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Giving in young adulthood: Gender differences
and changing patterns across the generations



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Written & Researched by

Women's Philanthropy Institute

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HIGHLIGHTS

Women Give 2016 investigates whether generational shifts in charitable giving intersect with women's changing decision-making roles within families. Earlier this year, the U.S. Census Bureau released new estimates indicating that the Millennial generation (born 1981 and after) has surpassed the Baby Boomers (born 1946-1964) as the country's largest generation. The interaction of multiple generations in the workplace and in families has attracted attention for several years, yet little empirical research has addressed whether different generations approach charitable giving differently. At the same time, women's participation in the labor force has risen, leading to women's increased influence in financial decision making individually and within the family.

A better understanding of donors and donor behavior may well unlock more resources to help solve pressing problems across society. *Women Give 2016* finds that men's and women's donor behavior has changed over the past four decades, and that women now have greater influence over charitable decision making.



KEY FINDINGS

- The estimate of giving by GenX/Millennial single women today is comparable to the giving of pre-Boomer single women from four decades ago. The estimate of giving by GenX/Millennial single men and married couples today is lower than the giving of their pre-Boomer counterparts four decades ago.
- Among GenX/Millennial married couples who give large amounts, women have more influence on decisions about giving than their pre-Boomer counterparts did four decades ago.
- For GenX/Millennial married couples whose giving decisions were influenced by women, the estimate of the amount of giving is higher than that of their pre-Boomer counterparts. For GenX/Millennial married couples whose giving decisions are made by men only, the estimate of giving is lower than that of their pre-Boomer counterparts.



Changing Patterns

The largest portion of charitable giving in America comes from individuals and families. Their giving has accounted for at least 70 percent of all charitable giving over the past 40 years.¹

Within those four decades, significant demographic changes have occurred among individuals and families. These changing patterns have affected many measures, ranging from labor force participation to marriage. For example, long-term trends have shown an increase 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 Women's participation in the labor force has risen, leading to their increased influence in financial decision making individually and within households.

Women Give 2016 examines how changing patterns and generational shifts in charitable giving intersect with women's changing decision-making roles within families. The study focuses on young adults across two generations: the pre-Boomer generation, also known as the Silent generation (born 1928-1945), when they were young adults four decades ago; and Generation Xers/Millennials, who are young adults today. In this study, "young adulthood" is defined as ages 25-47.



Background of Study

The changing demographics of the American family, the role of women within the family, and differences across generations all have implications for charitable giving. A better understanding is needed of what giving looks like as a result of the rise in singles (particularly women) and significant shifts within marriage, such as more women out-earning their husbands and more women influencing household financial decisions. Where will new charitable dollars come from as a result of these changes? What will giving look like in the future as generations shift over time?

Households in America: Demographic Changes

In order to understand individual giving, this study begins with an overview of the demographic changes that have transformed American families over the past four decades.

Families in the 1970s looked quite different than they do today, as exemplified by the statistics in Table 1. In the 1970s, both men and women were highly likely to be married; they typically married at a young age, and had children. Over the last 40 years, this demographic picture has changed. The percentage of single-person households in the 2000s nearly doubled compared to 1970 figures. Both men and women are delaying marriage, and are also delaying having children.

Table 1: Demographic Comparisons of Families in the 1970s and 2000s

	1970s	2000s
Median age at first marriage – men ³	23.2	28.2
Median age at first marriage – women ⁴	20.8	26.1
Percent of adults married or cohabiting in own household ⁵	62.0%	31.6%
Percent never married by age 44 – men ⁶	4.9%	20.4%
Percent never married by age 44 – women ⁷	6.3%	13.8%
Percent single-person households ⁸	17.1%	27.5%
Percentage of households with married couple and children under 18 ⁹	40.3%	19.6%

Women and Work

Over time, the dramatic changes in women's roles have led to a growing importance of women's income.¹⁰ Women's labor force participation and median earnings have seen a steady increase. Simultaneously, over the last few decades, men's labor force participation rates have dropped, and incomes for men have stayed roughly the same or even declined.¹¹ In 1970, the labor force participation rate for men was 79.7 percent and 43.3 percent for women.¹² In 2014, the most recent year for which data are available, that share was 69.2 percent for men and 55.8 percent for women.¹³ Women today are the primary breadwinners in four out of 10 households with children; in 1970 this was around 15 percent of such households.¹⁴ These trends point to the growing importance of wives' income to the economic well-being of families.¹⁵

Generational Differences

Alexis de Tocqueville said that in America "each generation is a new people."¹⁶ Indeed, each generation has a unique identity and different reasons for its distinctiveness.¹⁷

Today, the Millennial generation (born 1981 and after) is the largest generation in America, consisting of 75.4 million people. The Millennial generation recently surpassed the 74.9 million Baby Boomers (born 1946-1964).¹⁸ Generation X (born 1965-1980) consists of 66 million people. Additionally, the Silent generation (born 1928-1945) is comprised of 28 million individuals; this report uses the term "pre-Boomer" for this group. Those in the Greatest generation (born 1927 and earlier) are now 89 years and older.

This report focuses on Generation Xers ("GenX") and Millennials, now in their young and middle adulthood years. The Millennials were adolescents, or younger, at the time of the September 11 attacks. Generation X came of age during the Reagan and Bill Clinton years. Members of the GenX/Millennial generations have experienced changes in women's roles in the family, relative to their pre-Boomer counterparts. In particular, GenX/Millennial women are a larger presence in the paid labor force and consequently play a larger role in generating income for their families.

New research by Rooney, Wang, and Ottoni-Wilhelm (2016) examines giving across generations. The study finds that giving by GenX/Millennial families, in young and middle adulthood, is lower than the giving done by pre-Boomer families as young adults in the 1970s.¹⁹

In *Women Give 2016*, this recent study is extended by investigating whether the patterns found across generations are the same for different types of families. This report asks questions such as: How has the giving of single women changed over



the generations? Is the generational change pattern among single women the same as for single men, or for married couples?

Many other generational changes are underway involving marriage, income inequality, religion, and digitally-connected social networks.²⁰ *Women Give 2016* is the first to explore the impact of generation and gender on charitable giving. This study examines whether generational change in giving is similar or different among single women, single men, and married couples. This report also looks inside marriage. Specifically, it investigates whether the way married couples make decisions about charitable giving has changed across generations.

Overview of Study Methods

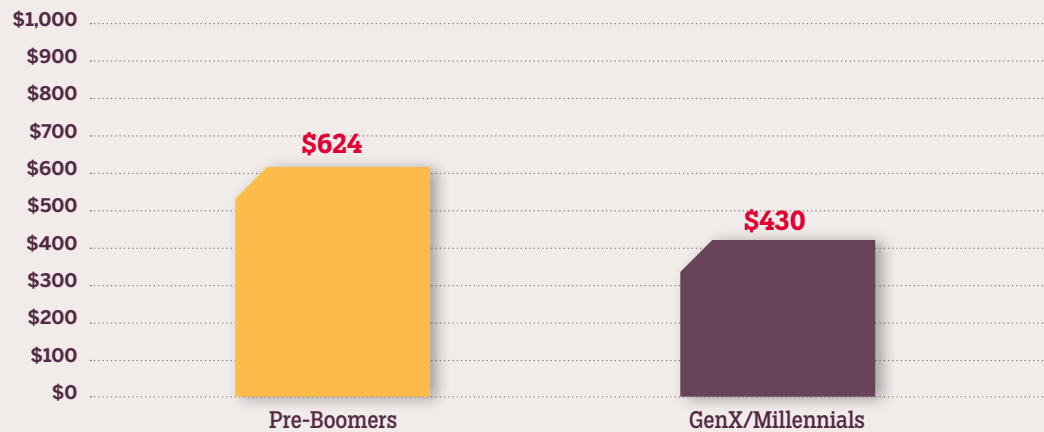
To address these research questions, *Women Give 2016* examines giving by different generations at the same points in their lives. Two data sets are used: the 1974 National Study of Philanthropy (NSP) and the Philanthropy Panel Study (PPS). The NSP, fielded in 1974 about giving in 1973, was the first comprehensive survey of American giving. The PPS is the generosity module within the Panel Study of Income Dynamics (PSID), a longitudinal study of American families. Giving is measured for GenX/Millennial generations using data from seven waves of the PPS (2001–2013). Giving is measured for the pre-Boomer generation using the 1974 NSP. The PPS and the NSP are comparable surveys of giving.²¹

This study investigates household giving to charitable organizations and compares charitable giving by GenXers/Millennials and pre-Boomers when they were young adults, ages 25-47. Future work will address giving to religious congregations. For GenXers/Millennials, the PPS sample size is N = 5,521 unique individuals; of these individuals, 53.8 percent are GenXers and 46.2 percent are Millennials. For pre-Boomers, the NSP sample size is N = 1,006.

Setting the Context: Amounts Given by Pre-Boomers and GenXers/Millennials

Recent work on generation and giving has found that in the 2000s, GenX/Millennial young adults ages 25-47 gave lower amounts to charitable organizations than did pre-Boomer young adults in the 1970s. It is estimated that in 1973, pre-Boomers were giving \$624 on average, expressed in today's terms. GenX/Millennial young adults currently give \$430 on average.²²

Figure A: Average Amounts Given by Young Adults Across Two Generations



Notes: Amounts are averaged over donors and non-donors. "Giving" is defined as donations to charitable organizations, and does not include giving to religious congregations. The two generations of "young adults" are defined as: (1) pre-Boomers, ages 25-47 in the 1970s; and (2) GenXers/Millennials, ages 25-47 in the 2000s. Source: Rooney et al. (2016).

The average giving amounts in Figure A reflect the entire sample, and do not control for differences across the two groups such as education, religion, number of people in household, marital status, or number of children. These amounts set the stage for a gender by generation analysis.

What does "in today's terms" actually mean?

Imagine a 40-year-old who had an income of \$10,000 in 1973 and who gave \$100 to charitable organizations in that year. This study aims to compare that 40-year-old's 1973 giving to the giving being done by a 40-year-old in the 2000s. However, between 1973 and the 2000s, inflation was four-fold. Thus, "in today's terms," the 1973 40-year-old would have an income of \$40,000 and would be giving \$400. Whether expressed in today's terms or in 1973 terms, the 40-year-old is giving one percent of their income ($\$100/\$10,000$).

Now imagine that there had been no inflation, but everyone's incomes had gone up by 50 percent in real terms. Then, in "today's terms," the 1973 40-year-old would have an income of \$15,000 and would be giving \$150. Again, whether expressed in today's terms or in 1973 terms, the 40-year-old is giving one percent of income.

This study uses a 1973-to-2000s adjustment factor of roughly six: a \$100 gift in 1973 is therefore equivalent to \$600 in today's terms. The factor adjustment of six accounts for both inflation and real growth in incomes. This report presents the results in dollar terms because dollars are more easily understood than percentages. However, the statement "GenX/Millennial young adults give \$430 to charitable organizations compared to the pre-Boomer's \$624 in 1973," means that GenX/Millennial young adults are giving a smaller percentage of their incomes to charitable organizations than did the pre-Boomers in 1973.

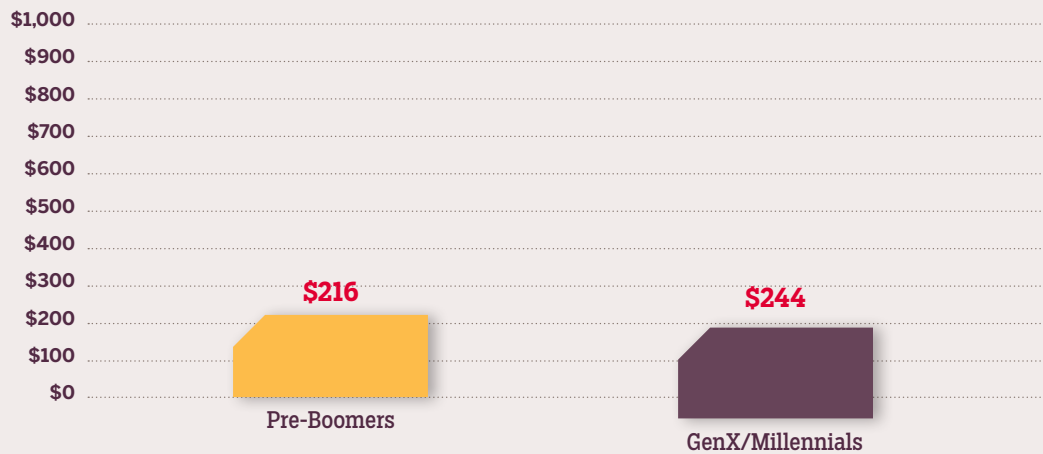


Gender Differences in Giving Across Generations

The first set of findings in this study examines gender differences in giving across generations. *Women Give 2016* does not compare single women to single men or married couples. Instead, GenXers/Millennials are compared to pre-Boomers in three groups: single women, single men, and married couples (when each group was ages 25-47).

Finding 1: The estimate of giving of GenX/Millennial single women today is comparable to the giving of pre-Boomer single women from four decades ago.

Figure 1: Average Amounts Given by Young Single Women Across Two Generations

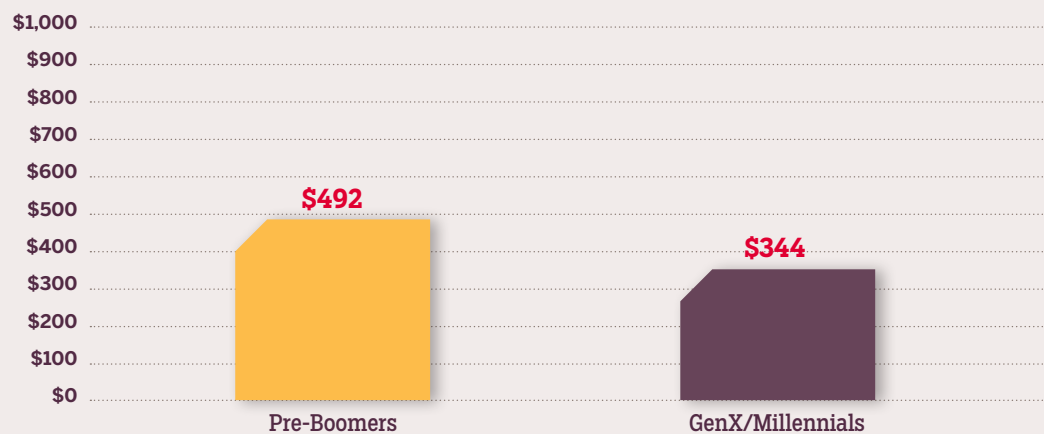


Notes: Amounts are averaged over donors and non-donors. "Giving" is defined as donations to charitable organizations, and does not include giving to religious congregations. The two generations are defined as: (1) pre-Boomers, ages 25-47 in the 1970s; and (2) GenXers/Millennials, ages 25-47 in the 2000s.

In the early 1970s, pre-Boomer single women were giving to charitable organizations an estimated \$216 on average, in today's terms. Today's GenX/Millennial single women are giving \$244 on average.

Finding 2: The estimate of giving of GenX/Millennial single men today is lower than the giving of pre-Boomer single men from four decades ago.

Figure 2: Average Amounts Given by Young Single Men Across Two Generations[^]



[^] See notes to Figure 1.

In the early 1970s, pre-Boomer single men were giving to charitable organizations what would in today's terms be an average of \$492. Today's GenX/Millennial single men are giving \$344 on average.

Don't women give more than men?

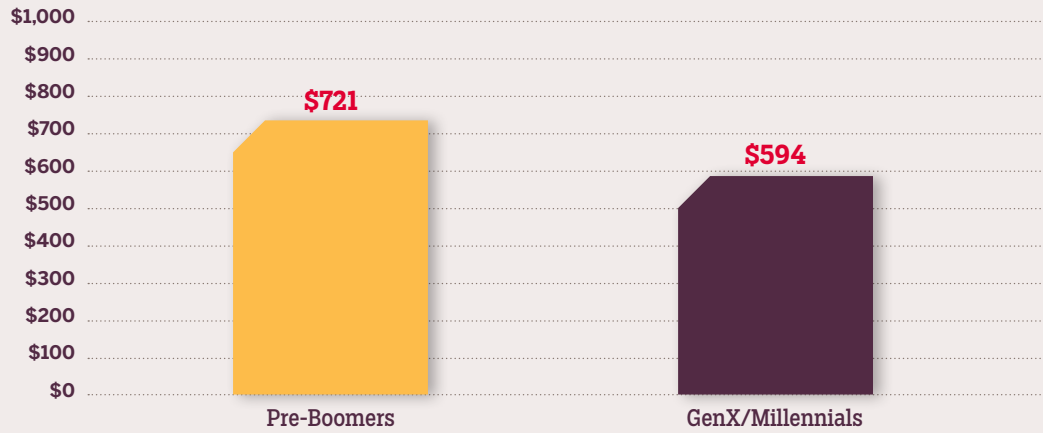
Women Give 2016 compares women from one generation to women from another generation. It compares men from one generation to men from another generation. Then it asks, "Are the generation-to-generation patterns different for women than they are for men?" See *Women Give 2012* for research about amounts given by women and men in the same generation.²³

When comparing amounts given by women and men in the same generation – without adjusting for important differences between women and men in such factors as income and wealth – it is typical to find that average giving among women is less than average giving among men. But such results do not take into account or control for these important differences between women and men.



Finding 3: The estimate of giving of GenX/Millennial married couples today is lower than the giving of pre-Boomer married couples from four decades ago.

Figure 3: Average Amounts Given by Young Married Couples Across Two Generations[^]



[^] See notes to Figure 1.

In the early 1970s, pre-Boomer married couples were giving to charitable organizations an average of \$721, in today's terms. Today's GenX/Millennial married couples are giving \$594 on average. The \$127 difference between the \$721 and the \$594 is statistically significant, as are all the differences to be discussed in the remaining findings, unless otherwise noted.ⁱ

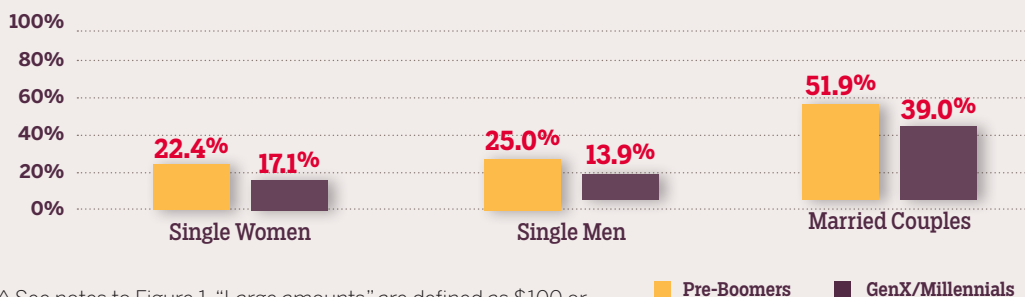
ⁱ Statistical significance means that a particular result is not likely due to chance.

Charitable Giving: Large Amounts

The next set of results investigates giving large amounts to charitable organizations. The 1974 NSP data set defined \$100 as a large amount. That \$100 from the 1970s corresponds to \$600 today, when adjusted for income and inflation. Therefore, for this report a large amount is defined as \$600 or more.

Finding 4: The percentage of GenXers/Millennials today in all three groups—single men, single women, married couples—who gave large charitable contributions is lower than the percentage of their pre-Boomer counterparts who gave large charitable contributions four decades ago.

Figure 4: Percentage of Young People Who Gave Large Amounts Across Two Generations[^]



[^] See notes to Figure 1. “Large amounts” are defined as \$100 or more for pre-Boomers and \$600 or more for GenX/Millennials.

Approximately 17 percent of GenX/Millennial young single women gave large charitable contributions, compared to 22 percent of their pre-Boomer counterparts. For young single men, around 14 percent of GenXers/Millennials gave large charitable contributions, compared to 25 percent of pre-Boomers. Nearly 40 percent of GenX/Millennial young married couples gave large charitable contributions, compared to 52 percent of their pre-Boomer counterparts. The decrease in these three percentages is statistically significant for single men and married couples, but not for single women.ⁱⁱ

ⁱⁱA similar analysis was conducted for Baby Boomer households in the 2000s, when they were in their middle and senior adulthood years, ages 36-60. This group was compared with members of the Greatest Generation and the first half of the pre-Boomer generation in the 1970s, when they were ages 36-60. The results for Baby Boomer singles are similar to those reported for GenX/Millennials in Findings 1 and 2: Baby Boomer single women are giving to charitable organizations in line with their Greatest generation/pre-Boomer single women counterparts, but Baby Boomer single men are giving lower amounts. Results for Baby Boomer married couples are different from Finding 3: Baby Boomer married couples are giving in line with, if not higher amounts than, their Greatest generation/pre-Boomer counterparts in the 1970s.

The respective percentages of Baby Boomer single women, single men, and married couples giving large amounts is in line with the percentages of their Greatest generation/pre-Boomer counterparts; for single men and married couples, this is different than the result for GenX/Millennials from Finding 4.



Patterns of Married Couples' Charitable Decision Making

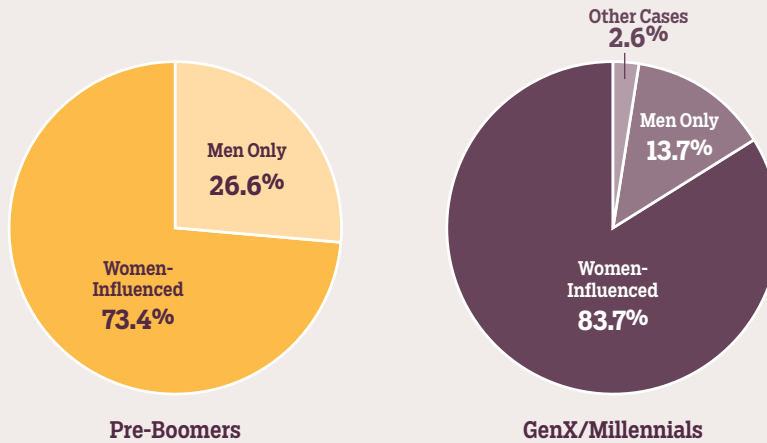
The next section examines the styles of charitable decision making by young married couples. Recent studies characterize couples' charitable decision making in four ways: husband decides, wife decides, the couple decides jointly, or the wife and husband decide separately.²⁴

Because of the dramatic changes in American families over the past four decades, the study investigates the ways in which decision making across generations is associated with giving to charitable organizations. Earlier findings have shown that single women's and single men's giving patterns have changed across generations in different ways. This begs the questions: What patterns are taking place within marriage? Might generation-to-generation giving patterns be different in married couples according to the role women play in decision making?

Both the NSP and PPS surveys asked married couples about their decision-making style when it came to charitable giving. One indication of changing dynamics within couples over time is that the two survey instruments provided different response options. The NSP, fielded in 1974 about giving in 1973, reflects that it was then unlikely that many couples would be using styles in which women played decision-making roles to the exclusion of men: it did not ask about "wife decides" or "wife and husband decide separately" decision-making styles. Since then, more couples are using these two styles. In order to compare the two generations, *Women Give 2016* uses the term "women-influenced" to describe households where the wife was either solely responsible for decision making about giving, or shared that responsibility with the husband.

Finding 5: Among GenX/Millennial married couples who give large amounts, women have more influence on decisions about giving than did their pre-Boomer counterparts four decades ago.

Figure 5: Young Married Couples' Charitable Decision Making Across Two Generations[^]



[^] See notes to Figure 1. This figure describes decision making only for young married couples who gave "large amounts," defined as \$100 or more for pre-Boomers and \$600 or more for GenX/Millennials.

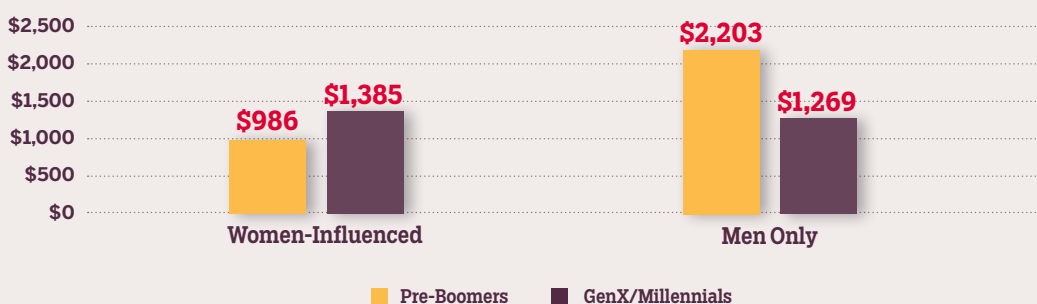
Among young married couples who give large amounts, decision-making styles about charitable giving have shifted over time. Women had some influence on giving decisions in an estimated 73 percent of pre-Boomer young married couples in the 1970s. That influence has risen to 84 percent among GenX/Millennial young married couples in the 2000s.



Finding 6: For GenX/Millennial married couples whose giving decisions were influenced by women, the estimate of the amount of giving is higher than that of their pre-Boomer counterparts.

For GenX/Millennial married couples whose giving decisions are made by men only, the estimate of giving is lower than that of their pre-Boomer counterparts.

**Figure 6: Level of Women's Influence:
Average Amounts Given by Young Married Couples Across Two Generations**



Notes: Amounts given to charitable organizations are averaged over the donors of large amounts described in Figure 5 (i.e., those who did not give large amounts are not included).

The generation-to-generation change in giving reported in Finding 3 – GenX/Millennial young married couples giving lower amounts on average compared to pre-Boomers four decades ago – is not uniform across all married couples. The pattern of change is different depending on women's influence in decision making.

This has led to a convergence in giving levels among couples using women-influenced and men-only decision-making styles. In the 1970s a fundraiser could assume that if the man in a married couple was the sole decision maker about giving, that couple would give much larger amounts on average (\$2,023 compared to \$986). This is no longer the case. For GenX/Millennial married couples, the average amount given by couples using women-influenced decision-making styles is just over \$100 higher than the amount given by couples in which the man is the sole decision maker (\$1,385 compared to \$1,269).

Significance of the Study

Women Give 2016 is significant because it is the first study to examine charitable giving across generations within the context of gender and decision-making styles of married couples.

The results indicate that generational change is not uniform with respect to gender and decision making. Donor engagement strategies that recognize and are informed by the increasing influence that single and married women have in charitable giving will be more successful in attracting new donors and in building longer-term donor relationships.

This study has explored how patterns of generation-to-generation change in charitable giving are different for single women, single men, and married couples. This report also investigates married couples, examining how generational change in giving is different according to decision-making style.

Over the 40-year period of this study, GenX/Millennial single women have maintained their level of giving compared to what pre-Boomer single women were giving back in the 1970s. At the same time, GenX/Millennial single men are giving at lower levels than did their pre-Boomer counterparts, as are GenX/Millennial married couples.

However, the generation-to-generation change in giving among married couples differs according to the decision-making style the couples use. The percentage of GenX/Millennial couples in which women influence charitable giving has grown, compared to pre-Boomer couples, as has the level of giving by those woman-influenced couples.

For GenX/Millennial married couples, effective fundraising now means that the charitable conversation involves not just one of the individuals, but the couple. Furthermore, this evidence suggests that these conversations will be more effective if the conversational content resonates with the motivations and preferences of women.

Given the influence of generation and gender on charitable decision making, fundraising efforts that include multi-channel strategies are more likely to reach a broader cross-section of donors.



The Women Give Research Series

Women Give 2016 is the seventh in a series of signature research reports conducted at the Women's Philanthropy Institute that focus on gender differences in giving to charitable organizations. Previous reports have examined differences between adult male- and female-headed households, looking at gender differences in charitable giving across income levels, marital status, age/generation, and types of charitable organizations receiving the giving. The *Women Give* studies have also assessed whether the gender differences observed in adult charitable giving begin to emerge at younger ages and how sons and daughters affect parents' charitable giving. *Women Give 2014* investigated the nexus of religiosity, gender, and giving. These reports increase our understanding about how gender influences philanthropy. The Women Give reports are available at: <https://philanthropy.iupui.edu/institutes/womens-philanthropy-institute/research/women-give.html>

Methodology

The Philanthropy Panel Study and the National Study of Philanthropy

The samples for this report are drawn from two studies: The Philanthropy Panel Study waves 2001-2013 and The National Study of Philanthropy from 1974.

The Philanthropy Panel Study (PPS) is the philanthropy module of the Panel Study of Income Dynamics (PSID). Fielded by the University of Michigan Institute for Social Research (ISR), the PSID tracks the same families biennially over time and collects data describing their income, wealth, health and demography. The PPS is a partnership between the Indiana University Lilly Family School of Philanthropy and Michigan's ISR that collects data describing these families' charitable giving. The PPS is the United States' authoritative survey data describing giving.

The PSID sample used in the present study consists of persons who were heads of households or partners of heads of households in at least one wave during 2001-2013 and who were either (a) born between 1965 and 1980 – Generation X – or (b) born 1981 and after – the Millennials. Further, this sample is restricted to years in which the persons were 25 years or older to avoid complications surrounding the transition from college to the work force. The youngest person in the sample was born in 1987 and reached age 25 in 2012.²⁵ The oldest person in the sample was born in 1965 and was 47 years old in 2012. The resulting sample size is N = 5,521 persons. When their data is pooled across the seven waves to form the analysis sample there are N = 22,094 person-years of giving data.

The National Study of Philanthropy (NSP) was the first comprehensive survey of American giving, fielded in 1974 also by Michigan's ISR. The NSP sample used in the present study consists of families in which the head was 25 to 47 years old in 1973, hence born in years 1926 to 1948. Most of this cohort are members of the Silent generation (1928-1945), but many in this generation prefer to be called "pre-Boomers". Accordingly, *Women Give 2016* uses this term. The 1973 25-to-47 year olds analyzed in this study also include people born in two years at the end of the Greatest generation (1926 and 1927) and in three years at the beginning of the Baby Boom (1946-1948). To ease discussion, the term "pre-Boomers" is used to describe the 1973 25-to-47 year olds, even though this group includes a few people from the beginning years of the Baby Boom. The sample size is $N = 1,006$.²⁶

Adjusting 1973 giving to 2012 levels

The data collected in the NSP describe giving in 1973 dollars and therefore cannot be directly compared to PPS data describing giving in dollars in the 2000s. Therefore, this report follows Rooney, Wang, and Ottoni-Wilhelm (2016) and adjusts 1973 giving to 2012 levels using income growth and inflation. The adjustment has three steps. First, 1973 giving data is adjusted to 2006 (the middle year among the seven PPS waves) using the growth in household income for 25-49 year olds from 1973 to 2006. The 1973 to 2006 income growth adjustment is estimated from U.S. Census tables, and accounts for both inflation and real income growth. Second, the 2000, 2002, 2004, 2008, 2010 and 2012 PPS giving data is adjusted to 2006 in the same way, although the PSID's own income data is used to estimate income growth. Third, with both the NSP and PPS giving data now expressed in 2006 terms, the data is adjusted forward to 2012 to account for inflation using the Bureau of Labor Statistics' Consumer Price Index.

For example, the adjustment factor from 1973 to 2012 is approximately six, indicating that a \$100 gift in 1973 would be approximately equivalent to a \$600 gift in 2012. Adjustment factors for the PPS are much smaller. For example, the adjustment factor from 2000 to 2012 is 1.3.



Thresholds

Both the NSP and the PSS questionnaires use a threshold amount above which a respondent must have given in order to be asked subsequent detailed questions about their giving. However, the thresholds are different: in the NSP the threshold was \$100 (in 1973 dollars) and in the PSS the threshold is \$25. The NSP higher threshold was in accordance with common survey practice: if a respondent did not do a large amount of the behavior under study (in this case giving), surveys should not waste respondent time with detailed follow-up questions, thereby risking the respondent breaking off the interview. The PSS can work with a lower threshold because its respondents participate year in and year out, and are therefore more accommodating to many detailed questions than people otherwise would be upon receiving a “cold call” from a survey organization.

As a result of the \$100 NSP threshold, if the respondent gave something to a charitable organization and/or religious congregation, but said that the total given to all organizations and congregations was \$100 or less, the NSP did not ascertain the exact amount given. For such a respondent, the only detail available is that the respondent gave between \$1 and \$100. To account for this, and to avoid over-estimating giving, this study takes the “lower bound” approach: measure such a respondent’s giving as \$1. To ensure compatibility between the NSP and the PSS, the same lower bound approach is taken to the PSS, using the \$100 NSP threshold adjusted to 2012 terms using the adjustment factor of six described above. Specifically, if a PSS respondent said that they gave something to a charitable organization and/or religious congregation, but said that the total given to all organizations and congregations was $\$100 \times 6 = \600 or less, this respondent’s giving was measured as $\$1 \times 6.00 = \6.00 .

Marital status

In 1974, cohabitation (i.e., a couple living together that is not legally married) was not yet prevalent enough for the NSP to include that partnership status in its family structure data: the marital status of all NSP couples was either legally married or single. In contrast, the PPS has couples who are cohabiting. Because there is no comparison group for these cohabiting couples back in the NSP, they are not included in the analysis for this study.

While giving by same-sex couples is of growing interest to the field, the sample sizes in the data sets used for this report are not large enough to adequately sample the LGBT community.

A couple's decision making about charitable giving

Both the NSP and PPS asked couples about each partner's participation in decisions about charitable giving. Like all of the detailed questions about giving, the NSP asked this only of those who gave more than \$100. Accordingly, this study can only compare decision making about giving among those couples in the NSP and PPS who gave large amounts: \$100 in 1973 dollars or equivalently \$600 in 2012 terms.

In addition, the response options that a respondent could use to describe the couple's decision making about giving differ in the two studies. In the NSP, the respondent could indicate that he (the man) made the decisions, he made some decisions with his wife, or he and his wife made the decisions jointly. In addition to these response options, PPS respondents can report that the woman in the couple makes the decisions or that the woman and the man each make separate decisions.

To allow for comparisons between the NSP and PPS, these different response options were mapped into two broad categories: men-only and women-involved. Men-only decision making is defined as the husband making most or all decisions. Women-involved is defined as women playing a significant role in decisions about charitable giving, varying from the wife influencing most or all decisions (e.g., joint decision making) to the wife making all decisions about the household's giving.



Estimating average giving and standard errors

An important advantage of pooling together the PPS data from seven waves is that doing so increases the precision of the estimation, meaning that the standard errors are narrower. However, pooling the data introduces complications that must be addressed in order to accurately calculate the standard errors. One complication is that the same individuals appear multiple times in the pooled data. This is handled by “clustering” the standard errors at the individual level. For example, this means that standard errors treat one person appearing in five separate years as just that, rather than treating it as five different persons each appearing once.

A more subtle complication is that the structure of the families in which individuals live changes over time. For example, a woman may be single in the 2000 and 2002 waves, married during 2004-2010, and single again in 2012. This study therefore treats each partner in a married couple as two separate individuals. Continuing the example, there would be one individual in 2000 and 2002 (the woman), two individuals in 2004-2010 (the same woman and the man she was married to), and one individual in 2012 (again, the woman). Because the PPS measures giving at the “family unit” level, the giving reported in the years 2004-2010 (in which the woman is married) is the giving of her and her husband combined. In the data for 2004, for example, the data has two observations (one for the woman and the other for the man) that have exactly the same level of giving (the combined giving of the woman and the man). This study addresses this issue by dividing the sample weight associated with the woman's family unit in the years 2004-2010 in half. Doing this ensures that the estimate of average giving at the family level remains unchanged.

In addition to clustering the standard errors at the individual level as described above, this study also clusters at the married-couple level.²⁷ This accounts for the fact that, continuing the 2004 example, the two records of the same giving for the woman and the man actually came from one married couple, not two separate single people.

Finally, the estimates of average giving (and estimates of the percentages who give large amounts) in this report are weighted using the survey weights that are part of the NSP and PSID studies. Weights are normalized so that one NSP respondent corresponds to one PSID respondent.²⁸

Endnotes

- ¹ *Giving USA: The Annual Report on Philanthropy for the Year 2015* (2016). Chicago: Giving USA Foundation™.
- ² Manning, W. D., Brown, S. L. & Payne, K. K. (2014). Two decades of stability and change in age at first union formation. *Journal of Marriage and Family*, 76: 247-260; Taylor, P. (2014). *The Next America: Boomers, Millennials, and the Looming Generational Showdown*. New York: Public Affairs.
- ³ U.S. Census Bureau. (2015). *Families and Living Arrangements*. Table MS-2: Estimated Median Age at First Marriage, by Sex: 1980 to the Present. Retrieved from <https://www.census.gov/hhes/families/data/marital.html>. Data in Table 1 is from 1970 and 2010.
- ⁴ Ibid.
- ⁵ Fry, R. (2016). *For first time in modern era, living with parents edges out other living arrangements for 18- to 34-year-olds*. Pew Research Center. Retrieved from <http://www.pewsocialtrends.org/2016/05/24/for-first-time-in-modern-era-living-with-parents-edges-out-other-living-arrangements-for-18-to-34-year-olds/>. Note that figures are percentages of 18- to 34-year-olds with the living arrangement: married or cohabiting in own household. As 1970 data is unavailable, 62.0 percent is the figure from 1960.
- ⁶ Wang, W. & Parker, K. (2014). *Record share of Americans have never married*. Pew Research Center. Retrieved from <http://www.pewsocialtrends.org/2014/09/24/record-share-of-americans-have-never-married/>; Infoplease. (2016). Percent never married, 1970-2010, using U.S. Census Bureau data. Retrieved from <http://www.infoplease.com/ipa/A0763219.html>
- ⁷ Ibid.
- ⁸ Vespa, J., Lewis, J. M., & Kreider, R. M. (2013). *America's Families and Living Arrangements: 2012*. U.S. Census Bureau. Retrieved from <https://www.census.gov/prod/2013pubs/p20-570.pdf>; also see Mahapatra, L. (2013). *Living alone: More US residents forming single-person households than before*. International Business Times. Retrieved from <http://www.ibtimes.com/living-alone-more-us-residents-forming-single-person-households-charts-1401580>
- ⁹ Ibid.
- ¹⁰ Teachman, J. D., Tedrow, L. M. & Crowder, K. D. (2000). The changing demography of American's Families. *Journal of Marriage and the Family* 62: 1234-1246; Percheski, C. (2008). Opting out? Cohort differences in professional women's employment rates from 1960-2005. *American Sociological Review* 73: 497-517.
- ¹¹ Teachman, Tedrow, & Crowder (2000).
- ¹² Fullerton, H. N., Jr. (1999). Labor force participation: 75 years of change, 1950-98 and 1998-2025. *Monthly Labor Review*. Retrieved from <http://www.bls.gov/mlr/1999/12/art1full.pdf>, p. 4. Note labor force participation is measured as men and women, age 16 and older.
- ¹³ Bureau of Labor Statistics [BLS]. (2015). Labor force projections to 2024: the labor force is growing, but slowly. *Monthly Labor Review*. Retrieved from <http://www.bls.gov/opub/mlr/2015/article/labor-force-projections-to-2024-1.htm>. Note labor force participation is measured as men and women, age 16 and older.
- ¹⁴ Wang, W., Parker, K., & Taylor, P. (2013). *Breadwinner Moms*. Pew Research Center. Retrieved from <http://www.pewsocialtrends.org/2013/05/29/breadwinner-moms/>; Also see Taylor (2014).
- ¹⁵ Teachman, Tedrow, & Crowder (2000).
- ¹⁶ de Tocqueville, A. (1969). *Democracy in America*. Garden City, NY: Doubleday.
- ¹⁷ Taylor (2014).
- ¹⁸ Fry, R. (2016). *Millennials overtake Baby Boomers as America's largest generation*. Pew Research Center. Retrieved from <http://www.pewresearch.org/fact-tank/2016/04/25/millennials-overtake-baby-boomers/>
- ¹⁹ Rooney, P. M., Wang, X., & Wilhelm, M. O. (2016). Generational Shift in Giving: From the Pre-War Generation to the Young Millennials. Work in progress.
- ²⁰ Taylor (2014).
- ²¹ Wilhelm, M. O. (2007). The Quality and Comparability of Survey Data on Charitable Giving. *Nonprofit and Voluntary Sector Quarterly* 36 (1): 65-84.
- ²² Rooney et al. (2016).
- ²³ Mesch, D. (2012). Women Give 2012: New Research about Women and Giving. Women's Philanthropy Institute. Retrieved from <https://scholarworks.iupui.edu/handle/1805/6339>. 1805/6339; Brown, E., Mesch, D. J., & Hayat, A. D. (2016). Life expectancy and the search for a bag lady effect in charitable giving. *Nonprofit and Voluntary Sector Quarterly*, 45 (3), 630-645.
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- ²⁵ Each PPS wave collects data describing giving in the previous calendar year. Hence, the last wave in our study, 2013, describes giving in 2012. Likewise, the NSP fielded in 1974 describes giving in 1973.
- ²⁶ The NSP has two sub-samples and this study uses only one of them (the "SRC" sub-sample) because the other (the "Census" sub-sample) contains a high-income oversample that does not have a counterpart high-income oversample in the PSID.
- ²⁷ This follows procedures demonstrated by Cameron and Miller (2013).
- ²⁸ For more detail, see Rooney et al. (2016).

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