate boards, as well as the differences among women and men in level of education, longevity, and likelihood of leaving charitable bequests. The National Foundation for Women Business Owners (NFWBO) in a report sponsored by Merrill Lynch examined gender differences in terms of likelihood to give and volunteer among women and men, as well as the differences between high-ranking female executives and business owners versus “other” women in their giving and volunteering to charities.

According to the various surveys and reports conducted by a range of nonprofit, educational, and business organizations designed to create donor profiles of women, the various findings suggest that women want information on the charity, how it is run, and how their donations are used; they seek to work through personal relationships; and depend on education and guidance before investing in charitable causes.⁸ Shaw and Taylor (1995) in their seminal book *Reinventing Fundraising: Realizing the Potential of Women’s Philanthropy* suggest that there are six “Cs” that differentiate women’s philanthropy from those of men. They include the desire to create, change, connect, collaborate, commit, and celebrate giving and service. Each of the findings is important; yet, what is missing from the few sources of data that have focused exclusively on the relationship between women and giving and volunteering to charity is an examination of women who are not business owners, female executives and entrepreneurs, or “women of significant achievement.” Moreover, there are few regional studies on giving and volunteering by “average women.” And, there is good reason to

believe that regional and cultural variations do contribute to differences in level of charitable activity.⁹

One of the great limitations confronting fundraisers is the limited evidence about giving among women. Many of the ISGV studies simply report that more women give and volunteer compared to men, but that gifts of men are larger on average than women's gifts. This type of statement in and of itself is of little help to those who run women's charitable organizations; to fundraisers seeking to cultivate women donors; to women who serve in a nonprofit board member capacity; and to women donors. This type of information, which generates positive press – "More Women Than Men Give" – provides little if any information about how much is being given, how much time is being volunteered, and even less about the behavioral attributes and demographic characteristics of the women engaged in giving and volunteering.

Methodology

- Using data collected as part of a larger study on individual patterns of philanthropic activity commissioned by the Community Foundation for Greater Atlanta,¹⁰ we analyzed data collected from a 53-question telephone survey (see Appendix A) that was administered to 1724 residents of Georgia in thirteen Metropolitan Atlanta counties.¹¹ The sample consisted of 100 randomly selected individuals in each of the counties in the sampling frame with an over-sampling in the four largest Metro Atlanta counties (Cobb, Fulton, DeKalb, and Gwinnett). The survey was conducted from May through September 2000, a time period when people are typically most aware of their giving due to the April 15th deadline for federal income tax returns. Two themes are fundamental to the data. The first is a focus on demographic measures and giving behavior, and the second is on achieving a high degree of generalizability and validity. The survey was pre-tested with 30 randomly sampled respondents prior to production interviewing. A sampling weight was used for each county in order to achieve an accurate representation of the households in the Atlanta region. The sampling frame was randomly selected using random digit dialing and a Computer-assisted telephone interviewing (CATI) system. There are several advantages to this method that include 1) inclusion of individuals with unlisted numbers and those who have recently moved; 2) respondents cannot look ahead to see what questions are coming next thereby allowing a higher quantity of spontaneous, candid verbatim responses; 3) the interviewer can clear up questions or misunderstandings; and 4) a CATI system controls the distribution of the sampling pool, records the data directly into the computer, can be programmed to implement skip patterns or branching, and informs the interviewer when an invalid response has been recorded.¹²

Data Analysis

Demographic Characteristics of the Survey Respondents

The sample utilized for this study consists of 1724 individuals residing in the 13 metro-Atlanta counties covered by the United Way. Sixty-five percent of the respondents were women, while thirty-five percent of the respondents were men. Over-representation of women is not uncommon in random telephone surveys. Sixty-one percent of the respondents self-identified themselves as white, twenty-seven percent as African-American and eight percent identified themselves as Asian, Hispanic or other. The average education level of respondents was some college or an AA degree, and the average household income of respondents was \$68,764. Fifty-nine percent of the respondents were married, 75% were employed, and 50% of the respondents had a child under 18 currently residing in their households. Women were significantly more likely to have a child under the age of 18 living in their household and significantly less likely to be employed than men.

Overview of Analysis

Since the focus of this study is to analyze women's giving and volunteering, we will first focus on how women's philanthropic behavior differs from men, and then explore variations in philanthropic behavior among groups of women defined by race and education. Appendix B summarizes these findings in tabular form and provides a separate analysis of women based on employment status, income, whether or not they have donated in the past year and whether or not they have volunteered in the past year. The final section of this paper will present information on several factors that influence philanthropic behavior using regression models.

Section One: Comparing Women and Men's Giving Patterns

Figure 1: Donating and Volunteering

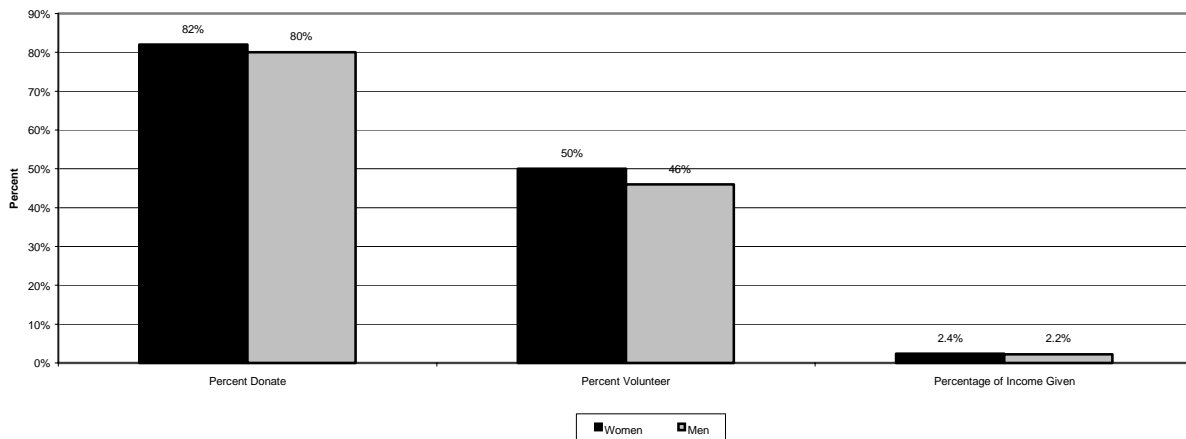
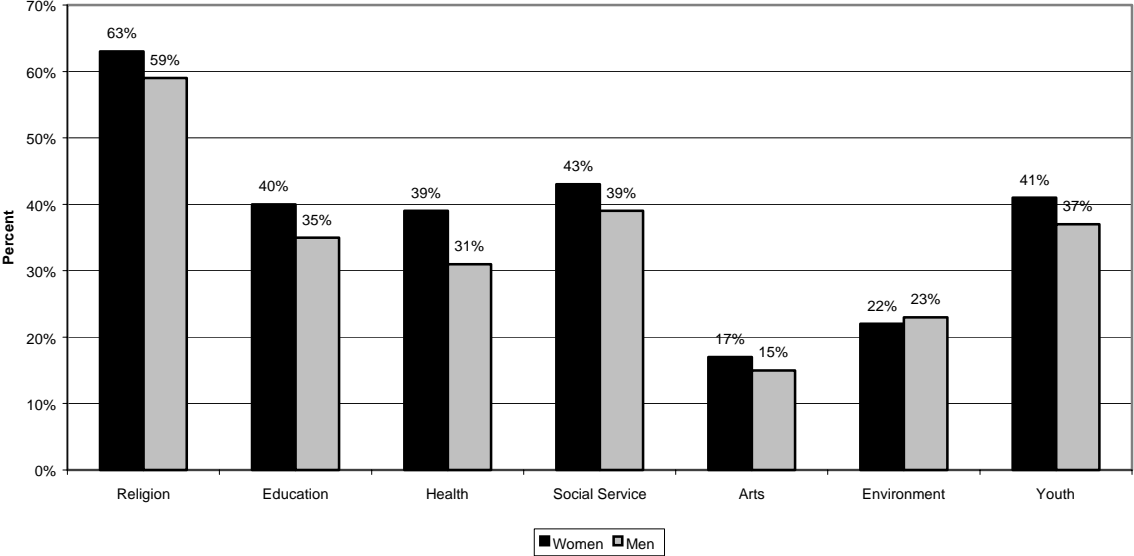


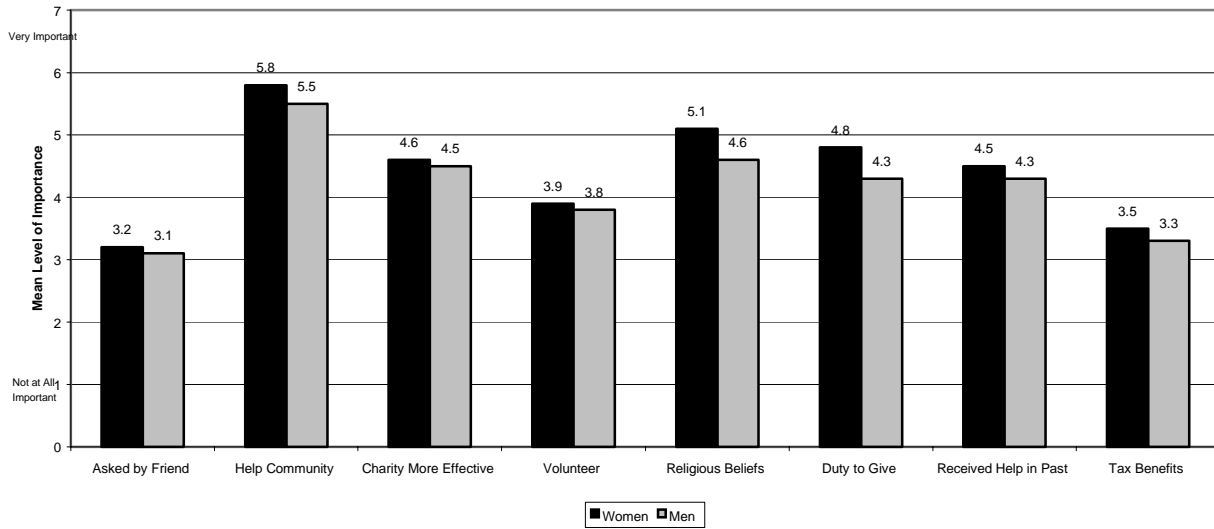
Figure 1 shows that women are more likely to donate to charitable causes, volunteer, and give a slightly higher percent of their household income to charity than men. These differences are not statistically significant. On average women in Metro-Atlanta donate \$1,592 and men donate \$1,604 to charities per year. Individuals who volunteer are more likely to donate and individuals who donate are more likely to volunteer.

Figure 2: Donations to Specific Causes



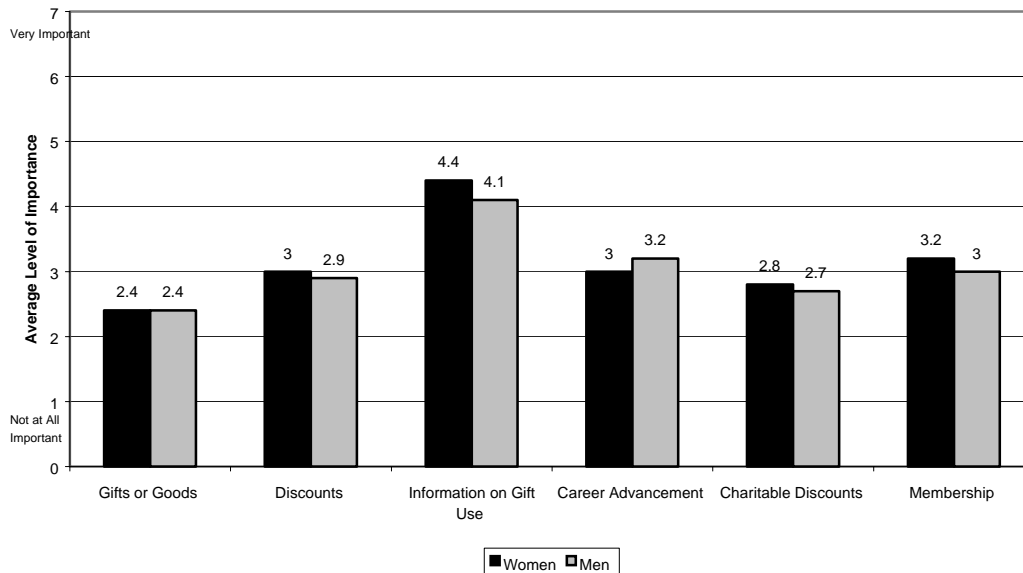
In Figure 2 we see that both men and women frequently give to a variety of specific causes, with religion and social services leading the list of agencies that received donations from individuals in this sample. Women were significantly more likely to give to religion and health than their male counterparts. None of the other categories showed statistically significant variation between men and women in giving patterns.

Figure 3: The Average (mean) Importance of Several Reasons for Giving



The most important reasons for giving for both women and men are to help the community, religious beliefs, the belief that charity is more effective than the government for delivering services, and giving out of duty (Figure 3). Statistically significant differences between men and women were found in the following categories of reasons to give: to help community, the belief that charity is more effective than the government in dealing with community problems, volunteering, religious beliefs and tax benefits. In general, women feel stronger about their reasons to give than men.

Figure 4: The Average (mean) Importance of Getting Something Back from Donation



Respondents generally did not feel that getting something back for their donation was very important. The one exception would be that both men and women wanted to receive information about how the donation was used by the charity. Women felt this was significantly more important than men. Women were also more likely to feel that receiving discounts, charitable discounts or group memberships was more important for them than their male counterparts.

There are a variety of different ways to receive information about philanthropic organizations, the most frequently cited being through the mail and from a friend. While most people receive information from a variety of sources, when comparing men to women, women are more likely to get information from a religious organization, and men are more likely to receive information from the media (television, newspaper, and the internet). This study also found that both men and women prefer to receive solicitations from friends, the media and the mail than from other sources. Women were significantly more enthusiastic about mail solicitations and telethons, while men preferred Internet solicitations.

Section Two: Women’s Charitable Giving by Race

For the purpose of this analysis race was broken down into three categories: white, African-American, and other (which includes Asians, Hispanics and others). A woman’s race was highly correlated with several other demographic factors. Other women (\$74,778) and white women (\$69,366) have higher average household incomes than African-American women (\$54,898), even though fewer white women were employed. African-American women were less likely to be married and more likely to have children under eighteen living in their households than their white and other counterparts.

Figure 5: Women's Donating and Volunteering by Race

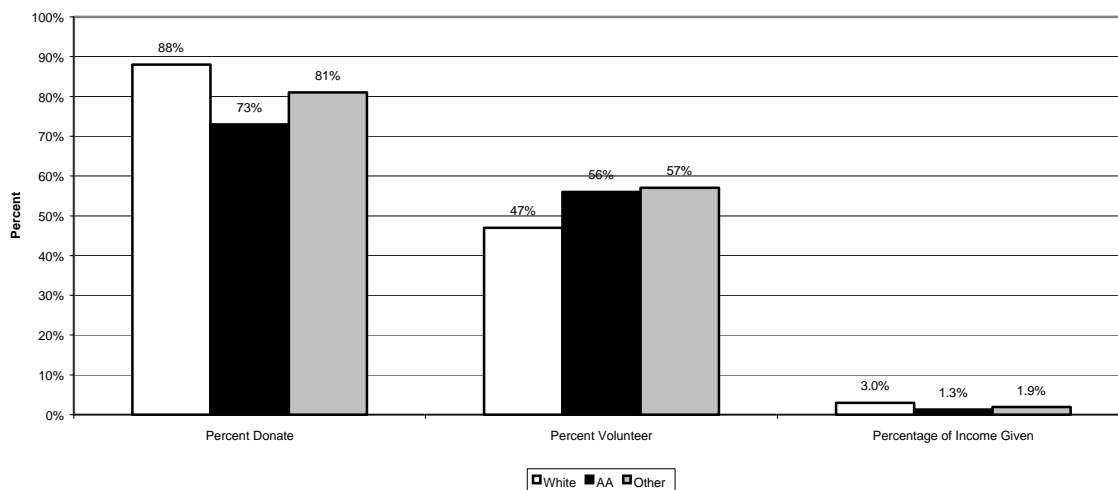
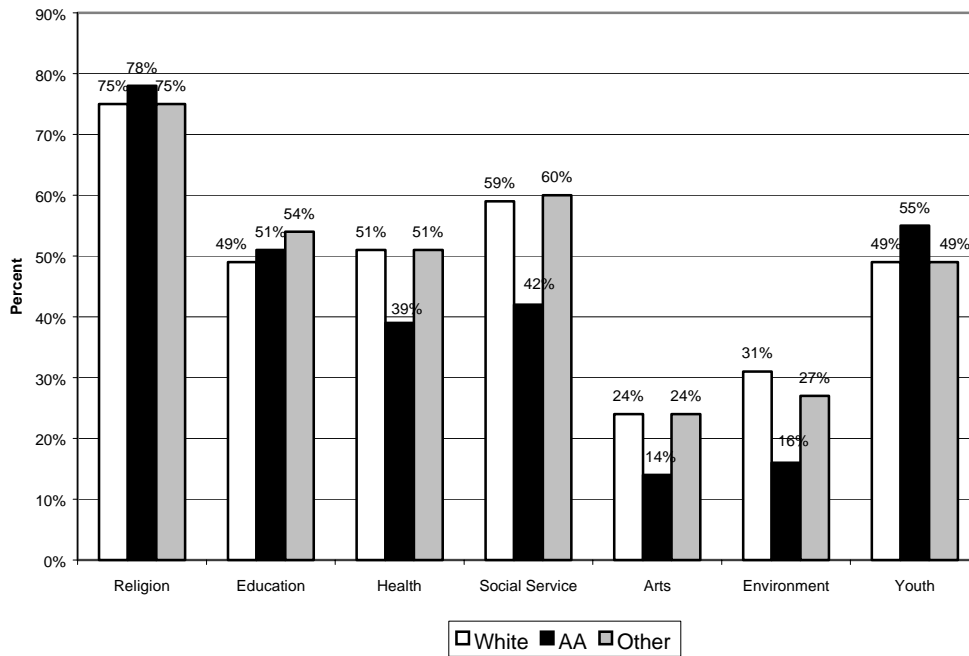


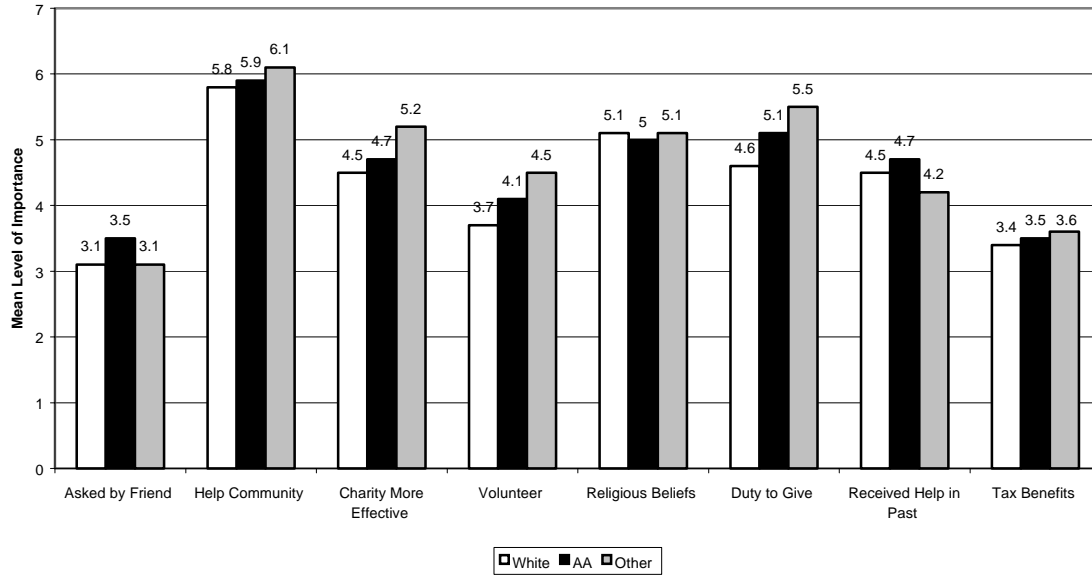
Figure 5 shows that white women and other women are significantly more likely to donate, and donate a larger percentage of their income to charity than African-American women. African-American women and other women volunteer significantly more than white women.

Figure 6: Women's Donations to Specific Causes by Race



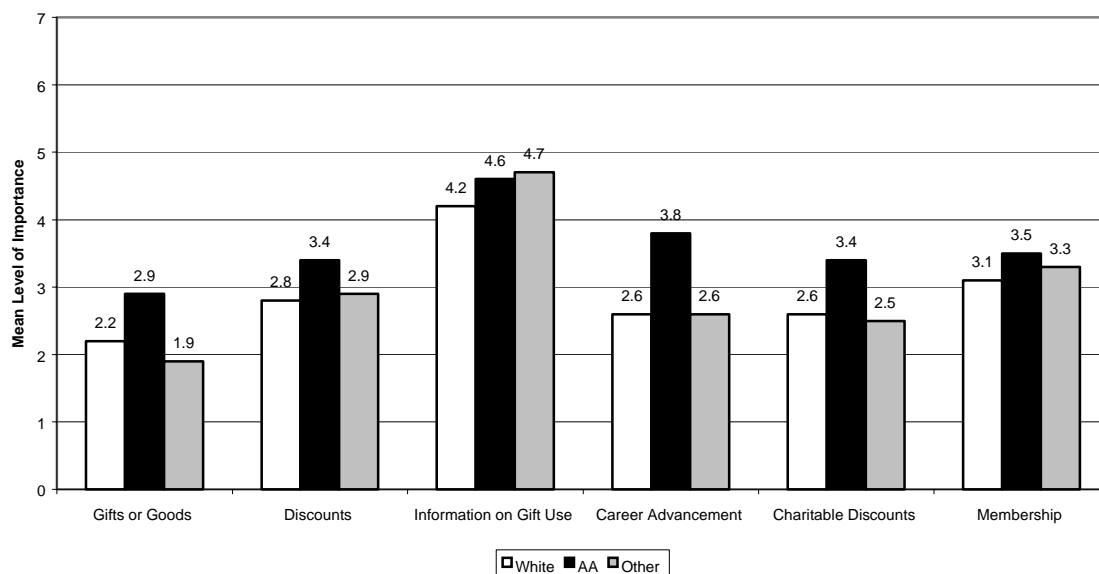
At least three-quarters of all women donate to religious causes. White and other women are significantly more likely to donate to health, social services, the arts and the environment than African-American women. African-American women are more likely to donate to youth programs and religion than white or other women, although not significantly so.

Figure 7: Women's Average (mean) Importance of Several Reasons for Giving by Race



Most women, of all races, cite helping the community as the most important reason to give. Being asked by a friend and tax benefits of giving were cited by all races as not very important reasons to give. Being asked by a friend is a more important reason to give for African-American women than for white or other women. African-American and other women rate the importance of charity as being more effective than government programs, past volunteerism, and the duty to give as more important motivators in the decision to give than do their white counterparts.

Figure 8: Women's Average (mean) Importance of Getting Something Back from Donation

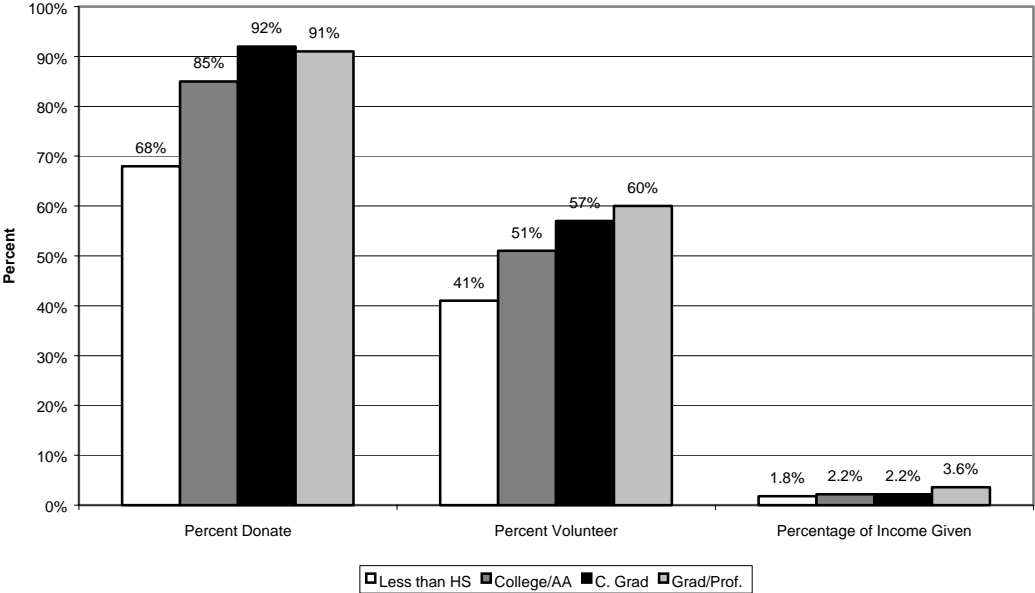


For all women the most important thing that they could receive back from their philanthropic donation is information on how their gift will be used by the charitable organization. On average, African-American women rank the importance of getting something back for their gift (career advancement, discounts, or gifts/good) significantly higher than their white and other counterparts.

In terms of current sources of information about charitable organizations and giving opportunities the only area in which women of different races differed significantly was in receiving information in the mail. White women were significantly more likely to receive information in the mail (33%) than African-American women (23%) and other women (19%). Solicitation preferences indicate that African-American women are more enthusiastic about most types of contact than their white and other counterparts.

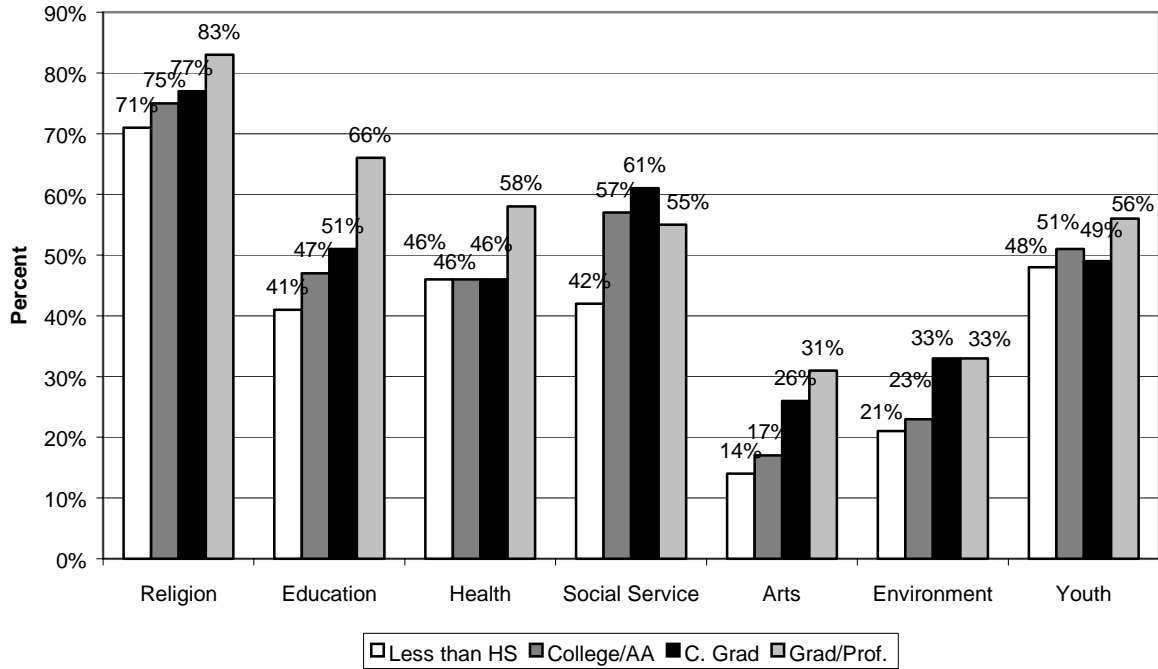
Section Three: Women’s Charitable Giving by Education

Figure 9: Women's Donating by Education



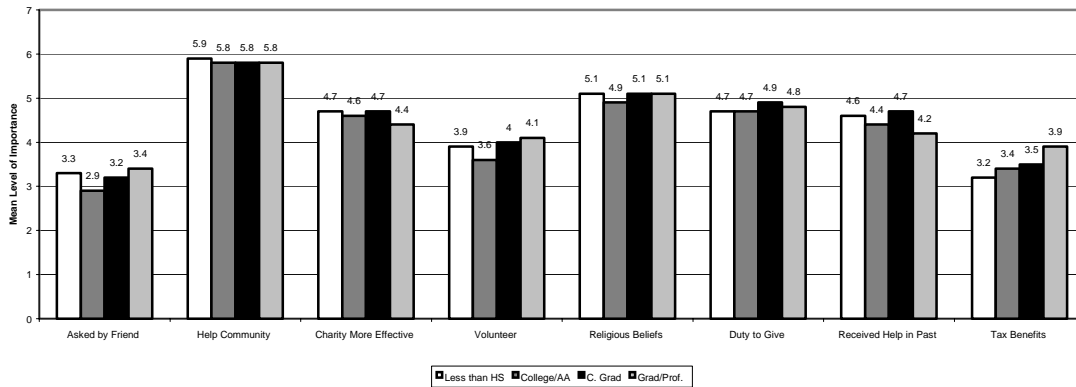
Education is a strong predictor of both women’s donating and volunteering. In addition, the more education a woman has, the higher the percentage of her household income that is donated to charity.

Figure 10: Women's Donations to Specific Causes by Education



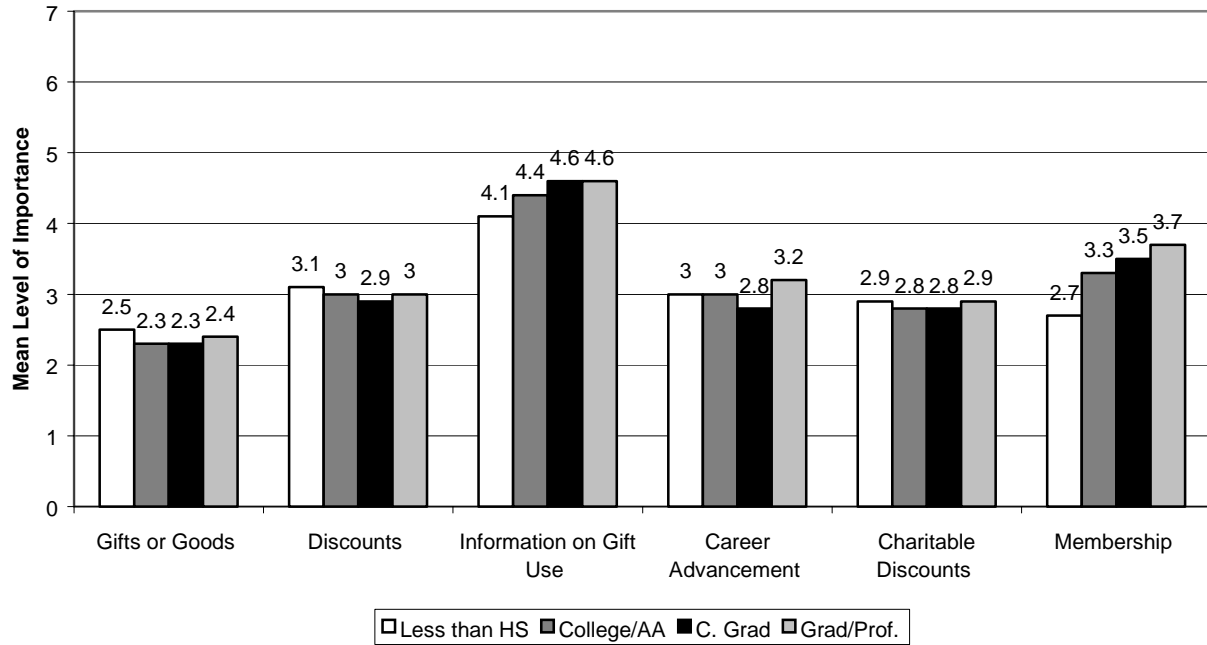
Higher education is related to higher levels of giving in all categories of charitable donations. These differences are largest when it comes to giving to education and health related causes.

Figure 11: Women's Average (mean) Importance of Several Reasons for Giving by Education



Those with less than a high school education are less motivated to give based on volunteerism or for tax benefits than their more educated counterparts. The other areas did not show any statistical differences based on education.

Figure 12: Women's Average (mean) Importance of Getting Something Back from Donation



Receiving information back on how their donation is used and receiving memberships are more important to women with at least a Bachelor's degree than their less-educated counterparts, while the reverse is true for receiving discounts.

In terms of current sources of information about charitable organizations and solicitation preferences, few differences are found among women in different educational categories.

Section Four: Regression Results

The figures presented earlier in this paper provide basic information about women's philanthropic behavior. Unfortunately these figures do not allow us to control for the possibility that several variables may be influencing a particular behavior concurrently or that some relationships may be spurious.

Ordinary least squared regression models and logistic regression models control for several variables at the same time. Four different dependent variables are explored in the following equations: donating in 1999 (yes or no), volunteering in 1999 (yes or no), giving to seven different causes or diversity of giving (scale of 0 = no giving to 7 = gave to all seven types of organizations) and the amount of money given in 1999. Results are reported for each dependent variable for the entire sample and for the sub-samples of women and men. Tables 1 and 2 report the equations for donating and volunteering using logistic regression because the dependent variable is dichotomous (only has two possible responses, yes and no). The numbers reported in each column represent the odds ratios. An odds ratio that is above one indicates a positive relationship and an odds ratio that is less than one indicates a negative relationship. Numbers that appear in red are statistically significant predictors of the dependent variable.

Tables 3 and 4 report the equations for diversity of giving and amount giving using ordinary least squared regression models because the dependent variables are measured on a continuum. The numbers reported in each column represent standardized Betas. Standardized Betas that are positive indicate a positive relationship between the independent variable and the dependent variable and negative standardized Betas indicate a negative relationship. Numbers that appear in red are statistically significant predictors of the dependent variable. Standardized Betas also allow you to judge the relative contribution of each independent variable to the dependent variable. Larger Betas are more important predictors of the dependent variable than smaller Betas.

All models began by controlling for age, race, education, marital status, whether or not the respondent felt the government should be most responsible for addressing community problems, children in the household, employment status, religious service attendance, political party and gender. Income was not included in these tables because 47 percent of the respondents refused to answer this question. Education was used as a proxy for income because most respondents answered this question and because past research and the present study have found a high correlation between income and education. Independent variables that were not significant predictors of the dependent variable in any of the three samples (total sample, women, or men) were excluded from the remainder of the analysis.

Table 1: Regression of Donating in 1999 Disaggregated by Gender

	All	Women	Men
AGE	1.018	1.019	1.021
BLACK	.503	.485	.533
OTHEREACE	.485	.569	.375
EDUCATION	1.773	1.865	1.674
MARRIED	2.190	2.058	2.212
GOVRESPONS	.808	.912	.652
CHILDREN	1.154	.939	1.659
EMPLOY	1.810	1.455	2.933
RELIGION	1.174	1.079	1.338
FEMALE	1.223		
R ²	.138	.123	.181
(N)	1536	989	547

Red = p < .05

Odds Ratios Reported

Donating in 1999:

- Age, education, marriage, employment and religious attendance are all positively and significantly related to an individual in the metro-Atlanta area donating to a charitable organization in 1999.
 - In addition, whites were significantly more likely to donate than African-Americans and other races.
 - Men and women donated at the same levels when all the controls are included in the model.

Separate models were run for men and women to establish if there were any differences in the motivations for donating to philanthropy.

- Having children and religious attendance increase the probability that men will donate. The same is not true for women.
- Feeling that it is the government's responsibility to take care of community problems decreases the probability that men will donate. This variable was not a significant predictor of women's giving.

Table 2: Regression of Volunteering in 1999 Disaggregated by Gender

	All	Women	Men
EDUCATION	1.224	1.2829	1.127
EMPLOY	1.498	1.402	1.771
CHILDREN	1.383	1.206	1.754
RELIGION	2.304	2.239	2.463
FEMALE	.980		
R ²	.195	.180	.229
(N)	1605	1040	565

Red = p < .05

Odds Ratios Reported

Volunteering in 1999:

Fewer variables were influential in predicting volunteering compared to donating.

- In the entire sample education, employment, having children and attending religious services were all significant predictors of volunteering.
- Gender is not a significant predictor of volunteering.
- For women, educational level, employment and religious attendance all increased volunteerism.
- For men, education was not significant, but employment, religious attendance and having children under eighteen living in their household all predict volunteering in the community in 1999.

Table 3: Regression of Amount Given in 1999 Disaggregated by Gender

	All	Women	Men
AGE	.052	.070	.007
BLACK	-.047	-.072	.003
OTHEREACE	-.030	-.015	-.058
EDUCATION	.164	.158	.189
MARRIED	.073	.055	.116
REPUBLICAN	.070	.082	.047
OTHERPARTY	1.154	.939	1.659
GOVRESPONS	-.082	-.092	-.066
RELIGION	.140	.144	.118
FEMALE	.003		
R ²	.095	.101	.097

Red = p < .05

Standardized Betas reported

Amount Given in 1999:

- In the full sample age, education, marriage, being a republican, and religious attendance all significantly increased the amount given in 1999. Similarly, feeling that it is the government’s responsibility to take care of community problems is significantly related to giving less in 1999.
- Race is not significantly related to the amount given in this sample.

Although there were no significant differences based on gender in amount giving to charity in 1999 in the original model, significant differences arise when the sample is partitioned.

- For women: age, being white, education, being republican, and religious attendances were all associated with larger donations.
- In addition, women who felt that it was the government’s responsibility to take care of community problems donate smaller amounts.
- Education, marriage and religion were the only significant predictors of the amount of money that men give to charity.

Table 4: Regression of Diversity of Giving 1999 Disaggregated by Gender

	All	Women	Men
AGE	.112	.116	.108
BLACK	-.086	-.120	-.021
OTHEREACE	-.006	.012	-.047
EDUCATION	.187	.213	.151
REPUBLICAN	-.056	-.016	-.122
OTHERPARTY	-.008	.005	.013
CHILDREN	.069	.039	.128
RELIGION	.154	.168	.120
EMPLOY	.064	.081	.024
FEMALE	.051		
R ²	.089	.104	.089

Number of Types of Charities given to in 1999:

- Once again, although gender did not significantly influence diversity of giving, the factors influencing men and women’s diversity of giving were different.
- Age, education and religious attendance all positively influenced diversity of giving for both men and women.
- For women, whites gave to more different types of charities than African Americans, and employment increased the variety of charities selected for donations.
- For men, republicans were less likely to give to a variety of philanthropic organizations than democrats or independents, and those with children were more likely to give to several different types of charities than those without children.

OVERALL CONCLUSION

- Women do give and are a viable market.

GENDER AS A FACTOR IN GIVING AND VOLUNTEERING

- Men and women have very similar giving patterns.
- Women give more to religious and health related causes than do their male counterparts.
- Women feel stronger about their reasons to give than men.
- Women feel that getting information back about their donation is more important than men.

RACE AS A FACTOR IN GIVING AND VOLUNTEERING

- White women are more likely to donate and less likely to volunteer than their A.A. and other counterparts.
- White women and other women are more likely to donate to health, social services, the arts and the environment, and African American women are more likely to donate to youth and religious programs.
- Women of all races cite helping the community as the most important reason to give.
- African American women rank the importance of getting something back for their gift higher than their White counterparts.

EDUCATION AS A FACTOR

- Education is a strong predictor of both women's giving and volunteering.
- Education is most significant in predicting giving to education and health related causes.
- Education is positively correlated with a desire to receive information back on how their donation is used.

FACTORS INFLUENCING GIVING (1999)

- Age, education, marriage, employment and religious attendance are all positively and significantly related to an individual in the metro-Atlanta area donating to a charitable organization in 1999.
 - In addition, whites were significantly more likely to donate than African-Americans and other races.
 - Men and women donated at the same levels when all the controls are included in the model.

- Having children and religious attendance increase the probability that men will donate. The same is not true for women.
- Feeling that it is the government's responsibility to take care of community problems decreases the probability that men will donate. This variable was not a significant predictor of women's giving.

FACTORS INFLUENCING VOLUNTEERING (1999)

- In the entire sample, education, employment, having children and attending religious services were all significant predictors of volunteering.
- Gender is not a significant predictor of volunteering.
- For women, educational level, employment and religious attendance all increased volunteerism.
- For men, education was not significant, but employment, religious attendance and having children under eighteen living in their household all predict volunteering in the community in 1999.

FACTORS INFLUENCING THE AMOUNT DONATED (1999)

- In the full sample age, education, marriage, being a republican, and religious attendance all significantly increased the amount given in 1999. Similarly, feeling that it is the government's responsibility to take care of community problems is significantly related to giving less in 1999.
- Race is not significantly related to the amount given in this sample.
- Although there were no significant differences based on gender in amount giving to charity in 1999 in the original model, significant differences arise when the sample is partitioned.
- For women: age, being white, education, being republican, and religious attendances were all associated with larger donations. In addition, women who felt that it was the government's responsibility to take care of community problems donate smaller amounts.
- Education, marriage and religion were the only significant predictors of the amount of money that men give to charity.

FACTORS INFLUENCING THE NUMBER OF TYPES OF CHARITIES GIVEN TO (1999)

- Once again, although gender did not significantly influence diversity of giving, the factors influencing men and women's diversity of giving were different.
- Age, education and religious attendance all positively influenced diversity of giving for both men and women.
- For women, whites gave to more different types of charities than African Americans, and employment increased the variety of charities selected for donations.

- For men, republicans were less likely to give to a variety of philanthropic organizations than democrats or independents, and those with children were more likely to give to several different types of charities than those without children.

This study shows that both men and women give at comparable rates and that in models that control for gender these differences are not significant. Disaggregating the sample by gender, something that no other study has done in the past, reveals that the predictors of giving for men and women are significantly different. These differences in motivation may give insight into how to target different populations for giving.

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APPENDIX A
SURVEY INSTRUMENT

sfirst

Hello, my name is _____. I'm calling from the Applied Research Center at Georgia State University. Your household was selected at random for participation in a short survey sponsored by The Community Foundation for Greater Atlanta. I just need a minute of your time to help me choose the person in your household we would like to talk to.

Have I reached a household?

Q: sget18

T: 5

May I please speak with someone who is 18 years or older who makes or helps to make decisions in your household?

IF THEY ASK: "THIS SURVEY IS ABOUT OPINIONS TOWARD CHARITABLE GIVING IN THE METROPOLITAN ATLANTA AREA. WE ARE NOT SEEKING CONTRIBUTIONS, ONLY YOUR OPINIONS."

Q: sagree

T: 5

Your number was selected at random and your answers will be completely confidential. If I ask a question you do not want to answer, just let me know and I'll go on to the next one. Please note, this interview may be monitored by my supervisor to insure that I am conducting it properly. This survey is about opinions toward charitable giving in the metropolitan Atlanta area. We are not seeking contributions, only your opinions.

- 1 CONTINUE
- 2 REFUSE

q1

In the past year, did you or other members of your household donate money, assets, goods, or property for charitable purposes? By donating, I mean making a voluntary contribution with no intention of making a profit or obtaining goods or services for yourself.

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

q2

Have you ever donated to charity in the past?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

q3

What is the main reason why you did not donate money, assets, goods, or property to charity during the past year?

DO NOT READ CHOICES. IF MORE THAN ONE, TAKE THE FIRST ONE THEY SAID.

- 1 COULD NOT AFFORD TO GIVE
- 2 WAS NOT ASKED TO GIVE
- 3 DO NOT TRUST HOW CONTRIBUTION WILL BE USED
- 4 NO FINANCIAL BENEFIT TO ME FOR GIVING
- 5 DID NOT LIKE THE WAY I WAS ASKED
- 6 WAS TREATED BADLY BY A CHARITY IN THE PAST
- 7 NOT ENOUGH INFORMATION ABOUT A CHARITY
- 8 NOT MY RESPONSIBILITY TO SUPPORT CHARITIES
- 9 LOST OR CHANGED JOBS
- 10 WOULD RATHER SPEND MONEY IN OTHER WAYS
- 11 OTHER (SPECIFY)

- 98 DON'T KNOW
- 99 NO ANSWER

q4

I am going to read several types of causes to which people can contribute financially. For each type, please tell me if you made a financial contribution to that cause in 1999.

A religious organization or house of worship
Education
Health
Social and human services
Arts, culture, and the humanities

Environment and wildlife
Youth programs

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

q4a

Are there any other causes to which you contributed that I did not read?

- 1 YES (SPECIFY)
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

q5

Do you mostly contribute to organizations inside the Atlanta metropolitan area, outside the metropolitan area, or about equally in both areas?

- PRESS F1 FOR COUNTIES IN METROPOLITAN AREA
- 1 MOSTLY INSIDE THE METRO AREA
 - 2 MOSTLY OUTSIDE THE METRO AREA
 - 3 EQUALLY IN BOTH

 - 8 DON'T KNOW
 - 9 NO ANSWER

q6

In the last year, what kinds of donations did you make? Did you give...

Cash or money?

Stocks or bonds?
Computers or technical equipment?
Property?
Free professional services (such as tax help or legal aid)?
Food, clothing, or other items?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

q7

I am going to read several categories and I would like to know how much money, including the cash value of any property, did you and members of your household donate to charity last year. Please stop me when I get to the right category.

READ CATEGORIES

- 1 Between 1 and 100 dollars
- 2 Between 101 and 500 dollars
- 3 Between 501 and 1,000 dollars
- 4 Between 1,001 and 2,500 dollars
- 5 Between 2,501 and 5,000 dollars
- 6 Between 5,001 and 10,000 dollars
- 7 Between 10,001 and 25,000 dollars
- 8 Between 25,001 and 50,000 dollars
- 9 50,000 dollars or more (SPECIFY)

- 98 DON'T KNOW
- 99 NO ANSWER

q7a

Do you happen to know the exact amount?

TYPE "DON'T KNOW" OR "REFUSED" IF NECESSARY

ENTER AMOUNT:

q8

Overall, was the amount of money or property you and the members of your household donated to charity in the past year about the same as you usually give, a larger amount, or a smaller amount?

- 1 ABOUT THE SAME
- 2 A LARGER AMOUNT
- 3 A SMALLER AMOUNT

- 8 DON'T KNOW
- 9 NO ANSWER

q8a

Is there a specific reason why you gave than usual in the past year?

RECORD RESPONSE:

q9

Do you think your household will give about the same, a larger, or a smaller amount of money or property to charity next year as you gave in the past year?

- 1 ABOUT THE SAME
- 2 A LARGER AMOUNT
- 3 A SMALLER AMOUNT

- 8 DON'T KNOW
- 9 NO ANSWER

q10

Do you budget a fixed amount of money each year for charitable purposes?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

q11

Who in your household would you consider to be primarily in charge of making decisions about donating?

- 1 MYSELF/RESPONDENT
- 2 SPOUSE/PARTNER
- 3 PARENT
- 4 MYSELF AND SPOUSE/PARTNER TOGETHER
- 5 OTHER (SPECIFY)

- 8 DON'T KNOW
- 9 NO ANSWER

q12

Now I'm going to read you a list of reasons people sometimes give for donating money or property. Using a scale from 1 to 7, where one means not important and seven means very important, please tell me how important each reason was in your decision to donate money or property in the last year.

I was asked to give by someone I know well.
 I want to help my community.
 Charities are more effective than government or business.
 I volunteered at the organization.
 The organization supports my religious or moral beliefs.
 It is my duty to give.
 The organization has helped me or someone I know.
 There are tax benefits or other financial incentives for donating.

NOT		VERY
IMPORTANT		IMPORTANT
----- ----- ----- ----- ----- -----		-----
1		7
8 DON'T KNOW		
9 NO ANSWER		

q12a

Are there any other reasons that were important to you that I did not mention?

- 1 YES (SPECIFY)
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

q13

Have you made plans to give to a charitable organization after you die either through a bequest, trust, or beneficiary?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

q14

From what sources do you receive most of your information regarding charitable organizations?

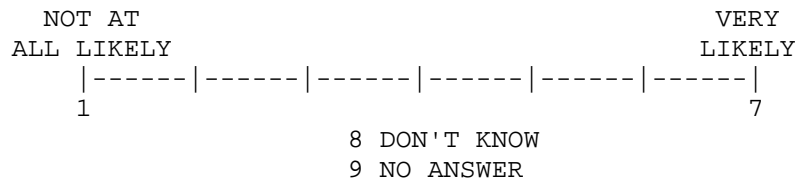
DO NOT READ CHOICES. SELECT ALL THAT APPLY.

- REQUESTS/INFORMATION SENT IN THE MAIL
- FRIEND OR RELATIVE
- NEWSPAPERS AND MAGAZINES
- TELEVISION OR RADIO
- RELIGIOUS ORGANIZATION OR HOUSE OF WORSHIP
- PHONE CALL REQUESTING A DONATION
- THE INTERNET/WEB
- DOOR-TO-DOOR SOLICITATION
- FINANCIAL PLANNER/LEGAL ADVISOR
- OTHER (SPECIFY)
- NONE
- NO MORE

q15

I am going to read you a list of methods that charitable organizations sometimes use when requesting donations. Using a scale from 1-7, where one means not at all likely and seven means very likely, please tell me how likely you would be to respond to requests for a donation in each of the following ways. First,

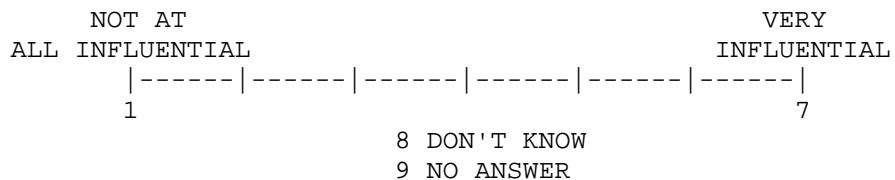
- A telephone call.
- Printed materials received by mail.
- Someone knocking on your door at home and asking you to donate.
- A friend or relative asking you to give.
- A request to donate on an organization's web site.
- A telethon.
- Seeing a story on television or in the newspaper with an appeal to give.
- An appeal by a community leader or celebrity.



q16

Sometimes when you make a donation, you get something in return. Using a scale from 1-7, where one means not at all influential and seven means very influential, please rate how much each of the following would influence you to give money to an organization or cause. First,

- Receiving free gifts or goods from the organization.
- Receiving discounts on the programs, goods, or services of businesses in the community.
- Receiving information describing how your gift will be used.
- Being able to advance more in your career or profession.
- Receiving discounts on programs, goods, or services offered by the charitable organization.
- Becoming a member of the organization.



q17

How often, if at all, do you attend religious services?

- 1 once a week or more
- 2 2 - 3 times a month
- 3 several times per year
- 4 less often than that

- 9 No Answer

q18

Of all the money you donated last year, how much did you give to a religious institution or house of worship that you attend? Would you say it was...

- 1 all?
- 2 most?
- 3 about half?
- 4 less than half?
- 5 none?

- 8 DON'T KNOW
- 9 NO ANSWER

q19

Do you contribute to religious institutions or houses of worship that you don't attend regularly?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

q20

I am now going to read a list of clubs and organizations that some people belong to. Please tell me whether or not you currently participate in each one. By participate, I mean attend meetings or volunteer time to help the club or organization.

- A labor union?
- A lodge or veteran's organization?
- A business, civic, or professional group?
- An ethnic club or lodge?
- A political organization or issue and action oriented group?
- A charity or welfare organization?
- A community or neighborhood organization?
- Social clubs, such as card playing or dancing?
- A senior citizens' group?
- A recovery group, such as Alcoholic's Anonymous?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

dfaith1

Are you Protestant, Catholic, Jewish, some other religion, or do you not have a preference?

- 1 PROTESTANT (BAPTIST, METHODIST, PRESBYTERIAN)
- 2 CATHOLIC
- 3 JEWISH
- 4 MUSLIM
- 5 SOMETHING ELSE (SPECIFY)
- 6 NO PREFERENCE

- 8 DON'T KNOW
- 9 NO ANSWER

dfaith2

What specific denomination is that?

- 1 BAPTIST
- 2 METHODIST
- 3 PRESBYTERIAN
- 4 LUTHERAN

- 5 EPISCOPAL
- 6 AME
- 7 OTHER (SPECIFY)

- 8 DON'T KNOW
- 9 NO ANSWER

dvoll

Did you volunteer your time and skills to a charitable organization including a religious organization or house of worship in 1999?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

dvolla

How many hours a week did you volunteer for a religious organization or house of worship in 1999?

ENTER NUMBER:

IF LESS THAN 1, ENTER 1

- 98 DON'T KNOW
- 99 NO ANSWER

dvoll2a

How many hours a week did you volunteer for any other charitable organization in 1999?

ENTER NUMBER:

IF LESS THAN 1, ENTER 1

- 98 DON'T KNOW
- 99 NO ANSWER

99 NO ANSWER

deduc

What is the highest level of education that you have completed?

- 1 Less than a high school graduate
- 2 High school graduate
- 3 Some college, Associate's degree
- 4 College graduate, Bachelor's degree
- 5 Some Graduate School
- 6 Professional or Graduate degree

- 9 REFUSED

dmarital

Are you currently married, widowed, divorced, separated, or never married?

- 1 MARRIED
- 2 WIDOWED
- 3 DIVORCED
- 4 SEPARATED
- 5 NEVER MARRIED
- 6 IN A RELATIONSHIP WITH A PARTNER

- 8 DON'T KNOW
- 9 NO ANSWER

drace

With which racial or ethnic group do you most strongly identify?

- 1 WHITE
- 2 BLACK OR AFRICAN AMERICAN
- 3 ASIAN/ORIENTAL
- 4 HISPANIC/LATINO
- 5 NATIVE INDIAN/ESKIMO/ALEUT
- 6 MULTIRACIAL

- 8 DON'T KNOW

9 NO ANSWER

dgender

ASK ONLY IF NOT ABSOLUTELY SURE

- 1 MALE
- 2 FEMALE

- 9 REFUSED

dincome

I am going to read you a list of income categories for your household income from all sources before taxes in 1999. Please stop me when I get to the category that best describes your household income...

- 1 \$5,000 or under
- 2 \$5,001-\$15,000
- 3 \$15,001-\$30,000
- 4 \$30,001-\$45,000
- 5 \$45,001-\$60,000
- 6 \$60,001-\$75,000
- 7 \$75,001-\$90,000
- 8 \$90,001-\$100,000
- 9 \$100,000-\$300,000
- 10 more than \$300,000

- 98 DON'T KNOW
- 99 NO ANSWER

dvote

Are you a registered voter?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

dparty

Do you usually think of yourself as a Democrat, Republican, or an Independent?

- 1 DEMOCRAT
- 2 REPUBLICAN
- 3 INDEPENDENT
- 4 DON'T THINK OF MYSELF IN THOSE TERMS

- 8 DON'T KNOW
- 9 NO ANSWER

delec1

Thinking about local elections, how often do you vote? Would you say...

LOCAL ELECTIONS INCLUDE TOWN, CITY, AND COUNTY.

- 1 always?
- 2 sometimes?
- 3 rarely?
- 4 never?

- 8 DON'T KNOW
- 9 NO ANSWER

delec2

What about state elections. Do you vote...

- 1 always?
- 2 sometimes?
- 3 rarely?
- 4 never?

- 8 DON'T KNOW
- 9 NO ANSWER

delec3

And in national elections, do you vote...

- 1 always?
- 2 sometimes?
- 3 rarely?
- 4 never?

- 8 DON'T KNOW
- 9 NO ANSWER

qserv

If religious organizations were to become more involved in providing services that government formerly provided, would you give more money and volunteer?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

dwork1

Are you currently employed?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

dwork2

Are you unemployed, looking for work, retired, keeping house,
a student, or something else?

- 1 Unemployed, looking for work
- 2 Retired
- 3 Keeping house
- 4 Student

- 5 NOT SEEKING WORK
- 6 OTHER (SPECIFY)
- 8 DON'T KNOW
- 9 NO ANSWER

dwork3

Are you employed full time or part time?

- 1 FULL TIME
- 2 PART TIME

- 8 DON'T KNOW
- 9 NO ANSWER

dwork4

Are you self-employed?

- 1 YES
- 2 NO

- 8 DON'T KNOW
- 9 NO ANSWER

dyear

In what year were you born?

- 19 00 TO 82 ALLOWED

- 98 DON'T KNOW
- 99 NO ANSWER

dzip

Finally, what is your zip code?

ENTER ZIP CODE:

88888 DON'T KNOW

99999 NO ANSWER

**APPENDIX B
DATA ANALYSIS TABLES**

Charitable Giving: Entire Sample and Gender Divisions

Demographics	Sample	Women	Men
Percentage Female	65%	100%	0%
Percentage White	64%	64%	64%
Percentage Black	28%	29%	27%
Percentage Other	8%	7%	9%
Mean Income	\$68,764	\$66,077	\$73,185
Median Income	\$52,500	\$52,500	\$52,500
Percent Married	59%	60%	57%
Median Education	Some College/AA	Some College/AA	Some College/AA
Percent Employed	75%	71%	82%
Percent with Children	50%	52%	46%
Age	43	43	42
Individual Characteristics			
Percent Donate	82%	82%	80%
Mean Amount Given	\$1,600	\$1,592	\$1,604
Median Amount Given	\$750	\$750	\$750
Percentage of Income Given	2.3%	2.4%	2.2%
Percent Volunteer	49%	50%	46%
Percent w/ Trust/Bequest	15%	14%	15%
Percent Budget for Charity	34%	34%	34%
Percent Decision Maker	59%	60%	57%
Where Individuals Donate			
Religion	61%	63%	59%
Education	39%	40%	35%
Health	36%	39%	31%
Social Service	42%	43%	39%
Arts	17%	17%	15%
Environment	22%	22%	23%
Youth	39%	41%	37%
Reasons For Giving Money (1=not imp., 7 = very imp.)			
Asked by Friend (mean)	3.1	3.2	3.1
Help Community (mean)	5.7	5.8	5.5
Charity More Effective (mean)	4.6	4.6	4.5
Volunteer (mean)	3.8	3.9	3.8
Religious Beliefs (mean)	4.9	5.1	4.6
Duty to Give (mean)	4.6	4.8	4.3
Received Help in Past (mean)	4.4	4.5	4.3
Tax Benefits (mean)	3.4	3.5	3.3

Charitable Giving: Entire Sample and Gender Divisions, continued

Importance of Getting Some- Thing Back from Donation (1=not imp., 7 = very imp.)	Sample	Women	Men
Gifts or Goods (mean)	2.4	2.4	2.4
Discounts (mean)	2.9	3	2.9
Information on Gift Use (mean)	4.3	4.4	4.1
Career Advancement (mean)	3	3	3.2
Charitable Discounts (mean)	2.8	2.8	2.7
Membership (mean)	3.2	3.2	3
Current Information Sources			
Info. Source - Mail	28%	29%	25%
Info. Source - Friend	20%	20%	18%
Info. Source - Newspaper	15%	14%	17%
Info. Source - TV/Radio	15%	13%	19%
Info. Source - Religious Org.	18%	19%	16%
Info. Source - Phone	10%	10%	9%
Info. Source - Internet	4%	4%	6%
Info. Source - Door to Door	2%	2%	3%
Info. Source - Planner	1%	1%	2%
Solicitation Preferences (1=not imp., 7 = very imp.)			
Telephone Call (mean)	2.3	2.3	2.3
Mail (mean)	3.3	3.4	3.1
Door to Door (mean)	2.3	2.4	2.3
Friend (mean)	5.2	5.4	5
Internet (mean)	2.1	2	2.3
Telethon (mean)	2.6	2.7	2.6
Media (mean)	3.7	3.8	3.5
Celebrity appeal (mean)	3.1	3.1	3

Women's Charitable Giving by Race

Demographics	White Women	AA Women	Other Women
Percentage Female	100%	100%	100%
Percentage White	100%	0%	0%
Percentage Black	0%	100%	0%
Percentage Other	0%	0%	100%
Mean Income	\$69,366	\$54,898	\$74,778
Percent Married	67%	43%	65%
Median Education	Some College/AA	Some College/AA	Some College/AA*
Percent Employed	67%	76%	77%
Percent with Children	48%	60%	53%
Rows	45	40	45
Individual Characteristics			
Percent Donate	88%	73%	81%
Mean Amount Given	\$2,091	\$735	\$1,431
Percentage of Income Given	3.0%	1.3%	1.9%
Percent Volunteer	47%	56%	57%
Percent w/ Trust/Bequest	13%	16%	20%
Percent Budget for Charity	36%	28%	40%
Percent Decision Maker	58%	68%	58%
Where Individuals Donate			
Religion	75%	78%	75%
Education	49%	51%	54%
Health	51%	39%	51%
Social Service	59%	42%	60%
Arts	24%	14%	24%
Environment	31%	16%	27%
Youth	49%	55%	49%
Reasons For Giving Money (1=not imp., 7 = very imp.)			
Asked by Friend (mean)	3.1	3.5	3.1
Help Community (mean)	5.8	5.9	6.1
Charity More Effective (mean)	4.5	4.7	5.2*
Volunteer (mean)	3.7	4.1	4.5*
Religious Beliefs (mean)	5.1	5	5.1
Duty to Give (mean)	4.6	5.1	5.5*
Received Help in Past (mean)	4.5	4.7	4.2*
Tax Benefits (mean)	3.4	3.5	3.6*

Women's Charitable Giving by Race, continued

Importance of Getting Some- Thing Back from Donation (1=not imp., 7 = very imp.)	White Women	AA Women	Other Women
Gifts or Goods (mean)	2.2	2.9	1.9*
Discounts (mean)	2.8	3.4	2.9
Information on Gift Use (mean)	4.2	4.6	4.7*
Career Advancement (mean)	2.6	3.8	2.6
Charitable Discounts (mean)	2.6	3.4	2.5
Membership (mean)	3.1	3.5	3.3
Current Information Sources			
Info. Source - Mail	33%	23%	19%
Info. Source - Friend	21%	21%	17%
Info. Source - Newspaper	13%	17%	10%
Info. Source - TV/Radio	12%	15%	10%
Info. Source - Religious Org.	21%	17%	21%
Info. Source - Phone	11%	10%	6%
Info. Source - Internet	4%	3%	6%
Info. Source - Door to Door	3%	2%	1%
Info. Source - Planner	1%	1%	0%
Solicitation Preferences (1=not imp., 7 = very imp.)			
Telephone Call (mean)	2.2	2.8	2.2
Mail (mean)	3.4	3.4	3.2
Door to Door (mean)	2.2	2.7	2.6*
Friend (mean)	5.3	5.6	5.1
Internet (mean)	1.9	2.3	2.2*
Telethon (mean)	2.5	3.2	2.8*
Media (mean)	3.6	4.2	4
Celebrity appeal (mean)	2.9	3.6	3.2*

Women's Charitable Giving by Education

Demographics	Less than HS	College/AA	C. Grad	Grad/Prof.
Percentage Female	100%	100%	100%	100%
Percentage White	63%	61%	64%	67%
Percentage Black	32%	32%	26%	23%
Percentage Other	5%	7%	10%	10%
Mean Income	\$43,639	\$58,420	\$80,542	\$96,688
Percent Married	52%	59%	64%	71%
Median Education	100%	100%	100%	100%
Percent Employed	59%	72%	79%	79%
Percent with Children	49%	57%	50%	50%
Age	46	41	42	43
Individual Characteristics				
Percent Donate	68%	85%	92%	91%
Mean Amount Given	\$794	\$1,302	\$1,785	\$3,443
Percentage of Income Given	1.8%	2.2%	2.2%	3.6%
Percent Volunteer	41%	51%	57%	60%
Percent w/ Trust/Bequest	13%	13%	17%	14%
Percent Budget for Charity	28%	34%	37%	40%
Percent Decision Maker	61%	63%	61%	54%
Where Individuals Donate				
Religion	71%	75%	77%	83%
Education	41%	47%	51%	66%
Health	46%	46%	46%	58%
Social Service	42%	57%	61%	55%
Arts	14%	17%	26%	31%
Environment	21%	23%	33%	33%
Youth	48%	51%	49%	56%
Reasons For Giving Money (1=not imp., 7 = very imp.)				
Asked by Friend (mean)	3.3	2.9	3.2	3.4
Help Community (mean)	5.9	5.8	5.8	5.8
Charity More Effective (mean)	4.7	4.6	4.7	4.4
Volunteer (mean)	3.9	3.6	4	4.1
Religious Beliefs (mean)	5.1	4.9	5.1	5.1
Duty to Give (mean)	4.7	4.7	4.9	4.8
Received Help in Past (mean)	4.6	4.4	4.7	4.2
Tax Benefits (mean)	3.2	3.4	3.5	3.9

Women's Charitable Giving by Education, continued

Importance of Getting Some- Thing Back from Donation (1=not imp., 7 = very imp.)	Less than HS	College/AA	C. Grad	Grad/Prof.
Gifts or Goods (mean)	2.5	2.3	2.3	2.4
Discounts (mean)	3.1	3	2.9	3
Information on Gift Use (mean)	4.1	4.4	4.6	4.6
Career Advancement (mean)	3	3	2.8	3.2
Charitable Discounts (mean)	2.9	2.8	2.8	2.9
Membership (mean)	2.7	3.3	3.5	3.7
Current Information Sources				
Info. Source - Mail	27%	26%	33%	28%
Info. Source - Friend	16%	20%	24%	19%
Info. Source - Newspaper	15%	13%	13%	16%
Info. Source - TV/Radio	15%	13%	11%	11%
Info. Source - Religious Org.	17%	19%	23%	20%
Info. Source - Phone	10%	11%	10%	10%
Info. Source - Internet	2%	2%	6%	4%
Info. Source - Door to Door	4%	1%	2%	2%
Info. Source - Planner	1%	0%	2%	1%
Solicitation Preferences (1=not imp., 7 = very imp.)				
Telephone Call (mean)	2.3	2.5	2.2	2.5
Mail (mean)	3.2	3.5	3.3	3.7
Door to Door (mean)	2.4	2.5	2.2	2.2
Friend (mean)	5.4	5.4	5.5	5.2
Internet (mean)	1.9	2	2.1	2.1
Telethon (mean)	2.9	2.9	2.4	2.7
Media (mean)	3.7	4	3.9	3.7
Celebrity appeal (mean)	3.1	3.3	3	2.9

Women's Charitable Giving by Employment Status

Demographics	Unemployed Women	Employed Women
Percentage Female	100%	100%
Percentage White	71%	61%
Percentage Black	23%	31%
Percentage Other	6%	8%
Mean Income	\$61,412	\$67,862
Percent Married	63%	59%
Median Education	SomeCollege/AA	SomeCollege/AA*
Percent Employed	0%	100%
Percent with Children	43%	55%
Age	51	39
Individual Characteristics		
Percent Donate	79%	84%
Mean Amount Given	\$2,039	\$1,467
Percentage of Income Given	3.3%	2.2%
Percent Volunteer	46%	53%
Percent w/ Trust/Bequest	11%	15%
Percent Budget for Charity	35%	34%
Percent Decision Maker	60%	62%
Where Individuals Donate		
Religion	82%	73%
Education	43%	52%
Health	53%	46%
Social Service	48%	57%
Arts	18%	22%
Environment	22%	29%
Youth	49%	51%
Reasons For Giving Money (1=not imp., 7 = very imp.)		
Asked by Friend (mean)	3.1	3.2
Help Community (mean)	5.8	5.9
Charity More Effective (mean)	4.8	4.6
Volunteer (mean)	3.8	3.9
Religious Beliefs (mean)	5.5	4.9
Duty to Give (mean)	4.9	4.7
Received Help in Past (mean)	4.5	4.5
Tax Benefits (mean)	3.4	3.5

Women's Charitable Giving by Employment Status , continued

Importance of Getting Some- Thing Back from Donation (1=not imp., 7 = very imp.)	Unemployed Women	Employed Women
Gifts or Goods (mean)	2.1	2.5
Discounts (mean)	2.7	3.1
Information on Gift Use (mean)	4.2	4.5
Career Advancement (mean)	2.3	3.2
Charitable Discounts (mean)	2.5	3
Membership (mean)	2.8	3.4
Current Information Sources		
Info. Source - Mail	33%	27%
Info. Source - Friend	19%	21%
Info. Source - Newspaper	13%	15%
Info. Source - TV/Radio	12%	13%
Info. Source - Religious Org.	18%	20%
Info. Source - Phone	11%	10%
Info. Source - Internet	3%	4%
Info. Source - Door to Door	3%	2%
Info. Source - Planner	0%	1%
Solicitation Preferences (1=not imp., 7 = very imp.)		
Telephone Call (mean)	2.4	2.4
Mail (mean)	3.3	3.4
Door to Door (mean)	1.9	2.5
Friend (mean)	5	5.5
Internet (mean)	1.9	2.1
Telethon (mean)	2.4	2.8
Media (mean)	3.5	4
Celebrity appeal (mean)	2.9	3.2

Women's Charitable Giving by Income

Demographics	< 30K	30K - 60 K	60K - 90K	> 90K
Percentage Female	100%	100%	100%	100%
Percentage White	53%	57%	74%	66%
Percentage Black	43%	33%	19%	24%
Percentage Other	5%	10%	7%	10%
Mean Income	\$16,190	\$44,590	\$72,339	\$172,772
Percent Married	37%	54%	80%	75%
Median Education	HS or less	College/AA	C. Grad	C. Grad
Percent Employed	67%	81%	81%	77%
Percent with Children	58%	55%	55%	55%
Age	43	40	39	42
Individual Characteristics				
Percent Donate	64%	84%	94%	90%
Mean Amount Given	\$1,036	\$1,201	\$1,925	\$3,628
Percentage of Income Given	6.4%	2.7%	2.7%	2.1%
Percent Volunteer	52%	52%	61%	56%
Percent w/ Trust/Bequest	10%	19%	15%	20%
Percent Budget for Charity	35%	29%	35%	36%
Percent Decision Maker	76%	66%	49%	49%
Where Individuals Donate				
Religion	79%	69%	82%	76%
Education	46%	48%	53%	52%
Health	39%	41%	46%	53%
Social Service	37%	55%	65%	62%
Arts	18%	23%	20%	23%
Environment	17%	21%	33%	32%
Youth	50%	49%	57%	53%
Reasons For Giving Money (1=not imp., 7 = very imp.)				
Asked by Friend (mean)	3.8	3.2	3.1	2.8
Help Community (mean)	5.7	5.8	5.6	6
Charity More Effective (mean)	4.8	4.8	4.5	4.7
Volunteer (mean)	4.1	4.3	4	3.7
Religious Beliefs (mean)	5.1	4.8	5.2	4.8
Duty to Give (mean)	5.3	4.9	4.7	4.8
Received Help in Past (mean)	4.8	4.4	4.7	4.1
Tax Benefits (mean)	3	3.4	3.7	4.1

Women's Charitable Giving by Income, continued

Importance of Getting Some- Thing Back from Donation (1=not imp., 7 = very imp.)	< 30K	30K - 60 K	60K - 90K	> 90K
Gifts or Goods (mean)	2.6	2.6	2.3	2.3
Discounts (mean)	3.5	3.2	3.3	2.9
Information on Gift Use (mean)	4	4.5	4.9	4.5
Career Advancement (mean)	3.6	3.2	3.1	2.9
Charitable Discounts (mean)	3.1	3	3.3	2.8
Membership (mean)	3.1	3.4	3.7	3.5
Current Information Sources				
Info. Source - Mail	18%	22%	25%	27%
Info. Source - Friend	17%	15%	22%	27%
Info. Source - Newspaper	13%	14%	13%	13%
Info. Source - TV/Radio	13%	12%	14%	10%
Info. Source - Religious Org.	13%	18%	31%	17%
Info. Source - Phone	6%	14%	7%	14%
Info. Source - Internet	1%	6%	7%	2%
Info. Source - Door to Door	3%	2%	2%	2%
Info. Source - Planner	0%	2%	1%	3%
Solicitation Preferences (1=not imp., 7 = very imp.)				
Telephone Call (mean)	2.4	2.5	2.2	2.5
Mail (mean)	3.2	3.4	3.6	3.4
Door to Door (mean)	2.5	2.4	2.5	2.2
Friend (mean)	5.4	5.5	5.4	5.5
Internet (mean)	1.9	2.2	2.3	1.9
Telethon (mean)	2.7	3.1	2.7	2.6
Media (mean)	3.8	4.3	4	3.9
Celebrity appeal (mean)	3.3	3.3	3	3

Women's Charitable Giving by Whether or Not She Donated in the Past Year

Demographics	Did Not Donate	Donate
Percentage Female	100%	100%
Percentage White	46%	67%
Percentage Black	46%	26%
Percentage Other	8%	7%
Mean Income	\$46,725	\$70,325
Percent Married	40%	64%
Median Education	HS or Less	Some College/AA
Percent Employed	65%	72%
Percent with Children	56%	51%
Age	41	44
Individual Characteristics		
Percent Donate	0%	100%
Mean Amount Given	\$0	\$2,054
Percentage of Income Given	0.0%	4.0%
Percent Volunteer	29%	55%
Percent w/ Trust/Bequest	skipped response	14%
Percent Budget for Charity	skipped response	35%
Percent Decision Maker	skipped response	60%
Where Individuals Donate		
Religion	0%	76%
Education	0%	51%
Health	0%	52%
Social Service	0%	46%
Arts	0%	79%
Environment	0%	73%
Youth	0%	50%
Reasons For Giving Money (1=not imp., 7 = very imp.)		
Asked by Friend (mean)	3.1	3.2
Help Community (mean)	5.8	5.9
Charity More Effective (mean)	4.8	4.6
Volunteer (mean)	3.8	3.9
Religious Beliefs (mean)	5.5	5
Duty to Give (mean)	4.9	4.7
Received Help in Past (mean)	4.5	4.5
Tax Benefits (mean)	3.4	3.5

Women's Charitable Giving by Whether or Not She Donated in the Past Year , continued

Importance of Getting Some- Thing Back from Donation (1=not imp., 7 = very imp.)	Did Not Donate	Donate
Gifts or Goods (mean)	2.1	2.5
Discounts (mean)	2.7	3.1
Information on Gift Use (mean)	4.2	4.5
Career Advancement (mean)	2.3	3.2
Charitable Discounts (mean)	2.5	3
Membership (mean)	2.8	3.4
Current Information Sources		
Info. Source - Mail	23%	30%
Info. Source - Friend	10%	22%
Info. Source - Newspaper	13%	14%
Info. Source - TV/Radio	19%	11%
Info. Source - Religious Org.	10%	22%
Info. Source - Phone	6%	11%
Info. Source - Internet	1%	4%
Info. Source - Door to Door	1%	3%
Info. Source - Planner	1%	1%
Solicitation Preferences (1=not imp., 7 = very imp.)		
Telephone Call (mean)	2.4	2.4
Mail (mean)	3.3	3.4
Door to Door (mean)	1.9	2.5
Friend (mean)	5	5.5
Internet (mean)	1.9	2.1
Telethon (mean)	2.4	2.8
Media (mean)	3.5	4
Celebrity appeal (mean)	2.9	3.2

Women's Charitable Giving by Whether or Not She Volunteered in the Past Year

Demographics	Did Not Volunteer	Volunteer
Percentage Female	100%	100%
Percentage White	69%	60%
Percentage Black	25%	32%
Percentage Other	6%	8%
Mean Income	\$64,448	\$67,484
Percent Married	56%	64%
Median Education	Some College/AA	Some College/AA*
Percent Employed	68%	74%
Percent with Children	47%	55%
Age	43	43
Individual Characteristics		
Percent Donate	75%	90%
Mean Amount Given	\$969	\$2,260
Percentage of Income Given	3.3%	2.2%
Percent Volunteer	0%	100%
Percent w/ Trust/Bequest	10%	18%
Percent Budget for Charity	26%	41%
Percent Decision Maker	63%	58%
Where Individuals Donate		
Religion	59%	89%
Education	41%	57%
Health	47%	48%
Social Service	55%	54%
Arts	22%	21%
Environment	27%	27%
Youth	41%	57%
Reasons For Giving Money (1=not imp., 7 = very imp.)		
Asked by Friend (mean)	2.9	3.4
Help Community (mean)	5.7	6
Charity More Effective (mean)	4.4	4.8
Volunteer (mean)	3	4.6
Religious Beliefs (mean)	4.3	5.7
Duty to Give (mean)	4.2	5.2
Received Help in Past (mean)	4.1	4.8
Tax Benefits (mean)	3.3	3.6

**Women's Charitable Giving by Whether or Not She Volunteered in the Past Year ,
continued**

Importance of Getting Some- Thing Back from Donation (1=not imp., 7 = very imp.)	Did Not Volunteer	Volunteer
Gifts or Goods (mean)	2.4	2.4
Discounts (mean)	2.9	3
Information on Gift Use (mean)	4.3	4.5
Career Advancement (mean)	2.9	3
Charitable Discounts (mean)	2.8	2.8
Membership (mean)	3	3.5
Current Information Sources		
Info. Source - Mail	33%	25%
Info. Source - Friend	17%	24%
Info. Source - Newspaper	13%	15%
Info. Source - TV/Radio	15%	10%
Info. Source - Religious Org.	13%	26%
Info. Source - Phone	12%	9%
Info. Source - Internet	3%	4%
Info. Source - Door to Door	3%	2%
Info. Source - Planner	1%	1%
Solicitation Preferences (1=not imp., 7 = very imp.)		
Telephone Call (mean)	2.4	2.3
Mail (mean)	3.4	3.4
Door to Door (mean)	2.4	2.3
Friend (mean)	5.3	5.4
Internet (mean)	2.1	2
Telethon (mean)	2.7	2.7
Media (mean)	3.8	3.8
Celebrity appeal (mean)	3.1	3.1

ENDNOTES

¹ Greene, Elizabeth (2001). "Study Finds Differences in Giving Patterns Between Wealthy Men and Women." *Chronicle of Philanthropy*, May 3.

² For a more extensive discussion of each of the topics cited please refer to Kaplan and Hayes 1993, Shaw 1993, Sublett 1993, Clary and Snyder 1995, Ostrander and Fisher 1995, National Foundation for Women Business Owners 1999, Greer 2000, Newman 2000, Reis 2000, Richardson 2000, and Wilson 2000.

³ See Steinberg 1990, and Brooks 2000.

⁴ See Mount 1996, Dee and Henkin 1997, Schervish 1997, and Chang, Okunade, and Kumar 1999.

⁵ See Heidrich 1990, and Prince, File, and Gillespie 1993.

⁶ See the work of Schervish and Havens 1998.

⁷ These data are taken directly from the 1999 Independent Sector's Giving and Volunteering study. They can be accessed at http://www.indepsec.org/GandV/s_hous.htm

⁸ Advancing Philanthropy Magazine, "Cover Story: Who we are."

⁹ See Schneider (1996).

¹⁰ The original study of 2600 individuals in a twenty-two-county area in Metropolitan Atlanta was conducted for the Community Foundation for Greater Atlanta. It is with their permission to use that data in which this study is completed.

¹¹ The United Way of Metropolitan Atlanta represents these thirteen counties.

¹² There are several limitations to the study methods and data that should be noted. The first is that some respondents may overestimate the extent of their charitable giving and may give socially acceptable answers when speaking to a person on the telephone. A second limitation is the increasing skepticism of telephone surveys due to numerous telemarketing calls or solicitations (Kennedy and Vargus 2001, p.489). The solicitation issue was a challenge in this study because respondents perceived interest in their opinions about charitable giving to be attached to a solicitation for donations. Using the pre-test we modified the introduction to emphasize that the call is not a solicitation for donations, but rather only to gather opinions about charitable giving. Individual hang ups, answering machines, and the screening of calls each contributed to a low participation rate of 35%, and a low refusal to conversion rate of 4%.